

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1903

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1902.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1903

FORTY-SIXTH 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.

1902.

AUGUSTA
KENNEBEC JOURNAL PRINT
1903

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BANKING DEPARTMENT.

FREMONT E. TIMBERLAKE, *Bank Examiner.*
WILLIAM G. ELLIS, *Clerk.*
Miss CLARIDEL BRADSTREET, *Stenographer.*

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1902.

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

In compliance with statute requirements the bank examiner has the honor to submit herewith the forty-sixth annual report of this department, for the fiscal year ending December 1, 1902, containing an exhibit of the general conduct and condition of all banking institutions operating under authority of the laws of this State.

Each of these institutions has been duly examined, the statements thus obtained published in some local newspaper and the usual return received from the treasurer and trustees, 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	\$77,858,815 64
18	Trust and Banking Companies.....	17,635,941 70
34	Loan and Building Associations	2,654,676 60
<u>103</u>	<u>Total</u>	<u>\$97,744,383 94</u>

While the number of institutions reported remains the same as last year their assets have increased \$5,048,506.38. This increase is very nearly the same as that for 1901, showing that the prosperous condition of our banks then reported has continued during the present year. Such an increase in the deposits of these institutions could not occur, even during the present time of general prosperity, unless our people had that confidence in their soundness and good management which their condition warrants. The total assets of these State institutions make a per capita of \$140.78 for the inhabitants of the State, while that for 1901 was \$133.47,—a gain of \$7.31.

The depositors in savings banks and trust companies and the shareholders in loan and building associations now number

237,740, as against 226,813 at the date of our last annual report,—a gain of 10,927. The aggregate funds now in all of these institutions, belonging to depositors, amount to \$93,748,103.89, as against \$89,062,486.23 in 1901, being a gain of \$4,685,617.66 in one year. The pro rata to each patron is \$394.33, as against \$392.58 last year. The percentage of gain in total assets and in the number of patrons are substantially the same. This fact is verified in the statement that the pro rata to each patron has increased only \$1.75 during the year. As quite a portion of the gain in amount of assets comes from the dividends and interest added to depositors' accounts, it follows that the new deposits have been made up largely of small amounts.

The profits actually distributed to depositors and stockholders during the year have been \$2,810,540.54, as against \$2,730,166.74 last year. This is a gain of but \$80,373.80 in net profits to the patrons of these institutions, and is proportionally much less than the increase in deposits. The total amount paid to depositors and shareholders, after deducting the dividends on the capital stock of the trust companies, amounts to but \$2,693,590.54, the increase in this amount being but very little more than one per cent on the amount of increase in deposits. This fact is suggested as an evidence of the reduction in the earnings of these institutions from previous years. It is no different from the results expected, and as a matter of fact, predicted in former reports.

Each class of institutions, as required by law, has set aside a portion of its net earnings as a reserve to protect against future losses and contingencies. The increase in the amount of this fund during the year has been \$378,876.13. While this amount in the aggregate seems quite a large sum, it is less than one-fourth of one per cent of the present assets, and is no more than is required by law, and no more than experience has shown to be necessary to insure their future stability. During the same time their undivided profits have increased above the amount distributed by \$294,773.73. The larger portion of this increase in undivided profits, when the amount of assets in each class is taken into consideration, has been in the trust companies.

The amount of undistributed profits in the various classes at the dates upon which returns were received was \$2,780,982.17. This sum is not, however, altogether a surplus left after paying

interest and dividends. These charges are constantly accruing, and whenever a call is made upon the banks for a statement, some portion of an interest period has necessarily elapsed in each bank reporting. For this reason it is impossible to ascertain how much real surplus this account contains, after setting aside enough to pay dividends and interest charges that have already accrued. As the total of such undivided profits does not equal one year's distributions, it is safe to estimate that the institutions do not have on hand an amount equal to the charges of a six months' interest period above those accrued. As a matter of fact, very many of the institutions find it necessary almost wholly to exhaust their profit account each time they declare a dividend. In case of any serious disturbance in financial conditions, many investments that are amply secured might temporarily suspend payments of interest. Should this happen a surplus of earnings would be of great assistance in tiding over such a period, as it can be drawn upon in any emergency to pay dividends, while the reserve or surplus fund can be lawfully reached only for the payment of actual losses. It is recommended, therefore, that each bank so regulate the rate of its dividends paid that it may gradually increase this accumulation until it equals at least one six months' dividend.

In some states the reserve or guaranty fund of a bank is available for use in any emergency at the discretion of its board of managers. In others, as in this State, it is carefully guarded by law and can be used only for the definite purpose for which accumulated. In nearly every state having mutual institutions for savings the law requires a distribution of the net earnings each year. It seems a wise precaution, however, gradually to accumulate enough profits to take care of any small deficit in the earnings such as might occur during any panic in financial affairs. Banks are required by law to set apart a fund, called a reserve, to insure against loss of the principal invested. For a similar reason, common prudence suggests an accumulation of a small surplus of profits to insure against any unusual loss in earnings. The time may come when such an accumulation would enable some of these banks temporarily to pay satisfactory dividends, when they could not otherwise do so, thus saving a withdrawal of deposits that might possibly necessitate their liquidation.

NATIONAL BANKS.

The following is a statement of the resources and liabilities of the eighty-six National Banks doing business in this State, reported by the Comptroller of Currency as of November 25, 1902, and a comparison with that for December 10, 1901:

STATEMENT.

LIABILITIES.	1901.	1902.
Capital stock paid in	\$10,521,000 00	\$10,546,000 00
Surplus fund	2,806,419 09	2,800,472 00
Undivided profits, less expenses and taxes	2,416,603 73	2,539,694 59
National bank notes outstanding	5,601,950 50	5,322,670 50
Due to other national banks	526,803 90	383,139 01
Due to state banks and bankers	259,114 45	67,925 00
Due to trust companies and savings banks	892,981 16	1,162,416 48
Due to approved reserve agents	56,007 62	90,078 69
Dividends unpaid	24,137 38	18,531 21
Individual deposits	23,091,982 73	24,828,703 78
United States deposits	319,456 17	473,208 58
Deposits of United States disbursing officers	42,585 41	74,685 36
Bonds borrowed	-	157,000 00
Notes and bills rediscounted	27,670 84	13,650 04
Bills payable	510,222 00	600,164 05
Liabilities other than those above stated	66,524 52	92,186 89
	\$47,163,459 50	\$49,110,526 18
RESOURCES.		
Loans and discounts	\$26,570,660 28	\$28,707,039 57
Overdrafts	54,084 61	71,371 90
United States bonds to secure circulation	5,654,350 00	5,320,350 00
United States bonds to secure United States deposits	371,000 00	435,000 00
Other bonds to secure United States deposits	-	87,000 00
United States bonds on hand	32,550 00	18,550 00
Premiums on United States bonds	92,701 89	72,221 83
Stocks, securities, etc	5,805,588 56	6,514,910 89
Banking house, furniture and fixtures	643,900 97	662,795 01
Other real estate owned	128,126 04	120,010 98
Due from national banks (not reserve agents)	474,491 21	376,826 89
Due from state banks and bankers, etc	121,729 24	73,390 50
Due from approved reserve agents	4,127,509 93	3,686,131 23
Internal revenue stamps	3,851 06	1,102 59
Checks and other cash items	307,965 64	161,930 01
Exchanges for clearing house	177,475 84	148,349 11
Bills of other national banks	297,500 00	322,201 00
Fractional paper currency, nickels and cents	10,599 45	9,212 93
Lawful money reserve:		
Specie	1,578,635 43	1,651,708 59
Legal-tender notes	423,189 00	413,715 00
Five per cent redemption fund with treasurer	282,695 35	233,664 75
Due from United States Treasurer	4,855 00	3,043 40
	\$47,163,459 50	\$49,110,526 18

This is an increase of two in the number of this class of banks and of \$1,947,066.68 in their assets during the year. The combined assets of the state banking institutions and these national banks are \$146,854,910.12, while those reported last year were but \$139,859,337.06, being a gain of \$6,995,573.06 in the authorized

banking capital of the State during the period covered by this report. The increase in the banking capital of the State for two years has been \$13,633,728.66. This amount very nearly equals the increase for the same period in the total valuation of the State as given by the State Assessors. These total assets give a per capita of \$211.46 in the banking capital of the State, an increase of \$10.07 over that of last year.

SAVINGS BANKS.

The growing tendency of education at public expense is in the direction of better training for the practical duties of life,—better training for the responsibilities of intelligent citizenship. This practical training of the public schools is materially aided and emphasized by the still more practical teachings of our State institutions of saving. Of our people 203,273 are now their patrons,—are daily learning the lesson of economy which such institutions alone can teach,—are thus daily adding to their own future comfort and competence, while contributing in no small measure to the general prosperity of the State. Many thousands of these patrons are the boys and girls of the present who are thus acquiring in early life habits of industry, economy and thrift that will make them better men and women of the future.

To encourage all this has long been the wise policy of the State. Our system of savings banks has resulted from this very policy. These are institutions purely mutual in their character, composed of at least thirty representative local men, chosen as corporators, who in turn elect annually a board of trustees. Upon the management of this board of trustees depends the success or failure of the individual association. While none of these officials are appointed directly by the State government, as in many other State institutions, they are chosen under certain provisions of our statute, thus making the State morally responsible to the depositors for the safety of their savings. Neither corporators nor trustees are necessarily depositors in their institution. As a matter of fact a large part of them are not depositors. As officials they can not participate in the profits of their institution, only perchance as they may have deposits therein. Thus, authorized and encouraged by the laws of the State, this system of semi-public institutions has grown to its

present state of usefulness, inculcating the principles of thrift and economy,—an enduring benefit to its patrons, and a source of financial strength to the State.

In the management of the individual institutions which make up this great system, absolute safety for depositors should be the highest aim. No spirit of rivalry or competition between neighboring institutions, which so often characterizes ordinary business affairs, should ever prompt a questionable investment because of the larger income it promises, or induce officials to seek deposits from irregular sources. They should never pay larger dividends than their present earnings warrant, at the hazard of their future standing, striving thus to make a showing that will attract depositors from other institutions of the same kind. The purpose for which savings banks were created is as well served by the accumulation of deposits in one as in another of these institutions. The fact should ever be kept in mind by these officials that such rivalry has no place in the economy of savings banks. They should fully understand that such a spirit, if permitted to influence the conduct of their institutions, cannot but result in danger to depositors and discredit to the entire system. The funds entrusted to their care and management are far too sacred to be employed in efforts to swell the deposits in their own institution at the expense of a neighboring one. Should such a spirit of rivalry at any time be found to exist, it might be the best policy on the part of the State—a privilege entirely within its province—to consolidate any two or more of such institutions, that the essential object for which they were created might not thus be perverted.

As each of these semi-public corporations has existence through its corporators, its future good management depends primarily upon the wise selection of the citizens comprising this board. For this reason it might be well to require each savings bank annually to publish a full list of its officials. Such publicity would encourage the selection of only such representative men as would ensure public confidence in the institution and in its future good management. It might in some instances encourage the corporation to include in its membership those who would broaden its influence and extend its field of usefulness.

COMPARATIVE STATEMENT.

There are fifty-one Savings Banks now doing business in the State. The following is an exhibit of their liabilities and resources on October 25, 1902, and a comparison with those of October 26, 1901:

1901.	LIABILITIES.	1902.
\$70,293,938 39.....	Deposits	\$73,102,924 12
2,468,025 10.....	Reserve fund	2,777,374 79
21,827 29.....	Special reserve fund.....	20,374 88
1,837,044 15.....	Profits.....	1,952,741 41
2,336 10.....	Other liabilities	400 34
\$74,623,171 03.....	Total liabilities	\$77,853,815 64
RESOURCES.		
\$1,919,200 00.....	United States and District of Columbia bonds	\$1,845,200 00
2,094,520 34.....	Public funds in Maine.....	2,828,103 68
16,225,320 19.....	Public funds out of Maine	16,665,151 91
6,043,968 92.....	Railroad bonds in Maine	6,841,123 92
23,658,742 41.....	Railroad bonds out of Maine	24,907,633 91
3,912,841 68.....	Corporation bonds in Maine	4,033,852 21
591,387 87.....	Corporation bonds out of Maine	661,237 87
767,621 22.....	Railroad stock in Maine.....	862,856 22
459,484 45.....	Railroad stock out of Maine	400,852 45
585,553 12.....	Corporation stock in Maine	559,653 12
85,644 90.....	Corporation stock out of Maine	67,972 90
2,332,847 00.....	National bank stock in Maine	2,111,757 00
94,051 00.....	National bank stock out of Maine	84,496 00
105,050 00.....	Other bank stock in Maine.....	85,450 00
7,991,937 50.....	Loans on mortgages of real estate.....	8,212,635 70
2,936,635 07.....	Loans on collateral	3,107,095 86
728,351 13.....	Loans to municipalities	641,763 63
1,199,893 46.....	Loans to corporations.....	1,038,887 58
1,023,706 15.....	Real estate	1,033,657 17
36,182 04.....	Furniture and fixtures.....	37,529 05
497,006 36.....	Premium account	489,048 28
32,520 24.....	Expense account.....	53,159 89
18,100 51.....	Other resources	10,288 26
1,282,605 53.....	Cash.....	1,354,409 03
\$74,623,171 03.....	Total resources.....	\$77,853,815 64
194,923	Number of depositors	203,273
\$360 62	Average to each depositor	\$359 62
3.30.....	Average rate of dividends paid.....	3.26
2,204,032 50.....	Amount of dividends paid	2,268,120 64
18,264 71.....	Municipal tax	18,649 83
500,733 42.....	State tax	537,720 51

The above statement shows an increase of \$3,230,644.61 in the total assets of Savings Banks for the year, while last year the

increase was \$3,546,959.36. The gain in deposits alone has been \$2,808,985.73, being \$244,513.59 less than the gain in this item in 1901. The amount deposited during the year, including dividends credited, has been \$16,327,734.23, the amount actually received from depositors being \$14,064,613.59. The amount withdrawn during the same time has been \$13,518,748.50.

CLASSIFICATION OF DEPOSITS.

Exhibit A.	Number of depositors.	Amount of deposits.
Deposits of \$500 and less.....	157,143	\$18,764,534 18
Deposits of over \$500 and not over \$2,000.....	42,623	44,372,036 56
Deposits of over \$2,000 and not over \$5,000.....	3,305	8,172,579 40
Deposits of \$5,000 and over.....	202	1,793,743 98
	203,273	\$73,102,924 12
Exhibit B.		
Deposits of \$500 and not over \$2,000.....	199,766	\$63,136,600 74
Deposits of over \$2,000.....	3,507	9,966,323 38
	203,273	\$73,102,924 12

A slight change from previous years has been made in the classification of deposits. Formerly all deposits with a balance of exactly \$2,000 were included in the class with those of "more than \$2,000 and not exceeding \$5,000." They are now included with those of less than \$2,000. This change was made because of the provision of statute thus limiting the amount a savings bank may receive from any one ordinary depositor. Therefore, it seemed to be not only a more natural arrangement than that previously used, but also of some assistance to the department in determining whether or not the various banks have complied with the provision of law thus limiting deposits. For the purpose of making the classification uniform, the same change has been made in relation to accounts having a balance of exactly \$5,000. The results obtained from this new classification seems to verify the assertions made in previous reports that the principal portion of the larger accounts were just \$2,000, or exceeded that amount because of the addition of dividends which depositors had neglected to withdraw at the time the reports were made by the banks. Thus we now have 199,766 accounts that do not exceed the statutory limit of \$2,000, and only 3,507 accounts that

exceed that amount. If the number and amount of the accounts that exceed \$2,000, because of the addition of dividends as above explained, could be ascertained and deducted, it would still further materially reduce the number and amount of the larger accounts. It is safe to estimate that such a deduction would reduce this last class to not exceeding 2,000 depositors and \$6,000,000 deposits. The banks are authorized by the statute above mentioned to receive and pay dividends on any amount of deposits of widows, orphans, administrators, executors, guardians, charitable institutions and trust funds. Nearly all banks have such accounts, especially of trust funds deposited with a provision that the income therefrom shall be used for some charitable purpose. This investigation has shown that the banks generally observe this provision of law and have not paid interest on ordinary deposits in excess of the statutory limit.

The present number of depositors is 203,273, as against 194,923 at the time of last report,—a gain of 8,350. The present number of depositors is very nearly twice the number of votes cast at the last gubernatorial election. Approximately one in every three of all the inhabitants of the State are depositors, or an average of considerably more than one depositor to each and every family in the State. The condition and future prosperity of no one other property interest directly effects so many of our people as that represented by the savings banks. The average amount now standing to the credit of depositors is \$359.62, as against \$360.62 last year, while the average in all State institutions as appears elsewhere is \$394.33. The average to each inhabitant of the State is \$105.26, as against \$101.22 last year,—a gain of \$4.04.

UNCLAIMED DEPOSITS.

In the official report for 1901, attention was called to the unclaimed deposits in savings banks. It was suggested that the aggregate amount of such accounts, compared with the total deposits, makes the matter of little consequence to the banks; that while in the banks these funds must be treated like other deposits and have the regular dividends added thereto; and that they are simply an annoyance which the individual institutions would like to avoid by having the accounts closed. At present the law requires the publication of a list of such deposits in each report issued by the department, at quite an expense to the State.

This list is increasing in size, and it also appears that the present method does not effect the purpose intended. As a rule, the people to whom such deposits belong never receive or even see a copy of the report of the Bank Examiner. Nor is there any reason why the State should bear the expense of publishing this list. It is a matter relating solely to the internal management of the individual institutions. One may have a large number of such accounts and another have none. It seems reasonable, therefore, that each should bear the expense of looking after the interests of its own patrons. If such lists were published in local newspapers, instead of in the annual reports as now, the parties interested would be more likely to be reached, either directly or through other readers of the paper who know them, than under the present method. Some states having mutual savings banks have adopted this plan and found it much more satisfactory than the provision now in force in this State.

RESERVE.

The total amount of the reserve fund at the present time is \$2,777,374.79, being 3.79 per cent of the deposits. This is a gain of \$309,349.69 in that fund during the year, while the gain for 1901 was \$146,339.49.

Our statute has for years required each savings bank semi-annually to carry from its profits to this reserve fund, an amount equal to one-fourth of one per cent of the average amount of its deposits. Notwithstanding this accumulation has been thus continued from year to year, it now appears to be much within the limit of the five per cent fixed by law. In 1892 the per cent of this accumulation to the deposits was 4.16, while as stated above it is now but 3.79. Thus it appears that the amount required by law is none too large to meet the purpose for which it is set aside.

The reserve and undivided profits together amount to \$4,730,116.20, being 6.47 per cent of the present deposits. As already explained, the larger portion of the undivided profits is but an accumulation of earnings to meet the accruing charges for expenses and dividends. Thus each bank has an existing liability, not shown in its statement, to which a large portion of the accumulating profits must be applied. This fund cannot, therefore, be considered as a part of the reserve available to cover

future emergencies, and should not be taken into account when determining the amount of reserve held by these institutions.

The following is an exhibit of the reserve, undivided profits and estimated market value of resources above liabilities, for each of the past five years, together with other totals convenient for comparison therewith :

TABLE OF MARKET VALUES.

	1898.	1899.	1900.	1901.	1902.
Estimated market value of resources above liabilities.....	\$6,863,882 17	\$8,258,319 24	\$8,916,887 86	\$9,940,301 01	\$10,816,944 71
Reserve fund	2,079,261 98	2,243,454 02	2,321,685 61	2,468,025 10	2,777,374 79
Undivided profits	1,202,818 00	1,233,605 41	1,480,769 77	1,837,044 15	1,952,741 41
Total book surplus.	\$3,282,079 98	\$3,477,059 43	\$3,802,455 38	\$4,305,069 25	\$4,730,116 20
Estimated market value above book surplus.....	\$3,581,802 19	\$4,781,259 81	\$5,114,432 48	\$5,635,231 76	\$6,086,828 51
Premium account.....	451,895 76	598,412 58	635,416 18	497,006 36	489,048 28
Total dividend paid ..	2,145,324 72	2,091,543 94	2,133,783 29	2,204,022 50	2,263,120 64
Deposits	60,852,557 34	64,009,386 54	67,240,439 07	70,293,938 39	73,102,924 12

It has been frequently explained that the estimated market value of resources above liabilities, now amounting to \$10,816,944.71, is not a permanent reserve to be taken into account when considering the future of these institutions. This surplus depends upon the existing market on securities like those held by the banks. For example, the above result is obtained from valuations made at different times during the year, principally upon such valuations made prior to the first of September. Since that time there has been such a reduction in market values of securities that a present valuation would show a very material decrease in this item. It is possible, although not probable, that a condition of the market might come, under which this surplus would entirely disappear, and even make it necessary to charge off the present premium account, amounting to \$489,048.28, from the reserve fund. These valuations are also affected by the time of maturity of the securities. The fact alone that the banks must necessarily carry these securities to maturity, eliminates this apparent surplus when considering the question of reserve. This exhibit then is valuable only so far as it shows their present ability to meet their liabilities.

The accumulation of a reserve is recognized as a necessity in all kinds of banks. It is required by the provisions of the national banking law, as well as those of nearly every state. This is because the stability of banking institutions is of importance to the public generally, and also because it is thought proper thus to protect individual patrons against loss. If such a fund is necessary in stock banks, where the stockholders are liable to assessment to meet outstanding liabilities, how much more important must it be in mutual institutions like savings banks. Without such funds they would necessarily suspend business the first time they met with serious loss.

The national law, as well as that of many states, provides for the accumulation of a larger fund than that required of savings banks in this State. The general tendency, also, is in the direction of the accumulation of a larger surplus than formerly. It is recommended, therefore, that our law be so amended as to require the accumulation of an amount not exceeding ten per cent of the deposits, instead of five per cent as now. If it is not thought advisable to compel the banks to make this larger accumulation, they should, at least, be given the authority to exceed the present limit if they desire.

The following table gives the amount of deposits, together with reserve and undivided profits and the percentage of each as compared with such deposits, from 1892 to the present time:

Year.	Amount of deposits.	Amount of reserve.	Percentage of reserve.	Amount of undivided profits.	Percentage of undivided profits.
1892	\$53,397,949 15	\$2,223,986 21	4.16	\$1,138,959 55	2.13
1893	53,261,308 92	2,190,270 69	4.11	1,106,025 28	2.07
1894	54,531,223 30	2,189,256 76	4.01	946,634 34	1.73
1895	56,376,143 90	1,979,925 21	3.51	921,684 31	1.63
1896	57,476,895 88	2,081,042 97	3.53	1,103,350 05	1.91
1897	59,598,348 68	2,080,709 49	3.49	1,088,861 30	1.82
1898	60,852,557 34	2,079,261 98	3.41	1,202,818 00	1.97
1899	64,009,386 54	2,243,454 02	3.50	1,233,605 41	1.92
1900	67,240,489 07	2,321,685 61	3.45	1,480,769 77	2.20
1901	70,293,938 39	2,468,025 10	3.51	1,837,044 15	2.61
1902	73,102,924 12	2,777,374 79	3.79	1,952,741 41	2.67

From this it appears that, at the earliest date given, the banks had very nearly reached the five per cent limit on this reserve accumulation. As is explained elsewhere, they met with many losses during the financial panic of 1893, resulting from invest-

ments made during the active business conditions existing prior to that time. As these losses were adjusted, it became necessary for them to draw upon their reserve, as well as their undivided profits, to such an extent that, in 1895 the reserve was reduced to 3.51 and the undivided profits to 1.63 per cent of the deposits. Since that time these funds have again gradually increased, although they have not as yet reached their former proportions. Thus it appears that, so far as the standing of the banks is affected by their reserve accumulations, they are not in as good condition to meet another reverse in business affairs, as in 1893. This fact, illustrated by the above table, alone shows the importance of accumulating a reserve fund, and should convince all of the wisdom of increasing the amount now required by law.

INVESTMENTS.

The following table shows the classes, and the amount and percentage of assets in each class, now held by savings banks, and a comparison with those for 1901. For the purpose of showing the gradual change in the percentage of these different holdings for ten years, those for 1892 are also given:

Resources.	1902.		1901.	1892.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds....	\$1,845,200 00	2.37	2.57	1.25
Public funds in Maine	2,828,103 68	3.63	2.81	1.90
Public funds out of Maine.....	16,665,151 91	21.41	21.74	28.30
Railroad bonds in Maine	6,841,123 92	8.79	8.10	6.34
Railroad bonds out of Maine.....	24,907,633 91	31.89	31.70	19.44
Corporation bonds in Maine	4,033,852 21	5.18	5.24	5.23
Corporation bonds out of Maine.....	601,237 87	.77	.79	.79
Railroad stock in Maine	862,856 22	1.11	1.03	.71
Railroad stock out of Maine.	400,852 45	.52	.62	.73
Corporation stock in Maine.....	539,653 12	.69	.78	.50
Corporation stock out of Maine.....	67,972 90	.09	.11	.06
National bank stock in Maine.....	2,111,757 00	2.71	3.13	4.26
National bank stock out of Maine	84,496 00	.11	.13	.63
Other bank stock in Maine.....	85,450 00	.11	.14	.18
Loans on mortgages of real estate	8,212,635 70	10.55	10.70	12.66
Loans on collateral.....	3,107,095 86	3.99	3.94	9.32
Loans to municipalities	641,768 63	.82	.98	.70
Loans to corporations	1,038,887 58	1.33	1.61	2.36
Real estate investment	545,168 39	.70	.72	.87
Real estate foreclosure	488,488 78	.63	.66	.87
Furniture and fixtures	37,529 05	.05	.05	.03
Premium account	489,048 28	.63	.67	.97
Expense account	53,159 89	.07	.04	.03
Other resources.....	10,288 26	.01	.02	.02
Cash	1,354,409 03	1.74	1.72	1.85
Total.....	\$77,853,815 64	100.00	100.00	100.90

This is an increase during the year of \$733,583.34 in the public funds in Maine; \$439,831.71 in the public funds out of Maine; \$797,155 in the railroad bonds in Maine; and \$1,248,891.50 in the railroad bonds out of Maine. The relative gains in the different classes are so nearly the same that there is but little change from last year in the percentage each bears to the total assets. There has been quite an increase in the amount of public funds in Maine. The amount of this class is still small, however, when compared with the total assets. It is practically impossible for these institutions to obtain sufficient securities within the State, at any price, to absorb all or even the larger portion of their funds. The increase, for the year, in the amount of the holdings within the State has been \$1,460,393.87, while that in the holdings out of the State has been \$1,612,714.22. Thus it appears that nearly one-half has been invested in the State. This result is encouraged by the policy of the State in discriminating in favor of home investments in the rate of taxes paid. It is presumed that the employment of this amount of capital in the business affairs of the State is beneficial. The banks, influenced by the lower rate of taxation, have generally offered their funds for home investment. This has made the interest rate in our State less than has prevailed elsewhere, thus materially improving business conditions. As an evidence of this, our municipal loans have sold on a much lower interest basis than have those in other states, comparing municipalities having substantially the same natural credit basis.

The investment law is the most important of those regulating the affairs of savings banks. It lies at the very foundation of the success and permanency of this system of banks. In most instances the officials of these institutions would invest safely and wisely without restriction of law. But experience shows that they cannot be successfully conducted as a whole without such statute limitations. As a matter of fact, mutual savings banks have never been conducted successfully in any state or country unless placed under such regulations. And as a rule they also have been the most prosperous in those states restricting such investments to the highest grade of securities. This is because the losses in the better classes are enough less to more than make up for the smaller income they pay.

The present investment law has been amended and changed until its original provisions are lost in the confusion that has resulted therefrom. It is often difficult for the most experienced to determine the proper construction of some of its provisions. Many of the regulations, especially those relating to investment in the securities of corporations, were enacted under vastly different conditions from those that now exist. At the time these provisions were incorporated into the statute there were but few corporations within the State seeking investment capital, excepting quasi-public corporations like railroads and water companies. Conditions have changed in this respect. Much of the ordinary business of the State is now conducted by corporations, organized under general provisions of law, and having less legal responsibility than the individuals who formerly did the same business. Thus, under the present investment law, savings banks are permitted to make loans to corporations almost without restriction, while they are forbidden making similar loans to natural persons whose property is all holden for the payment of their debts. Because of this change in the conditions and methods of doing business, our statute permits investments which the legislature never intended to authorize.

On the other hand the difficulty of obtaining securities, paying a reasonable income, makes it important that all new fields of investment within the lines of reasonable safety be made available for the employment of these funds. To illustrate, the law limits investments in railroad securities of other states to bonds secured by first mortgage. The trunk lines of steam railroads, as now existing, have usually been made up by consolidating several independent corporations, each having outstanding bonds secured by mortgage on its original property. When new bonds are floated by these great systems it is rare that the mortgages securing their payment are a first lien upon all of the property covered. It is difficult, therefore, to find first-class steam railroad bonds that come within the strict letter of our investment law, for such bonds are now rarely issued excepting by electric railroads and the smaller and new steam railroads. Thus are the banks barred from investing in securities of the great trunk lines of railroads, because of the very provisions of law that are presumed to compel them to invest in

only the safer classes of securities, while they may purchase the weaker and untried securities of the electric and small steam railroads. This is simply another illustration of the fact that this statute is not applicable in many respects to present conditions. Instances might be cited showing the need of changing other provisions of this law for similar reasons.

Attention is not called to these conditions, however, for the purpose of recommending changes at the present time. This matter should not be acted upon without the most careful consideration. It requires more investigation and study than any committee of the legislature could possibly give to it unless the whole matter had been carefully prepared in advance for their consideration. The State has created these institutions and caused the accumulation of the funds they hold. It is now morally responsible that they be handled with all the care and prudence possible. For these reasons it would be well to authorize some one or more persons to make a careful and extended study of the subject of investments and report their conclusions in the form of a new law to the next legislature, to the end that the matter may have intelligent consideration.

EARNINGS.

When considering the earnings of savings banks it is well to keep in mind the difference between the nature of their business and that of commercial banks. Commercial banks always enjoy the greatest prosperity and receive the largest income when business is active and money plenty. This is not necessarily true with savings banks. Their business is limited to the receipt of trust funds for investment. They have a definite amount of money to invest, and the income therefrom is limited to the rate of interest that such investments pay, whatever changes there may be in interest charges generally. They cannot, under the law, transact an ordinary banking business,—cannot discount business paper, cash checks, sell drafts or do any like banking business. Not only are they limited in the kind of business they may do but their investments are prescribed by strict regulations of statute.

When money is plenty and business active they do not ordinarily receive as much income from investments made by them as

they do when there is a scarcity of money, while at the same time, they have fewer opportunities to obtain safe investments. Thus, while savings banks might make a better showing of assets as compared with their liabilities during such a period, because of the higher price of securities, their earnings would be smaller. Under such business conditions, however, commercial banks are enjoying their greatest prosperity.

Again, during times of great prosperity when business is active and many new industrial enterprises are being developed and financed, the risk to the investor is even greater than under reverse conditions. All kinds of business transactions are capitalized upon their earnings under the conditions existing at the time they are financed. For example, many industrial and railroad bonds have been issued during the past few years upon properties that, under the present conditions of business, show earnings more than sufficient to pay a good income on their full capitalization of both stocks and bonds. When the reverse conditions come, however, their earnings will be less and many may default their obligations, thus materially affecting the present income of the investors, even though the principal itself should be finally paid.

Such results would be but a repetition of what has frequently happened in the investment of trust funds. During the prosperous times from 1882 to 1892 our savings banks made many investments that did not stand the test of the panic which followed. This was especially true with regard to electric railway securities. This method of transportation was then in an experimental stage. Many of these properties were not only improperly constructed but over-capitalized. While their earnings were sufficient to pay interest charges when financed, they could not even pay operating expenses during the period of business depression which followed. Thus when the panic of 1893 came the savings banks found that they were carrying many securities which had depreciated in value or even become practically worthless, although when purchased they had appeared most tempting.

In 1897 this department obtained the statistics covering the losses during this period of depression, and in the report for that year gave the percentage of losses in each class of investments. The amount of such losses was \$1,270,031.16. This has been gradually charged off from the reserve and earnings of the

banks. An examination of the table contained in this report, giving the amount of reserve and undivided profits for each year since 1892, shows how the liquidation of these losses drew upon these accumulations until in 1895 they reached their lowest point for many years.

In order to ascertain definitely the income that savings banks can obtain on investments under present conditions, reports have been secured from all such banks, showing the amount of securities purchased during the official years 1901 and 1902, and the average amount of income they yield at the prices paid. The stocks purchased are not included in the investigation, as they carry no definite rate of income, and also because the total of this class of holdings has decreased during the period covered.

The following table shows the classes of investments, the amount of each purchased and the average rate of income obtained thereon for the official years 1901 and 1902:

Classes of Investments.	1901.		1902.	
	Amount purchased.	Average rate of income.	Amount purchased.	Average rate of income.
Public funds in Maine.....	\$339,726 80	3.31	\$909,183 75	3.28
Public funds out of Maine.....	2,886,250 00	3.23	1,474,500 00	3.39
Railroad bonds in Maine.....	933,100 00	3.62	802,150 00	4.27
Railroad bonds out of Maine..	4,589,575 00	4.15	2,846,617 50	4.22
Corporation bonds in Maine....	346,300 00	4.46	323,100 00	4.42
Corporation bonds out of Maine.....	29,000 00	4.56	29,750 00	4.47
	\$9,123,951 80	3.79	\$6,385,301 25	3.92

The rates of income given are the true averages, being based upon the amount of each class purchased. The amount of all municipal bonds purchased for the two years has been \$5,609,660.55, and the average income they yield is 3.29 per cent; of all railroad bonds, \$9,171,442.50, yielding 4.13 per cent; and of all corporation bonds, \$728,150, yielding 4.44 per cent. The aggregate of all investments for the two years has been \$15,509,253.05, and the average rate of income upon all is 3.84 per cent. The reason why the average rate obtained upon investments in municipal bonds in Maine is more than that upon those out of the

State is because those within the State include more or less temporary loans to municipalities which always pay a higher rate of interest than long time bonds, and also because in this class are many bonds of small towns, while those purchased out of the State are limited by law to the bonds of the larger towns and counties.

These purchases were made not only for the purpose of investing the increase in deposits, but also to re-invest maturing securities. The larger amount of investments made in 1901 is in part due to the fact that during that year many government bonds were sold and replaced by other securities.

During the period covered by this investigation, the banks have made loans to the amount of \$8,557,405.60. The average rate of interest obtained thereon has been 4.81. Loans are usually made on short time, with frequent renewals. The proportion of these new loans, therefore, when compared with the total of this class of assets is much greater than that in any of the other classes. For this reason, if the rate of interest received upon loans had been averaged directly with the rates obtained upon the investments it would not have given the true income of the banks. The amount of loans of all kinds now held by the banks is \$13,000,382.77, being approximately one-sixth of the present assets. In averaging the income upon investments and loans for the past two years, upon this basis, very nearly four per cent is obtained as the true average. This average is not an estimate. It is based upon the actual transactions of the past two years. It must be remembered that this is the gross income received, and also that the investigation covers a period during which the banks have met with few losses, and have been apparently more prosperous than at any time for ten years.

The gross income of the banks must be applied as follows: Three-fourths of one per cent to the payment of the State tax; approximately one-fourth of one per cent to the payment of expenses of management, including municipal taxes; and one-half of one per cent to the reserve accumulation provided by law. The balance remaining then becomes available for the payment of dividends.

Now what rate of dividends can the savings banks pay from a gross income of four per cent, after making the above deductions of three-fourths of one per cent, one-fourth of one per cent

and one-half of one per cent, or a total of one and one-half per cent? This apparently leaves them a net income of only two and one-half per cent for that purpose.

Naturally it is asked, how are the banks able to pay an average dividend of three and one-fourth per cent upon their present income? It is possible only because of their large amount of investments, made under different interest conditions, and yielding more income than those made during the period covered by this investigation. These old investments are fast maturing, however, and are being replaced by those bearing the present or lower rate of interest. A comparison of the amount of investments made during the past two years with the total assets of the banks shows this conclusively. It appears that very nearly one-fifth of all investments now held have been made during this time. The banks cannot depend, therefore, upon these old investments but a few years longer for the necessary profits to pay satisfactory dividends. Moreover it has always been claimed by this department that this larger income from old investments is a profit which should not be used exclusively for the payment of present dividends. If this is done the banks are necessarily drawing upon their reserve force and weakening their condition.

Attention is also called to other conditions that, to some extent, assist the banks in paying the present average dividends from the earnings received. It is the income upon the reserve fund itself and the small margin of advantage the banks obtain upon short time deposits, upon which no interest accrues. While this does not seem to be a very material amount, yet it must in the aggregate give the banks the advantage of about one-fourth of one per cent in their net income.

The results given above are based upon the average of those obtained by all savings banks in the State. In considering the future of these institutions it is to some extent necessary to look beyond such average results to the needs of the individual banks. While some of the older banks, holding many long time investments and large reserve accumulations, still maintain three and one-half per cent dividends, twenty-six, as appears elsewhere, have already reduced their dividends to three per cent. The future of the whole system depends upon the ability of all or nearly all of the individual banks to maintain dividends satisfactory to their depositors. If, for example, it should become neces-

sary for the twenty-six banks now paying three per cent to reduce their dividends below that rate, thereby creating enough dissatisfaction among their depositors to cause them to withdraw their deposits and force a liquidation of these institutions, it would undoubtedly result in forcing the others into the same condition. In other words, they are parts of one system and must stand or fall together. Probably no one institution is strong enough to withstand the panic which would surely result from the closing of such a large portion of the other like institutions in the State. When the twenty-six banks are thus referred to, it is only by way of illustration, as many of those now paying three per cent dividends are financially as strong as those that have paid larger dividends during the present year. The very fact that they have foreseen the existing conditions and reduced their dividends, will strengthen and prepare them for future emergencies.

DIVIDENDS.

The following table gives the rate and amount of dividends paid by savings banks during the year covered by this report, and a comparison with those of 1901 :

1901.		Rate of dividend.	1902.	
Number of banks.	Amount of dividends.		Number of banks.	Amount of dividends.
5	\$76,730 50	4 per cent paid by	2	\$12,743 47
-	-	3½ per cent paid by	2	48,559 64
20	1,559,347 83	3½ per cent paid by	18	1,425,430 87
3	93,323 75	3¼ per cent paid by	3	142,495 74
23	474,620 42	3 per cent paid by	26	633,890 92
51	\$2,204,022 50	3.26 average rate, 1902	51	\$2,263,120 64

The average rate of dividends paid has been 3.26, while that of 1901 was 3.30. Only two banks, having deposits amounting to \$352,870.66, have maintained their dividends at four per cent. Eighteen with deposits amounting to \$43,371,798.57, have paid dividends at the rate of three and one-half per cent for the year.

The department has repeatedly called attention to the fact that no savings bank in the State could pay even three and one-half

per cent dividends were it not for its investments made under entirely different interest conditions from those that exist at the present time. If this conclusion is correct, all of these banks must, in the near future, reduce their dividends to three per cent, unless there be a material decrease in the rate of taxes paid, or a material increase in interest rates such as we feel certain will not come. These old investments are fast maturing and are being replaced by new ones paying present rates. Even if the banks insist upon treating all the profits on old securities as a present earning for the payment of dividends, this rate of income can continue but a few years longer.

After paying expenses and taxes and placing their investments in the line of absolute safety, these institutions cannot and should not attempt to pay the same rate of income to depositors that business men are able to obtain in prosperous times by investing for themselves. Individuals usually escape taxation altogether upon investment funds. They are to no expense in making their investments, not taking into consideration the value of their own labor, when comparing the income received with that paid by banks. On the other hand the banks pay taxes upon every dollar, charge up all expenses, and at every dividend period set aside a portion of their earnings to insure against losses.

Should the tax be reduced it is not anticipated that the banks will increase their rate of dividends, neither is this advisable. Such a relief may enable some to keep a little above the three per cent average for a few years, but all are certain to come to this rate in time. If the taxes be reduced the margin of profits thus saved should be used in purchasing better securities, and increasing their reserve and undivided profits, thus preparing them for whatever conditions the future may bring.

TAXES.

The amount of taxes paid to the State for the year has been \$537,720.51, as against \$500,733.42 last year,—an increase of \$36,987.09. The increase in the amount of this tax for two years has been \$88,892.58. This is more than would have resulted from the increase in deposits alone, and may be attributed in part to the reduction in the amount of government bonds held, which are exempt from taxation.

The increase in the amount of this tax over that of 1892, the last year under the old rate, is \$172,947.25. This is an increase of 47 per cent in the amount of the State tax, while the deposits have increased but 37 per cent during that time. No part of this increase can be attributed to a decrease in the holdings of government bonds as the amount of these holdings is in excess of that of 1892. This difference in proportionate increase is principally due to the provisions of the tax law of 1893. Previous to that time the tax was laid upon the average amount of deposits alone, while now the average of the reserve and undivided profits is included therewith. Again, the present tax rate is five-eighths of one per cent upon investments in the State, and seven-eighths upon investments out of the State. As has already been explained, the larger part of the increase in assets of these banks must necessarily be invested out of the State. For this reason, as the proportion of these classes of investments changes, the average rate of tax paid increases by force of the law itself. When enacted, this law was not intended as a measure to increase the amount of taxes paid by savings banks. It was designed solely for the purpose of encouraging the investment of their funds within the State. It appears, however, that ten per cent of the increase in the amount of their taxes is due to its effect.

Reasonable and equitable taxes wisely expended produce good results, while unnecessary and excessive taxes are always burdensome, no matter how great the ability of the tax-payer to meet them. All agree that it is necessary for the State to collect sufficient revenues, in the form of taxes, to meet the expenses of government, and all agree that the deposits in savings banks should pay their just portion of this amount. Care should be taken, however, not to impose upon any particular class of property more than its just portion of these burdens. Certainly no one wishes to place a prohibitive tax upon savings banks,—a tax that will embarrass or imperil their future,—as it is generally admitted that they are among the most beneficent institutions of the State.

It is a most embarrassing responsibility for any official of the State to urge a measure tending to reduce its revenues. But the State's policy toward these institutions in the past clearly makes it the duty of the Bank Examiner at this time to recom-

mend a reduction in the rate of their tax, for the same reason that he would urge other needed changes in the regulation of their affairs. Former bank examiners have frequently called attention to the amount of taxes paid by savings banks. They have always treated the matter fairly and conservatively. They never have been influenced by any thought of personal advantage, as there could have been no possible consideration of the kind to prejudice them in favor of these institutions. But they have invariably urged that the deposits in savings institutions, made up as they are principally of the small savings of those in moderate circumstances in life, ought not to be taxed to such an extent as to discourage their future accumulation; that the indirect benefits derived from the teachings of these institutions entitle them to the same consideration given our schools and charitable institutions; that if the State desired to regulate their affairs solely with a view of obtaining the largest possible income therefrom, even then a lower rate of taxation would give better results; that a reduction in the rate of this tax, as in 1882, would in time increase, rather than diminish, the amount collected; that the larger portion of nearly all other classes of personal property escapes taxation altogether, while every dollar deposited in the savings banks is found and made to pay its contribution to the State; and that the rate of taxation upon savings deposits in this State is higher than in any other state or country where mutual savings banks exist.

Since the above reasons for a reduction in the rate of this tax were presented, conditions have materially changed. These reasons still have force, but there now appears to be a much stronger and more urgent reason why relief should be granted. It is in consequence of the decrease in the possible earnings upon their investments and the necessary reduction of their dividends. The question now is not what dividends depositors ought to have, or ought to be satisfied with, but what they will be satisfied with and not withdraw their deposits. It is not what taxes the banks ought to pay, but is purely and solely a question of what they can pay, and continue business.

These banks were created because it was thought that they would become a public benefit. They are not the result of private and special legislation, enacted for the purpose of giving private individuals franchise rights for their own profit and advantage.

In no instance have those who patronize such institutions attempted to organize them or to obtain legislation regulating their affairs. Their funds have been accumulated because the State has considered it good policy to maintain such institutions in order to teach our people lessons of thrift and economy, and to accumulate their small savings, thus making such sums available as business capital to be used in the development of the industries of the State. Strict laws have been enacted limiting the investments of these institutions, thus limiting and restricting their possible earnings. Up to the present time, the results obtained for the depositors have been so satisfactory that their accumulations have increased until they are now the largest aggregation of capital in our State. The State at the same time has directly profited by this policy, as these institutions have, since 1872, paid into its treasury \$9,119,172.94, and are now paying about one-fourth of its revenue, and that too upon a class of property that elsewhere would yield but little in the way of taxes.

It is of the utmost importance that these institutions should be able, at all times, to return to their depositors the full amount of the principal standing to their credit. If it is desired to retain such deposits and continue their increase, it is also necessary to pay the depositors a satisfactory rate of interest. It is generally believed that three per cent is the lowest rate that depositors would accept without at once withdrawing their deposits. This is thought to be the dead line across which no savings bank can pass with safety. It might be possible for an individual institution temporarily to pay a less rate, without losing its deposits, providing the depositors fully understood the circumstances, yet this would be a dangerous experiment. It is, therefore, necessary that these banks in some way obtain a gross income sufficient to give this net result, after paying taxes and expenses and setting aside the reserve required by law. The banks recognize this fact and are making their investments with a view of obtaining an income that will give this result.

The necessity for such an income has shaped the investments of all savings banks during the past few years, and materially changed the percentage of the different classes of their holdings. The margin of difference in the income to be obtained from the

different kinds of securities is so small that a change of one-fourth of one per cent in the gross earnings would change the whole character of their investments. Had the rate of the tax been reduced seven years ago,—when such a reduction was first urged by myself,—and the saving in profits been used to purchase a better grade of investments, the banks could have maintained their former high percentage of municipal and high grade steam railroad bonds, and at the same time have continued their holdings of government bonds sold during the past two years. To repeat, a reduction of one-fourth of one per cent in the rate of taxation would probably have entirely changed the whole character of these institutions, and safeguarded them against any crisis that could possibly arise in the future. To some extent the rate of interest upon different investments depends upon the degree of safety they offer. A high rate of income now may mean danger in the future. A low rate of income now means absolute safety under any condition in financial affairs that can possibly arise. It is better to keep the principal secure, even though it results in the payment of smaller dividends and ultimately in liquidation. The banks should only consider investments assuring absolute safety.

The amount of this tax as actually assessed for the six months ending the last Saturday in October, 1902, was \$271,889.10. If computed with a horizontal reduction of two-eighths from the present rate, making an average of one-half of one per cent instead of three-fourths as now, it would have been \$182,701.13. If computed upon the same basis of reduction in rate, with the discrimination between investments acquired prior and subsequent to 1893 eliminated, it would have been \$184,613.30. With prosperous times, satisfactory dividends and a condition of the banks assuring public confidence, there would be a natural increase in these deposits of approximately \$3,000,000 annually. Thus, under such conditions, with the present rate of taxation there would be an annual increase of from \$20,000 to \$25,000 in the amount of this tax. If the rate be reduced as suggested, and other conditions remain the same, the annual increase in the amount of this tax would be from \$15,000 to \$18,000. From the above, it is estimated that at the reduced rate this tax next year would be approximately \$380,000, or about the same as that paid five years ago. This increase in deposits, and consequent

increase in the amount of taxes, would be still greater did not the low rate of dividends now paid lead to the deposit of a portion of such savings in trust companies and national banks. Trust companies now pay a tax of one-half of one per cent upon this class of accumulations. If the savings bank tax should be reduced to the same rate, it could make no difference in the revenues of the State in which of these classes of banks savings deposits might be found. When deposited in national banks, however, they escape taxation entirely, although the depositor is liable to pay a municipal tax thereon. As the national banks pay no tax upon such deposits, they can afford to pay higher rates of interest than can savings banks. Thus the present policy of the State drives these funds from institutions under its own control to banks where, under any law yet enacted, they escape taxation altogether. The total annual accumulation of savings deposits in all kinds of banks in the State must amount to at least \$5,000,000. In the estimates made it has been assumed that but \$3,000,000 of this increase would go to the savings banks. Even this conclusion is based upon the presumption that the rate of taxation upon this latter class of banks will be reduced, and that they will thus be able to maintain approximately their present average rate of dividends.

Only one reason is assigned why these banks should not be granted this reduction in taxes. It is that these institutions are now used to a large extent by people of wealth for the deposit of their funds for investment. This view is held by many who are thus prejudiced against these institutions. A very brief investigation, however, must convince them that this idea is erroneous. A careful study of the statistics given in this report, under the title "Classification of Deposits", shows that this can not be true. The depositors in these institutions now number 203,273. The average to each depositor is \$359.62. Depositors to the number of 199,766 have \$2,000 or less standing to the credit of each, while there are only 3,507 accounts with a balance above that sum. These larger accounts are made up principally of trust funds, which if otherwise invested would pay no tax. These figures alone completely answer the assertion, excepting that occasionally one individual may have deposits in several different banks. While it is admitted that there are more or less deposits of this kind, it is denied that such

deposits make up any material portion of the total amount. It is also suggested that such deposits are not desirable for the savings banks to hold, and that this department in 1898 urged legislation so limiting the amount that no one individual could have over \$2,000 in the savings banks of this State and receive dividends thereon. This was not urged for the reason that these depositors were escaping taxation, but solely because the banks were being embarrassed by the amount of new deposits.

The one fact that the State has this year found but \$11,412,551.00 of money at interest for taxation, while the savings banks contain \$73,102,924.12 of deposits, shows conclusively that, so far as the matter of taxes alone is concerned, it would be better if every dollar of money at interest could be collected into these banks. If this could be done, a tax of even one-half of one per cent would give the State all the revenue it would need, relieving other kinds of property from the burdens of taxation altogether.

During the past six years there has been withdrawn from the savings banks \$69,750,697.38. The present valuation of personal property in the State, including bank stock, money at interest, live stock and every other class of personal property, is \$69,174,571. This amount, as well as the present assessed value of money at interest, is less than six years ago. Now what has become of the funds thus withdrawn from the banks? Only a small portion could have been expended by the depositors for their present needs. Much the larger portion has been re-invested outside of the banks. The very fact that the money at interest and the personal property valuation have not increased during the time, shows conclusively that these funds have not been found for the purpose of taxation. If the funds thus withdrawn had remained in the savings banks they would now have been paying over \$400,000 a year in tax to the State. How much are they now paying?

As before stated, in 1893 a tax was placed upon the average reserve and undivided profits of the savings banks. This has increased the amount of taxes paid annually something like \$20,000. It is claimed by the banks that to tax any portion of these funds is unwise and unjust. This claim, to some extent, seems to be true, especially with regard to the tax upon undivided profits. This account is the very fund being collected for the payment of the tax to the State, as well as other necessary

expenses and dividends. Thus the banks pay a tax upon the tax paid to the State. It seems more reasonable to tax the reserve, as the larger the amount of this fund the better able are the institutions to pay any expense charges. The banks claim, however, that this is a fund which the State compels them to accumulate and that it then turns about and, by taxing it, does the very thing to most discourage its accumulation.

The savings banks have for years paid a tax generally admitted to have been too large. When this tax was first placed upon these institutions, the State took less than one-twelfth of the net profits and the depositors received eleven-twelfths in dividends; while now the State takes very nearly one-fourth of such profits and the depositors receive a little more than three-fourths. Whenever they have asked for a reduction of this tax they have been denied, mainly because the State needed the revenue thus received. They have been asked to point out some other source of revenue if this tax should be reduced. Thus the burden has been placed upon them and they have borne it patiently without any attempt to dodge a single provision of the tax law. In some instances, under the peculiar provisions of the present statute, they might have changed their investments without the loss of a dollar of gross income, thereby saving one-eighth of one per cent on the amount of their taxes. They have not done this. They have lived up to the spirit of the law, and now when the financial condition of the State is such as to warrant it, they expect the relief they surely need—the relief that has been promised them. We confidently assert that if this relief is granted, it will not be long before the increase in their deposits will again make the amount of the tax, even at the lower rate asked for, equal to that now paid.

TRUST AND BANKING COMPANIES.

The statements of eighteen Trust and Banking Companies are included in this report as doing business in the State at the close of the present official year.

The Bath Trust Company, chartered by special act of the Legislature, Chapter 65, Private and Special Laws, 1899, and extended by Chapter 352, Private and Special Laws, 1901, filed its certificate of organization in the Secretary of State's office, November 3, 1902, and actually commenced to transact a regular banking business December 1, 1902, with the following officers in charge: A. H. Shaw, president; E. W. Hyde, vice president; W. D. Mussenden, treasurer; W. B. Mussenden, assistant treasurer; Albert H. Shaw, Edward W. Hyde, Samuel R. Percy, D. Howard Spear and Frank E. Southard, executive committee of trustees.

On the 27th day of November I visited the institution for the purpose of making a preliminary examination. The capital stock, fixed at \$100,000, was fully paid in in cash, the organization completed, and all legal requirements necessary to authorize the company to commence to transact a banking business complied with. This institution has been organized under unusually favorable conditions for doing a profitable business. Under the management of such a board of officers we predict for it a successful future. As this institution did not commence to transact a general banking business until the close of the official year its statement is not included in this report.

The Auburn Trust Company was organized June 5, 1890, with a capital of \$131,000. In 1894, owing to losses upon certain investments, principally a block of street railroad bonds, its capital was reduced twenty per cent, or to \$104,800. For several years the bank has been embarrassed by the amount of its loans

to a single corporation controlled and operated by an individual who, at the time the loans were made, was also president of the trust company. The other officers of the bank, as well as the Bank Examiner, objected to the loans, but for certain reasons they were unable to get their amount reduced. During the past year it has become certain that this paper, amounting to nearly \$30,000, had but little value, and must be charged off. The surplus of the bank not being sufficient to meet this loss, to have continued business an assessment upon the capital stock would have been necessary. For many years its business has been somewhat limited and was diminishing both in amount and in the extent of its patronage. Because of these conditions the stockholders and officers of the bank, as well as this department, thought it better to close up its affairs instead of thus assessing the stockholders and attempting to continue business. At the time this course was decided upon the bank had on hand sufficient assets to pay at once all outstanding liabilities, excepting to stockholders. It was, therefore, thought better gradually to close up its affairs through the action of its own officers, rather than by proceedings in court. Acting upon this plan it immediately realized upon its assets and issued a notice to depositors to withdraw their deposits. At the time it reported under the call of October 25, 1902, it had paid all of the deposits excepting \$4,086.55. Information has been received that since that time it has paid all depositors in full, excepting one who has not yet been found. It has also paid the stockholders fifty per cent on the present par value of their stock. It is expected that the assets will yield about twenty-five per cent more, which will give the stockholders seventy-five per cent after paying all other liabilities in full.

COMPARATIVE STATEMENT.

In the following table is presented a statement of the liabilities and resources of the Trust and Banking Companies, October 25, 1902, and a comparison with those of October 26, 1901:

1901.	LIABILITIES.	1902.
\$1,626,800 00	Capital Stock	\$1,676,800 00
381,100 00	Surplus	446,150 00
592,700 81	Undivided profits	769,755 50
4,488,374 45	Time deposits	5,265,675 44
6,447,626 44	Demand deposits	7,171,198 43
618,837 75	Certificates of deposit	562,880 00
131,709 96	Trust department	165,794 17
615,478 51	Sinking funds for corporations	671,349 06
847 02	Unpaid dividends	773 78
19,095 58	Deposits for coupons	39,907 78
14,320 39	Treasurers' checks outstanding	26,988 80
33,015 14	Due to other banks and bankers	40,205 80
115,500 00	Bills payable	98,854 16
121,919 50	Other liabilities	99,608 78
\$15,207,325 55	Total liabilities.	\$17,035,941 70
RESOURCES.		
\$6,461,048 69	Demand and time loans	\$7,860,603 02
1,173,143 52	Mortgages of real estate	1,420,301 77
4,966,345 70	Stocks and bonds	5,135,097 66
130,211 34	Trust investments	143,613 10
595,877 99	Sinking funds investments	614,431 84
224,413 35	Real estate owned	216,079 54
1,096 38	Due from other banks and bankers	2,547 03
25,538 35	Expense account	26,454 09
112,995 20	Furniture and fixtures	108,000 33
1,499,081 42	Cash on hand and on deposit	1,482,899 95
17,573 61	Other resources	25,913 37
\$15,207,325 55	Total resources	\$17,035,941 70
11,749	Number depositors, time deposits	13,634
10,315	Number depositors, demand deposits	10,643
1,753	Number depositors, certificates of deposit	1,935
23,817	Total number of depositors	26,212
\$103,220 00	Amount of dividends on stock	\$116,950 00
170,627 08	Amount of interest paid on time deposits	164,209 54
97,206 07	Amount of interest paid on demand deposits	121,221 43
\$371,053 15	Total profits distributed	\$402,380 97
6.34%	Average rate of dividends paid on stock	7.50%
3.41%	Average rate of interest on time deposits	3.37%

This is an increase of \$1,828,616.15 in total assets, as against \$1,911,922.63 in 1901. The gain of \$50,000 in capital stock is on account of the increase in that of the Augusta Trust Company. The unusually large gain of \$65,050 in the surplus fund is mainly due to the recent provision of law requiring each company to set apart, as a guaranty fund, not less than ten per cent of its net earnings in each and every year, until such fund shall amount to one-fourth of its capital stock. Previous to the enactment of this law many of these banks carried all undistributed earnings in their profit and loss accounts. In compliance with its provisions they have now opened surplus fund accounts and carry the necessary amounts thereto. This will result not only in giving the individual institutions greater stability, but will also add to the general credit and standing of this class of banks.

The present amount of all kinds of deposits in these institutions is \$13,039,061.65, while that for 1901 was \$11,573,934.22,—a gain of \$1,465,727.43 during the year. The time deposits have increased \$777,300.99, the demand deposits \$723,571.99, and the deposits for coupons \$20,812.20, while the certificates of deposit have been reduced \$55,957.75.

The present number of depositors is 26,212, being 2,395 more than was reported last year. The depositors of time deposits and the holders of certificates of deposit now number 15,569, while last year they numbered but 13,502. The average amount standing to the credit of each depositor in the latter classes is \$374.37, while the average to each depositor in savings banks is \$359.62.

The total profits distributed to the stockholders and depositors in these institutions during the year have been \$402,380.97, as against \$371,053.15 last year. The amount of dividends paid stockholders has been \$116,950.00, and the average rate $7\frac{1}{2}$ per cent. The amount of interest paid on all kinds of deposits has been \$285,430.97, and the amount on time deposits and certificates of deposit alone has been \$164,209.54, being an average of approximately 3.37 per cent upon savings deposits, while the average rate paid last year was 3.41.

The increase in resources is made up principally of \$1,399,554.33 in demand and time loans, \$247,108.25 in mortgages of

real estate, and \$168,751.96 in stocks and bonds. In the past these institutions have invested quite largely in the latter class of securities. The unusual demand during the year for loans, however, has led them to place nearly all their increase of assets in that item of resources. They have thus made this large amount of capital available for use in the active business affairs of the State.

The total State tax paid for the present year has been \$22,663.84, as against \$22,483.82 in 1901. While this increase has been slight, it indicates that the banks have finally adjusted their affairs to meet this new condition, and that the tax will hereafter increase each year with the natural increase in the amount of the time deposits.

The proportionate gain in the Trust and Banking Companies during the year, based on their total assets and on the number of banks, exceeds that in any other class of banking institutions doing business in the State. This increase in their assets as well as in their earnings indicates that they have had a most prosperous year. Considering the fact that they have but recently entered a field which was fully covered apparently by the national banks, with which they are in direct competition, their growth is remarkable and indicates that they must be a convenience in the business and financial affairs of our State. While they are at some disadvantage in their competition with national banks, because of the tax of one-half per cent on their saving deposits, yet they seem fully able to conduct a prosperous and progressive business. This result may be due to some extent to the liberal provisions of the charters under which they are operating, but to a still greater extent is it due to the energetic and wise management of those who have them in charge.

LOAN AND BUILDING ASSOCIATIONS.

The statements of thirty-four Loan and Building Associations are included in this report as having done business in the State during the present official year.

A Loan and Building Association was organized at Bar Harbor under a certificate filed in the office of the Secretary of State, October 15, 1902. Subscriptions have been opened for its first series of stock to be issued as of January 1, 1903.

COMPARATIVE STATEMENT.

The following is a statement of the liabilities and resources of the Loan and Building Associations for October 25, 1902, and a comparison with that for October 26, 1901:

1901.	LIABILITIES.	1902.
\$2,601,051 48.....	Accumulated capital.....	\$2,579,991 27
62,291 72.....	Guaranty fund.....	66,768 16
103,265 84.....	Advances.....	106,287 54
1,861 37.....	Forfeited shares ..	1,676 06
9,879 26.....	Due on loans.....	6,291 60
56,463 48.....	Profits.....	58,485 26
30,567 83.....	Other liabilities.....	35,126 71
<u>\$2,865,380 98.....</u>	<u>Total liabilities.....</u>	<u>\$2,854,626 60</u>
	RESOURCES.	
\$2,438,555 16.....	Mortgage loans.....	\$2,410,954 33
48,392 00.....	Loans on shares.....	41,620 00
23,842 96.....	Other loans.....	14,625 00
163,439 71.....	Real estate by foreclosure.....	201,690 83
24,639 50.....	Stocks and bonds.....	34,754 88
811 71.....	Furniture and fixtures.....	765 89
1,383 30.....	Permanent expense.....	1,056 92
3,168 84.....	Temporary expense.....	4,422 39
149,831 28.....	Cash.....	132,386 41
11,376 52.....	Other resources.....	12,149 95
<u>\$2,865,380 98.....</u>	<u>Total resources.....</u>	<u>\$2,854,626 60</u>
8,073.....	Number of shareholders.....	8,255
44,517.....	Number of shares outstanding.....	45,732
2,919.....	Number of borrowers.....	2,864
3,426.....	Number of loans.....	5,336
.0613.....	Average rate of dividends paid.....	.0583
\$155,091 09.....	Amount of dividends paid.....	\$145,032 93

This is a decrease of \$10,754.38 in total assets, as against a gain of \$3,202.45 last year. The accumulated capital has decreased \$21,060.21, while there is an increase of 182 in the number of shareholders, and 1,215 in the number of shares outstanding. This decrease in the amount of capital, and during the same time an increase in the number of shares, is principally due to the fact that the older shares have matured or been retired, and new shares issued with small accumulations necessarily standing to their credit.

There has been a small decrease in the number and amount of loans and in the number of borrowers. While there has been a slight reduction in the average rate of interest charged upon loans, it is still more than that for which money can be obtained elsewhere. The result is that many associations are still unable to obtain the necessary amount of new loans to employ their accumulated capital, and are obliged to enforce the retirement of shares to dispose of their surplus funds. The average rate of dividends paid, which represents the income to non-borrowing members, has been 5.83, while the average rate paid to depositors in savings banks has been 3.26, and upon investment deposits in trust companies 3.37. It is still urged that these associations might largely increase their business, thus becoming a greater benefit to the public and at the same time better serving the class of patrons they were designed to accommodate, if they would still further reduce the rates of interest charged to borrowers. Non-borrowing members ought to be satisfied with lower rates of dividends than they now receive, as they are much in excess of what they could obtain elsewhere. Borrowing members in these associations can afford to pay a higher rate for their loans than is usually charged elsewhere. The easy terms of payment and other advantages given them, together with the fact that they participate, to some extent, in whatever profits are distributed, is some compensation to borrowers for the higher rate of interest paid by them. One-half of one per cent more than ordinary rates, premiums included, would not be an unreasonable charge on loans obtained from these associations, while two to three per cent seems altogether too much. The number of people who have subscribed to the stock of certain Home Purchasing Associations, recently attempting to transact business in this State, shows conclusively that there are those in every

community who are anxious to patronize institutions that promise to do what the Loan and Building Associations should do for their members. The essential principle upon which these associations were founded was that of assisting those of small means to acquire and own their homes, and upon such easy terms that they would be tempted to avail themselves of the opportunities. It is confidently asserted that, if these associations will generally follow this policy, they will increase rapidly in their membership and their accumulations, as they have done in other states. But this should be a general policy. Should but few reduce their rates to borrowers, the benefits would not be so apparent as though such reduction be made by the associations generally. The general results, and not the individual, are what control public sentiment and increase their patronage.

For the purpose of showing that the above conclusions regarding the business of these associations in this State are no different from those reached elsewhere, we quote from the official report of another state in which loan and building associations do an extensive business: "The country is more prosperous than ever before in its history. Money is abundant. Following the law of supply and demand, money has become cheaper. The average man knows it and he will not pay the high rate of interest and premium he once did. Instead of securing a loan from a building and loan association, he goes on the market where he can get money cheaper. There is no good reason why a building and loan association, enjoying special privileges and advantages under the law, should not be able to offer money on as good or better terms and conditions than private individuals or other corporations. This the associations must do. The members must be satisfied with smaller dividends than formerly. Our building and loan associations have not yet fully adjusted themselves to present financial conditions. The fault is not in the inelasticity of the law, but in the management of the associations."

We also quote from another report: "We are glad to note that a majority of our associations have abolished premium, and that but comparatively few of them cling to that relic of the 'barbarous age' of building and loan associations. Premium invariably mystifies the borrower and leads to more or less con-

fusion and misunderstanding. While circumstances might at one time have warranted premium, conditions have changed and it is now unnecessary and unwarranted and all of our associations should abandon it. Premium is nothing more than interest upon the loan, so why not call it interest and charge a straight rate?

Associations should be impressed with the importance of making the cost of loans as small as possible. The fact ought not to be lost sight of that these associations are organized professedly for the benefit of borrowers, and should be controlled in their interests rather than in the interests of those who are merely investors."

Again: "The rate of dividend declared should conform to existing conditions. While a high rate of dividend may show that an association is prosperous, it may also indicate that the management of such association has in some degree lost sight of the purpose for which it was established. A high rate of dividend means a correspondingly oppressive rate of interest. Investors should reconcile themselves to and be satisfied with a lower rate of dividend than is paid by some of our associations. Why should the members of a building and loan association expect and demand the same rate of dividend that was paid in former years of great general prosperity, when the stockholders of other corporations are satisfied with a material decrease? We are of the opinion that in order to make the building and loan interests of the state substantial and enduring, premium must be abolished, interest reduced and the investor satisfied with reasonable profits."

The present average rate of premium charged is eight-tenths of one per cent per annum. Twelve associations have entirely done away with premium charges and base their loans upon a definite contract for an annual rate of interest, the same as do other institutions loaning money.

The guaranty fund shows an increase of but \$4,476.44 during the year, while the gain for 1901 was \$7,323.42. In 1897 the statute requiring these associations to accumulate such a fund was amended, increasing the amount which they are required to set aside from their annual earnings for that purpose. Since that time there has been a most satisfactory increase in the amount of this account from year to year. At the time the law

was amended it amounted approximately to one per cent, while now it has increased to over two and one-half per cent, of the accumulated capital.

The total amount of profits distributed to shareholders during the year has been \$145,038.93, being a reduction of approximately one-third of one per cent in the average rate paid. Section 148, Chapter 47, Revised Statutes, provides for the distribution of the profits by Loan and Building Associations. While it is generally understood that only such profits as have been actually collected shall be distributed, the practice in this respect is not altogether uniform. Section 106 of the same chapter, regulating the payment of dividends by savings banks, provides that no such bank shall "make any semi-annual dividend of a rate which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected." Uncollected interest is not a safe asset upon which to base a distribution of profits to the members of mutual associations. Much of it is on loans upon which the associations are glad to get the principal due, while the overdue interest is likely to be a total loss. As a matter of fact this is the most unreliable resource that any banking institution can carry in the statement of its assets. It is recommended that the law regulating the payment of dividends in Loan and Building Associations be so amended as to agree in this particular with that regulating the distribution of profits in savings banks.

The amount of real estate by foreclosure now held by these institutions is \$201,890.83, being an increase of \$38,451.12 during the year. This is over seven per cent of their total assets. During the year the department has made a special investigation, covering the details of all real estate owned by the various institutions. From this it appears that such foreclosed loans now number 132, and the average amount of same as charged upon the books of the associations is \$1,529.48. Of the 132 foreclosures reported, 81 are charged on the books of the associations for amounts in excess of the assessed valuation, and 60, for amounts in excess of the estimated market value. The comparative amount of this asset, however, is not, as a rule, large enough to affect their present standing, but should be considered when dividends are paid. In many

cases the amounts charged on the books include accrued interest and costs of foreclosure. If members whose shares mature, or who for any reason withdraw from the associations, are paid the full book value of their shares in cash, those remaining are left with an asset which is often non-productive and unsalable. Other banking institutions, as a rule, gradually reduce the amount of each item of this account until it stands on their books at its actual market value or even less. This should be done in these institutions by taking from the earnings of each dividend period enough to cover its reasonable percentage of the loss likely to result thereon. In some instances, associations have reduced this charge, but not to an extent sufficient to apportion properly the loss between present and future members. During the coming year this matter will receive special attention from this department, and all institutions holding real estate will be required to reduce this item in accordance with this recommendation.

Section 149, Chapter 47, Revised Statutes, provides that any association may purchase any real estate upon which it has a mortgage, and that it may sell and convey the same. This is ostensibly for the purpose of saving the expense and delay of foreclosure proceedings. It also provides that "All real estate so acquired shall be sold within five years of the acquisition of title thereto." Many of the institutions have construed this law as requiring them to dispose of all real estate within the time named, in whatever manner the title had been acquired. Others have given it a more literal construction, claiming that it referred only to such real estate as had been acquired by purchase and actual deed of conveyance. To save further misunderstanding as to the construction, it is recommended that this statute be so amended as to provide expressly that every piece of real estate hereafter acquired in any manner shall be disposed of within five years from the time title is obtained thereto. It seems that such a provision is essential to the future safety of these institutions. They should not be allowed to continue the accumulation of real estate, a large portion of which is non-productive, and carry it indefinitely at the original price charged upon their books. They should be compelled to liquidate such assets, and charge the loss to the shareholders for whose benefit and on whose account the original loan was made.

The following is a detailed statement of the receipts and disbursements of the Loan and Building Associations for the present year, and for the purpose of comparison, that of 1901:

RECEIPTS.	1901.	1902.
Cash balance	\$204,144 28	\$146,264 44
Capital dues	508,829 19	528,220 80
Interest	143,881 90	142,361 85
Premiums	28,213 45	20,890 16
Fines	3,389 37	3,114 25
Transfer fees	14 50	22 50
Membership fees	362 50	422 25
Withdrawal fees	933 36	592 88
Rents	6,931 40	6,535 84
Loans repaid	489,094 22	525,453 71
Advance payments	26,366 82	28,985 85
Real estate sold	20,123 65	32,938 02
Bills payable	44,900 33	75,356 03
Other receipts	3,913 72	1,160 79
	\$1,481,098 69	\$1,512,318 87
DISBURSEMENTS.		
Loans	\$594,492 27	\$590,551 00
Bonds and stocks	5,000 00	10,144 16
Withdrawals	659,315 50	650,508 28
Salaries	13,665 04	14,018 32
Other current expenses	7,646 66	7,692 86
Interest, taxes, repairs, etc.	11,341 64	10,041 11
Permanent expenses	414 52	428 76
Interest	4,440 80	3,830 56
Forfeited shares	14 65	8 00
Advances repaid	6,878 58	11,957 59
Bills payable	31,595 78	66,301 37
Other disbursements	28 81	8,450 45
Cash on hand	146,264 44	132,386 41
	\$1,481,098 69	\$1,512,318 87

HOME BUYERS ASSOCIATIONS.

Within the past few months a number of companies called Home Buyers Associations, Home Purchasing Associations and similar names, have either commenced to transact business in this State or had such a purpose under consideration. Some had established agencies and actually commenced to solicit business, assuming that we had no provision of law applicable in such cases, while others first applied to this department for information upon that point. In every instance they have been promptly informed that business of such a nature comes within the provisions of Chapter 79, Public Laws of 1891. This statute provides that 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, unless incorporated under the laws of this State, without first depositing with the State Treasurer the sum

of \$25,000, and thereafter a sum equal to fifteen per cent of the deposits made with such association by citizens of this State. This fund is to be held in trust for the protection and indemnity of the residents of the State with whom they may transact business. The same statute provides that, whenever the Bank Examiner is of the opinion that such an association is transacting business in a manner hazardous to the public, he may suspend or revoke its authority to continue business in the State. Every effort has been made by the department to inform the officers and agents of these associations of this provision of law, and to prevent them from transacting business here, at least, until they have complied with its requirements. After conferring with the manager of one association that had established several agencies and transacted considerable business in the State, the matter was referred to the Attorney General for his opinion. In his opinion the ruling of this department was fully confirmed, that the nature of the business of these companies brought them within the provisions of the law cited.

The evident readiness of our people to subscribe to these associations, and the extent of their business throughout the country, lead me to explain to some extent the methods under which they operate. It seems proper, too, that this department should use every effort to prevent them from transacting business in the State, and give all information possible relative to the subject for the benefit of those who have already joined such associations or contemplate doing so.

Their ostensible purpose is a commendable one. Any plan that enables those of moderate means to acquire homes upon easy terms is worthy of approval and entitled to every reasonable consideration. The State should not only withdraw every restriction upon business of this nature but should grant the most liberal privileges to encourage it. Such has been the policy of the State during its whole existence. It has by statute law provided savings banks and directly encouraged the accumulation of the savings of our people therein. Under its authority and sanction, loan and building associations have also been created for the sole purpose of assisting their members in buying and owning their homes. These latter institutions in particular have received every possible consideration at the hands of the Legislature, to encourage them in their good work.

Having this policy of the State in mind, we could not, therefore, consistently oppose the business of these new associations, provided such business be conducted upon a basis that would really give our people the privileges and opportunities promised by them.

To the end that the plan under which they operate may be fully understood, we will explain in detail just how they are organized and conducted, and then state our conclusions as to the results that may be expected if they obtain a foothold in the State.

Some of these associations are legally organized as corporations, while others are simply associations of individuals acting under trust agreements, by which they attempt to relieve themselves of the usual responsibilities that attach to members of a co-partnership. So far as we are able to learn, none of them are governed by special restrictions or regulations of law such as surround all kinds of banks, more especially mutual institutions like savings banks and loan and building associations. Neither are they, so far as we know, subject to supervision or examination in any of the states in which they transact business.

In every instance they are organized and conducting their business apparently for the profit that will accrue to promoters. But this seems hardly in keeping with the statements contained in their circulars distributed to the public. As an evidence of their motive this provision is quoted from the charter of one organized as a corporation: "The amount of the capital stock is \$10,000, \$6,000 thereof to be common stock, and \$4,000 to be preferred stock; the latter to be preferred to the extent of 20 per cent on the amount actually paid in on each share thereof, after which the common stock is to receive 20 per cent dividends, and the balance of the profits, if any there be, shall be divided pro rata among the holders of the common and preferred stock." That there may be no misunderstanding we will state that the stock here referred to is not that subscribed for by the ordinary members, but represents the interests of the promoters and is the basis for the distribution of the profits they expect to obtain.

Their plan contemplates that every subscriber or patron shall at some time purchase real estate through the agency of the association. The contracts with the subscribers are usually issued in even thousands of dollars, at their option, determined

by the value of the property each wishes to purchase. The rates of monthly payments vary but slightly in the different associations, usually being \$2.00 before and \$5.00 after property is purchased, on each \$1,000 subscribed. They are substantially the same, and operated upon the same general plan, which we will illustrate by taking an assumed contract for \$3,000, that being about the average amount given in their tables. The subscriber first pays \$9.00, called the application fee, which goes to the agent soliciting the business and the officers and stockholders of the association. He then pays \$7.50 per month, \$6.00 of which is placed to his credit and the balance, \$1.50—fifty cents per thousand dollars—goes to the expense fund and is applied to the same use as the application fee. This monthly payment of \$7.50 is continued until the member's right has become "vested," i. e., until the managers of the association determine that there is sufficient cash on hand to meet the payments on the real estate to be purchased for him. The time when the different contracts can vest depends upon the rate of increase in membership. The only agreement for the protection of the members is that this right shall accrue to them in the order in which they join the association. The various associations, in the reading matter they distribute, claim that shares will vest in from eight to ten months. This would be true providing the membership increased monthly about ten-fold.

When a member's interest vests, real estate costing, in the instance used as an illustration, \$3,000, is purchased for him and he immediately enters into possession. The title to the property then becomes "vested" in the member, who gives back two mortgages, one to the grantor of the premises securing the purchase price, and the other to the association securing future payments according to the original plan. The association in return pays one-twentieth of the cost of the property on transfer of the title to the member and guarantees the payment of the balance in nineteen more equal monthly installments. In other words, the association undertakes to pay for the property in twenty months from the time the subscriber's interest vests. The association usually purchases the property at a flat price, paying no interest upon the nineteen "deferred payments." To do this it necessarily pays enough more for the property than its cash value to equal the interest the vendor loses upon his future payments.

If such an arrangement cannot be made, the subscriber pays all interest charges until the full amount is paid and the mortgage discharged. The amount of this interest, therefore, really comes from the subscriber whether the property is purchased at a flat price or with interest added. If he does not pay it as interest, it is added to the cost of his real estate. All taxes, insurance, water rates, repairs, etc., are also paid by the member.

After the contract becomes vested, and the member comes into possession of the real estate in the manner described, his monthly payments increase to \$16.50, of which \$15.00 is credited to his account and \$1.50 to the expense fund or profits of the association.

These monthly payments are continued until the accumulation therefrom, after deducting fees and expenses as before explained, amounts to \$3,000, or the cost of the property purchased on his account, without interest charges. The time it would take, under the illustration given, for the member to pay for his home, would be substantially two hundred months. In other words, the association undertakes to pay for the property in twenty months while he has two hundred months in which to reimburse the association.

In nearly every one of these institutions, to which our attention has been called, the members absolutely forfeit the full amount paid in, if they fail to meet their monthly payments, within perhaps thirty days of the time when due. It does not matter how long the payments have been continued or how much stands to the member's credit, the full amount is forfeited to the association and ultimately becomes a part of the profits of the operators of the scheme. One association provides that a trifling portion of the expense fund shall be set aside for the purpose of temporarily assisting members who, because of sickness or any other misfortune, are unable to meet their monthly payments. This, however, is entirely within the discretion of the managers and may be discontinued at any time, and all such advances must afterward be repaid by the member. A few of the associations have a definite provision giving their members the right to withdraw a certain portion of their payments under certain conditions. Even in these, however, the conditions of withdrawal are not nearly as liberal as those required of loan and

building associations by the statute laws of the various states in which they do business.

From the above explanation it can be seen that the promise of the associations to assist their members in the purchase of homes without payment of interest appears to be true. A moment's consideration, however, shows that this cannot be a fact. The associations have no capital excepting that which comes from the monthly payments of their members. An amount equal to each member's total contributions to the working funds is used for the payment of the purchase price of his own home within twenty months after his contract becomes vested, while it takes him substantially one hundred and eighty months after that to make up the amount paid out on his account. If, as already suggested, the membership of these associations could continually increase in the proper ratio, all shares would vest in substantially the same time, and all would get the same results from their contracts. This, however, is impossible. No matter how meritorious the plan, how successful they may be in fulfilling their promises to the members, or how popular they may become, they must some time reach a limit of increase in membership. When that time comes, or even when the increase is not up to this necessary ratio, then the time when members' shares vest will be delayed proportionally. The last member to subscribe must wait until within twenty months of the full term of his contract, or about one hundred and eighty months before the association will have sufficient funds to pay for the property he contemplates purchasing. In other words, the whole matter of interest is based upon the very simple proposition that what one member gains in that respect some other member must lose. This must be true, as the associations have no funds excepting those contributed by the members, and those cannot be employed for the benefit of more than one. The whole proposition is, therefore, somewhat in the nature of a lottery, or more nearly like the endless chain schemes, the advantage, however, always going to the first subscriber at the expense of those who are not so fortunate in the time of contracting with the association. It is simply an attempt to use the old co-operative plan, which has sometimes proven satisfactory in a small way, and to expand it indefinitely, thus giving the promoters large profits from membership fees and monthly payments on account of the expense

fund. In addition to these profits there is the much larger prospective profit to the promoters sure to result from the forfeited memberships. Where individuals undertake to make definite regular payments for a legitimate purpose, like the premium on life insurance or the monthly dues to loan and building associations, many are unable to meet their contracts, either because they are improvident or because of sickness or other misfortunes, and thereby suffer loss because of the forfeiture of their rights. This fact is recognized in the statute laws providing that insurance companies, loan and building associations, and other corporations conducting their business upon the installment plan, shall not confiscate the full amount of payments made under such contracts, but shall make some return thereon. There would necessarily be similar forfeitures in these associations, even if able to carry out the promises they are now making to their members. Moreover, if the time of vesting of the members' interests should be deferred materially, many would become discouraged and stop their payments. This certainly would be the result when they found it necessary to wait one hundred and eighty months instead of eight months, before the association would have sufficient funds to purchase homes for them. Subscribers must repay every dollar expended by the association on their account. There is no suggestion that they are to participate in any of the profits. The payments received from those members whose rights are forfeited, would therefore, ultimately be added to the other profits of the promoters and operators. If these associations should even extend their business to a membership of 5,000, for instance, the amount derived from these forfeited contracts would give an enormous profit. Should only 100 drop their membership at the end of the first year the profits thereon to promoters would be \$9,900, while it would be proportionally greater the longer the members staid in.

The reading matter issued by these associations is made to attract persons of limited means, and their agents hold out the most tempting propositions to reach this class of people. They tell us that "The American home is the safeguard of American liberties"; that "Nothing gives a man standing in the community in which he lives as does the fact that he owns his home"; that "The dollar paid for rent is gone forever"; and that "The dollar

paid on a home is saved." These are propositions to which all can truly assent, and surely no one could ever object to any honest project in harmony with such principles. The fundamental principle upon which they are based is one that has been recognized as feasible for many years in loan and building associations, and for this very reason many will be likely to be misled and those persuaded to invest who have an honest desire to acquire and own their homes.

The ambition to accumulate wealth quickly is universal. For this reason there are many who are ready to try any and every scheme by which they are promised the opportunity to get something for nothing. They are always ready to try a stock speculation, or a bucket shop, a lottery, or some endless chain scheme, providing a possibility is offered of getting something without returning an equivalent therefor. They never inquire whether or not the proposition is feasible and practicable, or based on business principles, if it only promises enough they are sure to invest and just as sure in the end to lose their money. Every such scheme when followed to the end proves to be but another means of swindling the public. The money thus taken from our State annually must amount to several hundred thousand dollars, while the instances where the individuals gain any advantage therefrom are the exception and not the rule. It is true, all such schemes give an occasional customer some return for his venture,—a mere bait for tempting the unwary. The instances too, where men without large capital make a profit by speculation, are so rare that they ought not to tempt others. It is better to accept the fact that a competence is gained only from the savings that come from honest earnings. Economy and not good luck is at the foundation of every fortune. People who save their money and deposit it in savings banks or loan and building associations, thus making sure of their principal when needed, will be far better off in the end than by experimenting in any of these schemes that are being constantly offered.

The attractive offers made by these associations, if left unexplained, are sure to give them many subscribers, and an extended business in any community where they operate. The fact alone that they offer to make loans to those wishing to purchase homes, giving them "twenty years or less in which to pay it back without interest," and that they show a contract which, upon its face,

provides for no such charge, makes the offer so tempting that the uninformed are sure to try it. The statement is made so plausible as to induce many to believe that they have at last found a way in which to borrow money without paying interest charges.

What, then, would have been the possibilities of these associations in this State, had they not been restricted by law? To illustrate, The Granite State Provident Association, which operated here some years ago, did not hold out so attractive a proposition to its members as do these associations. It was conducted more nearly upon business principles and could not, therefore, make such extraordinary offers as are made by them. When the license of this association to do business here was revoked, it had approximately 3,500 members in this State. It is certain that all of these associations could very soon have obtained at least as many members as did that one alone. Again, during the short time they conducted business in this State, they established or arranged for some ten or fifteen agencies, within the knowledge of this department. Had there been no provision of statute restricting their business, it is safe to estimate that they would have established as many as thirty-five agencies before this. With active agents receiving an average of \$6.00 upon each application, and fifty per cent of the monthly collections on account of the expense fund, there can be no doubt that each of these agencies would soon have averaged over one hundred members. It is evident, therefore, that our first estimate of 3,500 members, as the possible extension of the business of these associations in the State, had they been allowed to continue business here, is extremely low.

With this number of members and an average subscription of \$3,000,—our previous illustration,—what would be the results of such a business? The original fees to agents would amount to \$31,500. The contributions to the expense fund would be \$5,250 monthly, or \$63,000 annually. The amount collected from members would be \$57,750 monthly, or \$693,000 annually. The total amount collected from 3,500 members during the term of their contracts would be approximately \$11,550,000. We get substantially the same result if we multiply \$3,000 by 3,500, the estimated membership. This gives us \$10,500,000, the actual cost of the real estate in our illustration. If we add to this

\$1,081,500, we get substantially the same total as before, this latter amount being the collections on account of membership fees and the expense fund. Thus we have, even without any lapses to swell the profits, a million dollar scheme for the promoters. These estimates may seem extravagant. We do not contend that any such results could have been obtained, as without doubt the associations would have fallen to pieces of their own weight long before reaching this point. But even in case of such an ending greater loss would have resulted to the people of the State and greater profits to the promoters, than if their schemes could have been fully carried out.

The following statement was furnished this department by one of these associations, as an exhibit of its financial standing, and was the basis upon which it asked a license to transact business in this State:

EXHIBIT.

BALANCE SHEET MADE UP TO OCTOBER 8, 1902.

LIABILITIES.	
To capital:	
Common stock issued for business and good will.....	\$5,000 00
Common stock not yet issued.....	\$1,000 00
Preferred stock issued.....	\$500 00
Less not yet paid in.....	190 00
	310 00
*Preferred stock not yet issued.....	3,500 00
To loans:	
Temporary advances.....	1,500 00
To contracts:	
Maturity fund to date.....	2,205 40
	\$9,015 40
Balance to pay printing, etc., and profit.....	586 54
	\$9,601 94
ASSETS.	
By business and good will as per contracts.....	
“ office furniture.....	\$5,000 00
“ secured on real estate.....	254 93
“ cash owing agents and others (secured).....	3,007 75
“ cash in bank.....	659 67
“ cash on hand.....	663 09
	16 50
	\$9,601 94

* More capital will be taken up if required.

Would it be wise to permit an association with a financial showing like this to enter our State for the purpose of transacting a business of the nature outlined above? Would

it be safe to commit so important an undertaking to an institution with such a financial showing, even if it should purport to conduct its business upon strictly business principles?

REPORTS OF RECEIVERS.

The following are brief statements of the condition of affairs in each banking institution now in process of liquidation, made up from the reports to this department by the several receivers:

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

A petition was filed in the supreme court, December 28, 1896, for the liquidation of the affairs of this company, and L. Linn Small was appointed receiver and gave bonds in the sum of \$20,000, and all of its property was turned over to him and schedules of the same filed in court.

In compliance with the provisions of law this department has annually obtained a report from the receiver, purporting to contain a statement in detail of his doings and the progress made in closing up the affairs of the institution. It was presumed that the receiver would also report to the court, and file and settle accounts of all his doings therein, and that all such accounts would be carefully audited under direction of the court. While the reports to this department did not necessarily indicate any irregularities on the part of the receiver, the affairs reached a most unsatisfactory condition during 1901, as is indicated in the official report of the department for that year. For this reason, on February 1, 1902, a motion was filed asking that he be required to settle an account with the court, and file a new schedule showing what assets were remaining in his hands. The same motion also asked that, after accounting as aforesaid, he be discharged from further acting in said capacity, and that some suitable person be appointed in his stead. Although several hearings were had upon this motion, no definite action was taken for some months. This delay was first occasioned by negotiations, then under consideration, for a final adjustment of the affairs of the association by the stockholders, and later on account of the effort of the sureties on the receiver's bond to obtain a settlement with him. September 15, 1902, a decree was

finally made removing Mr. Small from that office, and appointing Seth M. Carter receiver in his stead, with full power to take possession of all assets to be found and continue liquidation of the affairs of the company.

The present receiver makes a full report of the condition in which the accounts and assets of the bank were found by him. His report shows that this department was fully warranted in the action taken to remove the former receiver. It is almost impossible to ascertain the true condition of affairs from the books and accounts obtained. The receiver has succeeded, however, in bringing them into such shape that he is able to give, very nearly, the present liabilities and assets of the company, and approximately the shortage in Mr. Small's accounts. This statement is liable to be further changed as the investigation proceeds, although it is believed that it is now substantially correct.

The following is a statement of the nominal condition of the American Banking and Trust Company, October 25, 1902, as shown by the books of L. Linn Small, receiver :

LIABILITIES.	
Capital stock	\$75,100 00
Time deposits	7,763 14
Demand deposits	4,512 00
Certificates of deposit	4,367 15
Guaranteed loans	14,309 36
Interest and rents	5,661 56
	\$111,713 21
RESOURCES.	
Loans and discounts	\$6,605 10
Furniture	818 72
Cash	951 54
L. Linn Small, Receiver	26,501 53
Expense	1,123 84
Guaranteed loans	15,123 58
Real estate	60,588 90
	\$111,713 21

When a dividend was declared, Mr. Small credited himself with the full amount and never charged back unpaid checks issued on account of the same. The above statement was made up on that basis, while as a matter of fact, dividend checks to the amount of \$956.33 are still unpaid, as appears in the corrected statement made by the present receiver.

The following is the present receiver's statement of all liabilities so far as ascertained and his estimated value of the assets on the date of his report :

LIABILITIES.	
Certificates of deposit	\$4,514 97
Demand deposits	4,538 47
Time deposits	8,234 96
Accounts payable	118 81
Guaranteed loans, upon which dividends have been paid.....	7,366 07
Guaranteed loans, originally contingent, but now absolute, on which no dividends have been paid	4,787 00
Dividend checks outstanding	956 33
Probable expenses	2,500 00
Possible surplus	7,142 79
	\$40,159 40
RESOURCES.	
Cash on hand	\$951 54
Due from L. Linn Small, Receiver (secured by bond of \$20,000).....	27,457 86
Notes receivable for property sold by Receiver, secured by mortgages of real estate	2,750 00
Real estate owned and mortgages in default, foreclosed and in process of foreclosure, the face value of which is \$15,246.60, estimated value..	8,500 00
Sundry property and claims receivable, estimated to be worth	500 00
	\$40,159 40

An examination of this corrected statement of the affairs of the company shows that the principal asset is the amount due from Mr. Small on account of funds he has appropriated to his own use. This claim is, of course, secured by the bond given by him at the time of his appointment. Upon this the present receiver reports: "The sureties on the bond of Mr. Small are amply able to pay the penal sum of \$20,000 and I expect an adjustment of their liability without litigation." The energetic manner in which the present receiver has taken hold of the matter indicates that he will be able very soon to close up the affairs of the company. All reports of the former receiver led us to expect that the assets of the association would not only be sufficient to pay all liabilities in full, but leave a balance to be distributed among the stockholders. Under the present condition of affairs, however, this will be impossible. It may even be necessary to make an assessment upon the stockholders to pay outstanding liabilities. If this is done it will necessarily delay the adjustment of affairs, which could otherwise be closed in a few months time.

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

The receiver's report for the year shows that he has realized on account of collections and sales of real estate \$6,845.19. He has paid one dividend of seven per cent, amounting to \$3,811.50, and by so doing reduced his cash on hand \$1,261.12 from last year. He has found it necessary to use a large part of the collections to pay taxes and expenses. He reports that there is a good prospect, however, of making a sale in the near future of quite a portion of the real estate owned, and that if successful in this he will pay another dividend in January, 1903. Considering the time that has elapsed since proceedings were commenced to liquidate the affairs of this institution, the situation seems to call for some action on the part of its stockholders, for the payment of outstanding liabilities. Unless greater progress is made during the coming year in the liquidation of its affairs, this department will feel compelled to call upon the court for the enforcement of the stockholders' liability for the benefit of the creditors.

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

RECEIPTS.	
Cash on hand at date of last report	\$3,618 47
Collected on loans, principal.....	2,884 73
Collected on loans, interest.....	1,032 97
Received from real estate sold by order of Court	2,169 25
Collected from rents of real estate	455 80
Cash sundries	302 44
	\$10,463 26

DISBURSEMENTS.	
Dividend No. 3.....	\$3,811 50
Taxes paid	3,170 16
Costs of foreclosure and tax cases.....	447 00
Insurance paid	93 00
Repairs	135 64
Expenses of collecting agent.....	52 74
Services of receiver	120 06
Bond of receiver.....	50 00
Counsel fees paid.....	100 00
Paid auditor appointed by order of Court.....	5 00
Sundry expenses	121 27
Cash on hand.....	2,357 35
	\$10,463 66

The following is a statement of the present condition of its affairs 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		
Dividend No. 3—7%.....	3,811 50	16,335 00	
Present liabilities.....			\$38,115 00
			\$38,115 00
ASSETS.			
Loans at date of last report.....		\$19,228 41	
Cash collected on loans.....		2,884 73	
Present amount of loans.....			\$16,343 68
Real estate as last reported, book value.....		\$20,169 75	
Sold during the year.....	\$2,169 25		
Less gain from book value.....	417 50	1,751 75	
Present amount of real estate.....			18,418 00
Cash on hand.....			2,367 35
To balance, nominal assets less than liabilities.....			995 97
			\$38,115 00

GRANITE STATE PROVIDENT ASSOCIATION—NEW HAMPSHIRE.

The general receiver of this association claims that all general assets must be turned over to him and distributed equally among the creditors in all of the states in which the association did business. This conclusion is based upon recent decisions of the United States court and the courts in several states where the matter has been in litigation. Negotiations are now pending, through which it is hoped this matter may be finally adjusted and the remaining assets distributed. The creditors in this State have already received a dividend of 20 per cent upon their claims on account of the special fund deposited in the State treasury, while the general creditors in other states have received a dividend of only 16 $\frac{2}{3}$ per cent.

FOREIGN BANKS.

For several years the Bank of Nova Scotia maintained a branch at Calais, and statements of the same were included in the reports of this department. In 1899, a law was enacted requiring foreign banks maintaining branches in this State to pay a tax of one-fourth of one per cent per annum on the amount of their business in the State. In 1901, the rate of this tax was increased to three-fourths of one per cent. Soon after this increase this bank discontinued its agency at Calais and transferred its business across the State line to St. Stephen. So far as this department is informed, no banking business, coming within the provisions of this law, is now conducted in the State. If this is because the rate of tax is prohibitive, the provision of law is certainly productive of much good, as we do not believe our State should allow foreign institutions to locate here to compete with our own banks.

FOREIGN CORPORATIONS.

Two 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, 1902, viz :

Iowa Loan and Trust Company of Des Moines, Iowa.

Middlesex Banking Company of Middletown, Connecticut.

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.
4. The statements of foreign corporations having a license to do business in the State.
5. An appendix containing 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 26, 1902.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

April 26, 1902.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greely, E. S. Paul, J. H. Stetson, S. M. Carter, O. S. Ham, George W. Furbush, H. B. Estes, Rendal Dresser, S. D. Wakefield.

Organized April 2, 1870.

 LIABILITIES.

Deposits,	\$2,513,837 24
Reserve fund	76,201 25
Profits	63,292 86
	<hr/>
	\$2,653,331 35

 RESOURCES.

Public funds in Maine.....	\$242,500 00
Public funds out of Maine.....	341,200 00
Railroad bonds in Maine.....	236,850 00
Railroad bonds out of Maine.....	747,750 00
Corporation bonds in Maine.....	54,500 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.....	122,500 00
Other bank stock in Maine.....	2,000 00
Loans on mortgages of real estate.....	650,331 91
Loans on stocks and bonds.....	12,854 00
Loans on other collateral (personal).....	10,961 14
Loans to corporations	67,500 00
Real estate foreclosure.....	14,818 88
Furniture account (safes, etc.).....	187 04
Premium account.....	45,702 09
Cash on deposit	23,635 92
Cash on hand.....	2,625 37
	<hr/>
	\$2,653,331 35

AUBURN SAVINGS BANK—AUBURN.

April 26, 1902.

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

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

Organized, March 16, 1868.

 LIABILITIES.

Deposits	\$1,830,220 05
Reserve fund	49,745 22
Profits	24,133 47
	<hr/>
	\$1,904,098 74

 RESOURCES.

Public funds in Maine.....	\$70,500 00
Public funds out of Maine.....	278,900 00
Railroad bonds in Maine.....	185,800 00
Railroad bonds out of Maine.....	600,870 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.....	289,686 92
Loans on stocks and bonds.....	48,827 00
Loans on other collateral (personal).....	1,380 00
Loans to corporations.....	52,383 94
Real estate foreclosure.....	31,181 85
Furniture account (safes, etc.).....	2,500 00
Premium account.....	61,855 55
Expense account.....	591 15
Cash on deposit.....	9,985 21
Cash on hand.....	4,292 95
	<hr/>
	\$1,904,098 74

AUGUSTA SAVINGS BANK—AUGUSTA.

April 26, 1902.

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	\$6,887,291 49
Reserve fund.....	300,000 00
Profits	73,304 83
	<hr/>
	\$7,260,596 32

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	141,000 00
Public funds out of Maine.....	4,696,050 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.....	71,800 00
Loans on mortgages of real estate.....	81,401 54
Loans on stocks and bonds.....	94,000 00
Loans on other collateral (personal).....	14,618 00
Loans to municipalities.....	10,500 00
Loans to corporations.....	16,300 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	1,275 00
Cash on deposit.....	49,167 65
Cash on hand.....	59,187 01
	<hr/>
	\$7,260,596 32

BANGOR SAVINGS BANK—BANGOR.

April 26, 1902.

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

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

Organized March 27, 1852.

 LIABILITIES.

Deposits	\$4,504,208 49
Reserve fund	205,485 06
Special reserve fund.....	558 72
Profits	81,396 05
	<hr/>
	\$4,791,648 32

 RESOURCES.

Public funds in Maine.....	\$282,000 00
Public funds out of Maine.....	2,148,825 46
Railroad bonds in Maine.....	221,160 00
Railroad bonds out of Maine.....	1,233,897 50
Corporation bonds in Maine.....	96,000 00
Corporation bonds out of Maine.....	35,000 00
Railroad stock in Maine.....	92,677 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.....	20,900 00
National bank stock out of Maine.....	4,500 00
Loans on mortgages of real estate.....	177,521 07
Loans on stocks and bonds.....	293,542 50
Loans on other collateral (personal).....	2,025 00
Loans to municipalities.....	10,965 40
Loans to corporations.....	6,500 00
Real estate investment.....	55,644 39
Real estate foreclosure.....	30,600 00
Expense account.....	876 64
Cash on deposit.....	61,522 52
Cash on hand.....	1,290 09
	<hr/>
	\$4,791,648 32

BATH SAVINGS INSTITUTION—BATH.

April 26, 1902.

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

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

Organized July 16, 1852.

 LIABILITIES.

Deposits	\$3,727,747 63
Reserve fund	65,883 41
Profits	115,919 22
	<hr/>
	\$3,909,550 26

 • RESOURCES.

United States bonds.....	\$200,000 00
Public funds in Maine.....	126,500 00
Public funds out of Maine.....	594,103 44
Railroad bonds in Maine.....	416,178 75
Railroad bonds out of Maine.....	1,587,280 90
Corporation bonds in Maine.....	137,465 00
Corporation bonds out of Maine.....	146,914 00
Railroad stock in Maine.....	55,750 00
Railroad stock out of Maine.....	91,206 00
Corporation stock in Maine.....	1,300 00
Corporation stock out of Maine.....	27,000 00
National bank stock in Maine.....	72,440 00
National bank stock out of Maine.....	8,400 00
Loans on mortgages of real estate.....	155,642 27
Loans on stocks and bonds.....	150,811 67
Loans on other collateral (personal).....	1,368 00
Loans to municipalities.....	15,500 00
Loans to corporations.....	25,166 70
Real estate investment.....	23,471 47
Premium account	338 45
Expense account	1,173 94
Cash on deposit	68,846 66
Cash on hand	2,693 01
	<hr/>
	\$3,909,550 26

BELFAST SAVINGS BANK—BELFAST.

April 26, 1902.

N. F. HOUSTON, President.

W. H. QUIMBY, Treasurer.

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

Organized April 30, 1868.

 LIABILITIES.

Deposits	\$1,288,931 78
Reserve fund	65,000 00
Profits	18,850 68
	<hr/>
	\$1,372,782 46

 RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	5,000 00
Public funds out of Maine.....	70,000 00
Railroad bonds in Maine.....	98,500 00
Railroad bonds out of Maine.....	444,500 00
Corporation bonds in Maine.....	60,900 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	13,000 00
Corporation stock in Maine.....	22,500 00
National bank stock in Maine.....	36,550 00
Loans on mortgages of real estate.....	103,779 44
Loans on stocks and bonds.....	61,823 77
Loans on names alone.....	682 81
Loans to municipalities	268,293 55
Loans to corporations	2,019 60
Real estate investment	7,000 00
Premium account	2,700 00
Expense account	596 00
Cash on deposit	33,147 88
Cash on hand	16,789 41
	<hr/>
	\$1,372,782 46

BETHEL SAVINGS BANK—BETHEL.

April 26, 1902.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

LIABILITIES.

Deposits	\$352,583 77
Reserve fund	12,930 27
Profits	11,437 73
	\$376,951 77

RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	9,000 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.....	122,284 83
Loans on stocks and bonds.....	960 00
Loans on other collateral (personal).....	130 00
Loans to corporations.....	600 00
Real estate investment	6,022 36
Real estate foreclosure	3,640 97
Furniture account, (safes, etc.).....	2,394 05
Premium account	982 70
Expense account	1,625 92
Cash on deposit	20,638 71
Cash on hand	2,871 02
	\$376,951 77

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 26, 1902.

CARLOS HEARD, President.

E. W. STAPLES, Treasurer.

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

Organized July 22, 1867.

 LIABILITIES.

Deposits	\$1,078,796 13
Reserve fund	4,921 93
Profits	25,253 36
	<hr/>
	\$1,108,971 42

 RESOURCES.

Public funds in Maine.....	\$500 00
Public funds out of Maine.....	57,600 00
Railroad bonds in Maine.....	63,500 00
Railroad bonds out of Maine.....	279,020 00
Corporation bonds in Maine.....	23,425 15
Corporation bonds out of Maine.....	2,500 00
Railroad stock out of Maine.....	6,000 00
Corporation stock in Maine.....	95,082 00
Corporation stock out of Maine.....	7,000 00
National bank stock in Maine.....	48,300 00
National bank stock out of Maine.....	3,940 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	310,541 80
Loans on stocks and bonds.....	59,416 33
Loans on other collateral (personal).....	1,000 00
Loans on names alone.....	1,642 50
Loans to municipalities	9,000 00
Loans to corporations	4,814 90
Real estate investment	55,000 00
Real estate foreclosure	36,566 46
Premium account	6,945 33
Cash on deposit	30,890 62
Cash on hand	1,286 33
	<hr/>
	\$1,108,971 42

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

April 26, 1902.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized February 22, 1872.

LIABILITIES.

Deposits	\$291,006 37
Reserve fund	9,506 05
Profits	4,083 61
Loan from Portland National Bank.....	2,000 00
	\$306,596 03

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.....	120,720 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.....	4,000 00
National bank stock out of Maine.....	2,200 00
Loans on mortgages of real estate.....	82,434 23
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	4,753 06
Cash on deposit	1,375 48
Cash on hand	1,311 76
	\$306,596 03

BREWER SAVINGS BANK—BREWER.

April 26, 1902.

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

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

Organized May 1, 1869.

 LIABILITIES.

Deposits	\$258,995 42
Reserve fund	5,616 06
Profits	6,052 22
	<hr/>
	\$270,663 70

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine.....	42,500 00
Public funds out of Maine.....	49,000 00
Railroad bonds in Maine.....	17,000 00
Railroad bonds out of Maine.....	34,810 00
Corporation bonds in Maine.....	7,000 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.....	69,321 00
Loans on stocks and bonds.....	900 00
Loans to municipalities	7,400 00
Real estate foreclosure	10,068 43
Premium account	9,040 45
Expense account	489 30
Cash on deposit	2,604 09
Cash on hand	430 43
	<hr/>
	\$270,663 70

BRIDGTON SAVINGS BANK—BRIDGTON.

April 26, 1902.

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

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

Organized July 1, 1869.

 LIABILITIES.

Deposits	\$660,772 64
Reserve fund	21,000 00
Profits	14,627 40
Overdraft of Portland National Bank.....	2,373 39
	<hr/>
	\$698,773 43

 RESOURCES.

Public funds in Maine.....	\$35,000 00
Public funds out of Maine.....	58,620 00
Railroad bonds in Maine.....	62,000 00
Railroad bonds out of Maine.....	189,070 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.....	16,300 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	164,807 12
Loans on stocks and bonds.....	67,423 34
Loans on other collateral (personal).....	5,277 66
Loans to municipalities	8,259 94
Loans to corporations	800 00
Real estate investment	585 00
Real estate foreclosure	4,362 40
Furniture account (safes, etc.).....	700 00
Premium account	13,900 00
Expense account	606 66
Cash on deposit	2,704 11
Cash on hand	1,764 70
	<hr/>
	\$698,773 43

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

April 26, 1902.

WESTON THOMPSON, President, SAMUEL L. FORSAITH, Treasurer.

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

Organized April 27, 1858.

 LIABILITIES.

Deposits	\$709,529 87
Reserve fund	26,395 01
Profits	18,342 72
	<hr/>
	\$754,267 60

 RESOURCES.

Public funds in Maine.....	\$7,969 65
Public funds out of Maine.....	162,852 06
Railroad bonds in Maine.....	66,800 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.....	64,001 97
Loans on stocks and bonds.....	1,435 61
Loans on other collateral (personal).....	3,845 40
Loans on names alone.....	200 00
Loans to municipalities.....	15,700 00
Loans to corporations.....	3,000 00
Real estate investment.....	6,658 30
Real estate foreclosure.....	574 21
Cash on deposit.....	4,592 63
Cash on hand.....	345 27
	<hr/>
	\$754,267 60

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

April 26, 1902.

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

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

Organized, April 10, 1868.

 LIABILITIES.

Deposits	\$299,779 69
Reserve fund	15,995 98
Profits	4,813 56
	<hr/>
	\$320,589 23

 RESOURCES.

Public funds in Maine.....	\$2,000 00
Public funds out of Maine.....	65,000 00
Railroad bonds in Maine.....	16,955 00
Railroad bonds out of Maine.....	91,052 50
Corporation bonds in Maine.....	23,500 00
Corporation bonds out of Maine.....	5,500 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.....	62,069 31
Loans on other collateral (personal).....	10,158 14
Loans to municipalities.....	8,500 00
Real estate foreclosure.....	4,985 48
Furniture account (safes, etc.).....	600 00
Expense account.....	11 10
Cash on deposit.....	6,771 85
Cash on hand.....	1,785 85
	<hr/>
	\$320,589 23

CALAIS SAVINGS BANK—CALAIS.

April 26, 1902.

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	\$359,548 65
Reserve fund	11,105 59
Profits	25,532 82
	<hr/>
	\$396,187 06

 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.....	129,892 50
Corporation bonds in Maine.....	2,000 00
Railroad stock in Maine.....	5,000 00
National bank stock in Maine.....	17,525 00
Loans on mortgages of real estate.....	47,957 67
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.....	5,503 88
Expense account	853 89
Cash on deposit.....	27,478 24
Cash on hand.....	767 38
	<hr/>
	\$396,187 06

CAMDEN SAVINGS BANK—ROCKPORT.

April 26, 1902.

G. 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, November 1, 1870.

 LIABILITIES.

Deposits	\$225,279 92
Reserve fund	11,031 91
Profits	4,528 90
	<hr/>
	\$240,840 73

 RESOURCES.

Railroad bonds in Maine.....	\$20,850 00
Railroad bonds out of Maine.....	26,412 50
Corporation bonds in Maine.....	75,450 00
Railroad stock in Maine.....	6,300 00
Railroad stock out of Maine.....	1,120 00
Corporation stock in Maine.....	515 00
Other bank stock in Maine.....	1,500 00
Loans on mortgages of real estate.....	22,512 25
Loans on stocks and bonds.....	47,389 96
Loans on other collateral (personal).....	7,525 97
Loans on names alone.....	435 80
Loans to corporations.....	9,000 00
Real estate foreclosure.....	3,958 09
Furniture account (safes, etc.).....	1,440 00
Premium account.....	2,500 00
Cash on deposit.....	10,060 28
Cash on hand.....	3,870 88
	<hr/>
	\$240,840 73

CASCADE SAVINGS BANK—OAKLAND.

April 26, 1902.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

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

Organized, May 7, 1869.

 LIABILITIES.

Deposits	\$222,081 72
Reserve fund	10,200 00
Profits	5,030 95
	<hr/>
	\$237,312 67

 RESOURCES.

Railroad bonds in Maine.....	\$23,000 00
Railroad bonds out of Maine.....	94,000 00
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	1,800 00
Corporation stock in Maine.....	2,900 00
National bank stock in Maine.....	33,600 00
Loans on mortgages of real estate.....	27,694 10
Loans on stocks and bonds.....	6,607 94
Loans on other collateral (personal).....	1,000 00
Real estate foreclosure.....	16,598 08
Furniture account (safes, etc.).....	800 00
Premium account.....	8,848 33
Expense account.....	377 26
Cash on deposit.....	6,268 97
Cash on hand.....	817 99
	<hr/>
	\$237,312 67

DEXTER SAVINGS BANK—DEXTER.

April 26, 1902.

E. M. TIBBETTS, President.

W. H. JUDKINS, Treasurer.

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

Organized December 16, 1867.

 LIABILITIES.

Deposits	\$425,595 44
Reserve fund	1,200 00
Profits	16,840 40
	<hr/>
	\$443,735 84

 RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	53,000 00
Railroad bonds in Maine.....	55,650 00
Railroad bonds out of Maine.....	115,845 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.....	33,500 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	53,946 76
Loans on stocks and bonds.....	355 00
Loans on other collateral (personal).....	3,273 82
Loans to municipalities.....	1,000 00
Real estate investment	39,133 18
Real estate foreclosure	2,150 00
Premium account	4,334 55
Cash on deposit	6,000 00
Cash on hand	1,092 53
	<hr/>
	\$443,735 84

EASTPORT SAVINGS BANK—EASTPORT.

April 26, 1902.

L. M. WHALEN, President. CHAS. I. MORTON, Treasurer.

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

Organized May 13, 1869.

LIABILITIES.

Deposits	\$678,118 13
Reserve fund	10,551 97
Profits	7,244 15
	\$695,914 25

RESOURCES.

United States bonds	\$15,000 00
Public funds in Maine.....	70,109 92
Public funds out of Maine.....	141,500 00
Railroad bonds in Maine.....	44,000 00
Railroad bonds out of Maine.....	79,000 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.....	154,657 94
Loans on stocks and bonds.....	2,100 00
Loans on other collateral (personal).....	36,923 87
Loans on names alone.....	2,100 00
Loans to municipalities	12,500 00
Loans to corporations	5,000 00
Real estate investment	32,705 53
Furniture account (safes, etc.).....	1,000 00
Premium account	17,997 66
Cash on deposit	11,427 74
Cash on hand	4,606 59
	\$695,914 25

FAIRFIELD SAVINGS BANK—FAIRFIELD.

April 26, 1902.

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.

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$465,502 31
Reserve fund	21,606 88
Profits	11,651 77
	<hr/>
	\$498,760 96

 RESOURCES.

Public funds in Maine.....	\$37,000 00
Public funds out of Maine.....	55,750 00
Railroad bonds in Maine.....	39,000 00
Railroad bonds out of Maine.....	84,400 00
Corporation bonds in Maine.....	27,500 00
Corporation bonds out of Maine.....	9,500 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.....	68,619 76
Loans on stocks and bonds.....	72,633 42
Loans on other collateral (personal).....	595 00
Loans to municipalities	24,625 00
Loans to corporations	10,383 15
Real estate foreclosure	6,000 00
Furniture account (safes, etc.).....	300 00
Premium account	2,955 99
Expense account	2,199 87
Cash on deposit	22,844 10
Cash on hand	2,563 00
	<hr/>
	\$498,760 96

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

April 26, 1902.

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

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

Organized November 16, 1868.

 LIABILITIES.

Deposits	\$701,096 21
Reserve fund	5,000 00
Profits	1,270 40
	<hr/>
	\$707,366 61

 RESOURCES.

Public funds in Maine.....	\$65,000 00
Public funds out of Maine.....	39,700 00
Railroad bonds in Maine.....	69,130 00
Railroad bonds out of Maine.....	186,410 00
Corporation bonds in Maine.....	91,880 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.....	77,970 00
Other bank stock in Maine.....	400 00
Loans on mortgages of real estate.....	42,606 85
Loans on stocks and bonds.....	30,605 00
Loans on other collateral (personal).....	2,001 10
Real estate investment	22,000 00
Real estate foreclosure	11,000 00
Cash on deposit	23,889 35
Cash on hand	2,424 31
	<hr/>
	\$707,366 61

GARDINER SAVINGS INSTITUTION—GARDINER.

April 26, 1902.

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

TRUSTEES—George 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	\$2,436,417 56
Reserve fund	110,000 00
Profits	28,475 08
	\$2,574,892 64

RESOURCES.

United States bonds	\$188,000 00
Public funds in Maine.....	297,300 00
Public funds out of Maine.....	1,287,035 40
Railroad bonds in Maine.....	143,000 00
Railroad bonds out of Maine.....	179,537 50
Corporation bonds in Maine.....	175,800 00
Corporation bonds out of Maine.....	3,000 00
Railroad stock in Maine.....	12,000 00
Railroad stock out of Maine.....	3,000 00
Loans on mortgages of real estate.....	139,010 12
Loans on stocks and bonds.....	39,481 25
Loans on other collateral (personal).....	2,460 00
Loans to municipalities.....	35,000 00
Real estate investment.....	30,000 00
Real estate foreclosure.....	1,700 00
Cash on deposit.....	34,949 50
Cash on hand.....	3,618 87
	\$2,574,892 64

GORHAM SAVINGS BANK—GORHAM.

April 26, 1902.

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.

Organized, February 21, 1868.

 LIABILITIES.

Deposits	\$508,377 19
Reserve fund	25,830 00
Profits	8,215 30
	<hr/>
	\$542,422 49

 RESOURCES.

Public funds in Maine.....	\$14,506 33
Public funds out of Maine.....	184,430 00
Railroad bonds in Maine.....	7,000 00
Railroad bonds out of Maine.....	101,150 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.....	165,325 07
Loans on stocks and bonds and savings bank books.....	4,600 00
Loans to municipalities.....	2,000 00
Real estate foreclosure.....	8,850 00
Cash on deposit	6,762 86
Cash on hand.....	2,763 23
	<hr/>
	\$542,422 49

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 26, 1902.

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	\$782,996 96
Reserve fund	39,000 00
Profits	12,748 42
	<hr/>
	\$834,745 38

 RESOURCES.

Public funds in Maine.....	\$35,660 00
Public funds out of Maine.....	331,000 00
Railroad bonds in Maine.....	41,481 42
Railroad bonds out of Maine.....	164,500 00
Corporation bonds in Maine.....	120,375 00
Corporation bonds out of Maine.....	46,500 00
Railroad stock in Maine.....	4,900 00
National bank stock in Maine.....	20,900 00
Loans on mortgages of real estate.....	53,298 27
Loans on other collateral (personal).....	500 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	2,672 49
Expense account	149 05
Cash on deposit.....	11,264 53
Cash on hand.....	544 62
	<hr/>
	\$834,745 38

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

April 26, 1902.

N. B. COOLIDGE, President.

C. C. BURRILL, Treasurer.

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

Organized March 17, 1873.

LIABILITIES.

Deposits	\$379,671 36
Reserve fund	18,750 00
Profits	5,167 92
	<hr/>
	\$403,589 28

RESOURCES.

United States bonds.....	\$23,750 00
Public funds in Maine.....	28,064 52
Public funds out of Maine.....	37,000 00
Railroad bonds in Maine.....	13,000 00
Railroad bonds out of Maine.....	14,220 00
Corporation bonds in Maine.....	26,500 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.....	147,583 03
Loans on stocks and bonds.....	12,760 00
Loans on other collateral (personal).....	350 00
Loans to municipalities.....	2,085 77
Loans to corporations.....	2,100 00
Real estate foreclosure.....	23,686 28
Premium account	5,747 10
Cash on deposit.....	45,279 81
Cash on hand.....	1,082 77
	<hr/>
	\$403,589 28

HOULTON SAVINGS BANK—HOULTON.

April 26, 1902.

A. H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—D. A. H. Powers, Sam'l Lane, C. D. Merritt, O. F. French,
S. Friedman, Jas Archibald.

Organized February 13, 1872.

 LIABILITIES.

Deposits	\$750,600 27
Reserve fund	10,145 94
Profits	16,652 22
	<hr/>
	\$777,398 43

 RESOURCES.

Public funds in Maine.....	\$63,000 00
Public funds out of Maine.....	41,550 00
Railroad bonds in Maine.....	114,955 00
Railroad bonds out of Maine.....	44,636 80
Corporation bonds in Maine.....	13,500 00
Corporation stock in Maine.....	1,258 33
National bank stock in Maine.....	45,400 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	302,302 24
Loans on stocks and bonds.....	4,345 00
Loans to municipalities.....	36,707 66
Real estate investment.....	4,000 00
Furniture account (safes, etc.).....	800 00
Premium account	27,989 30
Expense account	4,349 35
Cash on deposit.....	69,488 12
Cash on hand.....	3,016 63
	<hr/>
	\$777,398 43

KENNEBEC SAVINGS BANK--AUGUSTA.

April 26, 1902.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES--M. V. B. Chase, P. O. Vickery, Wm. P. Whitehouse, Geo. E. Macomber, John W. Chase, H. M. Heath, T. J. Lynch, M. S. Holway, Fred G. Kinsman.

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,045,120 36
Reserve fund	36,300 00
Profits	48,545 62
	<hr/>
	\$1,129,965 92

 RESOURCES.

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
Railroad stock in Maine.....	41,100 00
Corporation stock in Maine.....	18,140 00
National bank stock in Maine.....	144,505 00
Loans on mortgages of real estate.....	150,720 02
Loans on stocks and bonds.....	154,990 00
Loans on other collateral (personal).....	7,380 00
Loans to municipalities.....	6,000 00
Loans to corporations.....	15,000 00
Real estate investment.....	34,750 00
Furniture account (safes, etc.).....	2,500 00
Expense account	1,496 88
Cash on deposit.....	70,572 16
Cash on hand.....	1,011 86
	<hr/>
	\$1,129,965 92

KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 26, 1902.

R. W. LORD, President.

NATHAN DANE, Treasurer.

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

Organized May 1, 1871.

LIABILITIES.

Deposits	\$664,373 88
Reserve fund	16,017 61
Profits	5,616 13
	\$686,007 62

RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	16,000 00
Public funds out of Maine.....	49,860 00
Railroad bonds in Maine.....	48,725 00
Railroad bonds out of Maine.....	330,036 25
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.....	3,400 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	24,150 00
Loans on mortgages of real estate	109,375 79
Loans on other collateral (personal).....	4,400 70
Premium account	10,476 10
Cash on deposit.....	9,125 78
Cash on hand.....	155 00
	\$686,007 62

KINGFIELD SAVINGS BANK—KINGFIELD.

April 26, 1902.

A. G. WINTER, President.

H. S. WING, Treasurer.

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

Organized May 28, 1895.

LIAELITIES.

Deposits	\$35,650 33
Reserve fund	500 00
Profits	585 29
	\$36,735 62

RESOURCES.

Public funds in Maine.....	\$2,000 00
Corporation bonds in Maine.....	3,000 00
Loans on mortgages of real estate.....	17,145 00
Loans on stocks and bonds.....	3,795 00
Loans on other collateral (personal).....	8,740 00
Furniture account (safes, etc.).....	550 00
Cash on deposit.....	126 32
Cash on hand.....	1,379 30
	\$36,735 62

MACHIAS SAVINGS BANK—MACHIAS.

April 26, 1902.

GEO. W. DRISCO, President.

GEO. F. CARY, Treasurer.

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

Organized April 30, 1869.

LIABILITIES.

Deposits	\$750,138 77
Reserve fund	37,131 49
Profits	7,141 17
	\$794,411 43

RESOURCES.

Public funds in Maine.....	\$65,436 38
Public funds out of Maine.....	301,000 00
Railroad bonds in Maine.....	35,000 00
Railroad bonds out of Maine.....	182,450 00
Corporation bonds in Maine.....	99,000 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.....	23,441 31
Loans on stocks and bonds.....	650 00
Loans on other collateral (personal).....	1,300 00
Loans to municipalities.....	4,927 47
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Premium account	2,315 00
Cash on deposit.....	5,465 13
Cash on hand.....	5,776 14
	\$794,411 43

MAINE SAVINGS BANK--PORTLAND.

April 26, 1902.

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	\$8,899,953 86
Reserve fund	382,500 00
Profits	660,669 24
	<hr/>
	\$9,943,123 10

 RESOURCES.

Public funds out of Maine.....	\$550,200 00
Railroad bonds in Maine.....	401,500 00
Railroad bonds out of Maine.....	7,834,748 25
Corporation bonds in Maine.....	686,870 00
Corporation stock in Maine.....	21,675 00
Bank stock in Maine	7,200 00
Loans on mortgages of real estate.....	231,857 99
Loans on stocks and bonds.....	54,552 37
Loans to corporations.....	91,159 73
Real estate investment.....	5,000 00
Expense account	4,564 58
Cash on deposit.....	48,461 09
Cash on hand.....	5,334 09
	<hr/>
	\$9,943,123 10

MECHANICS' SAVINGS BANK—AUBURN.

April 26, 1902.

J. P. HUTCHINSON, President. J. WALTER STETSON, Treasurer.

TRUSTEES—J. P. Hutchinson, J. N. Packard, Tascus Atwood, S. S. Hersey, W. G. Lowell, Jas. Munroe, E. G. Eveleth, J. W. Beede, H. L. Irish.

Organized February 27, 1875.

 LIABILITIES.

Deposits	\$581,446 87
Reserve fund	26,500 00
Special reserve fund	12,950 84
Profits	14,992 75
	<hr/>
	\$635,890 46

 RESOURCES.

Public funds in Maine.....	\$8,500 00
Public funds out of Maine.....	26,100 00
Railroad bonds in Maine.....	30,750 00
Railroad bonds out of Maine.....	93,855 00
Corporation bonds in Maine.....	21,950 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.....	138,450 00
Other bank stock in Maine.....	8,000 00
Loans on mortgages of real estate.....	144,565 00
Loans on stocks and bonds.....	14,815 00
Loans on other collateral (personal).....	10,050 00
Loans to corporations.....	44,385 00
Real estate investment.....	40,000 00
Real estate foreclosure.....	6,290 56
Premium account	5,798 20
Cash on deposit.....	14,711 22
Cash on hand	970 48
	<hr/>
	\$635,890 46

NORWAY SAVINGS BANK—NORWAY.

April 26, 1902.

ALFRED 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.

Organized March 16, 1866.

 LIABILITIES.

Deposits	\$321,142 92
Reserve fund	1,500 00
Profits	6,910 55
	<hr/>
	\$329,553 47

 RESOURCES.

Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	24,125 00
Railroad bonds out of Maine.....	94,073 75
Corporation bonds in Maine.....	33,355 00
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.....	42,400 00
Other bank stock in Maine.....	3,200 00
Loans on mortgages of real estate.....	68,215 03
Loans on stocks and bonds.....	7,165 93
Loans on other collateral (personal)	6,166 85
Loans on names alone.....	446 21
Loans to corporations.....	626 42
Real estate investment	7,000 00
Real estate foreclosure.....	2,254 96
Furniture account (safes, etc.).....	1,500 00
Premium account	7,498 33
Expense account	355 15
Cash on deposit.....	9,763 01
Cash on hand.....	1,580 33
	<hr/>
	\$329,553 47

PENOBSCOT SAVINGS BANK—BANGOR.

April 26, 1902.

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

TRUSTEES—Franklin A. Wilson, Charles Hamlin, Philo A. Strickland,
Thomas U. Coe, Edward B. Nealley.

Organized February 3, 1869.

 LIABILITIES.

Deposits	\$2,410,371 20
Reserve fund.....	66,332 75
Profits	16,213 56
	<hr/>
	\$2,492,917 51

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	367,000 00
Public funds out of Maine.....	350,700 00
Railroad bonds in Maine.....	475,000 00
Railroad bonds out of Maine.....	394,483 00
Corporation bonds in Maine.....	94,000 00
Railroad stock in Maine.....	64,350 00
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	39,900 00
Loans on mortgages of real estate.....	287,250 03
Loans on stocks and bonds.....	241,104 68
Loans on other collateral (personal).....	657 20
Loans to municipalities.....	1,466 67
Loans to corporations.....	4,500 00
Premium account	2,585 96
Expense account	22 37
Cash on deposit.....	55,456 18
Cash on hand.....	3,441 42
	<hr/>
	\$2,492,917 51

PEOPLE'S SAVINGS BANK—LEWISTON.

April 26, 1902.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

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

Organized March 9, 1875.

 LIABILITIES.

Deposits	\$1,338,370 55
Reserve fund	45,905 00
Profits	1,175 21
	<hr/>
	\$1,385,450 76

 RESOURCES.

United States bonds.....	\$5,700 00
Public funds in Maine.....	85,000 00
Public funds out of Maine.....	197,500 00
Railroad bonds in Maine.....	185,887 50
Railroad bonds out of Maine.....	220,533 75
Corporation bonds in Maine.....	78,787 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.....	82,000 00
Other bank stock in Maine.....	800 00
Loans on mortgages of real estate	308,775 97
Loans on stocks and bonds.....	40,601 41
Loans on other collateral (personal).....	425 00
Loans on names alone.....	300 00
Loans to corporations.....	53,000 00
Real estate investment.....	13,919 35
Real estate foreclosure.....	3,458 64
Furniture account (safes, etc.).....	5,900 00
Premium account	59,626 47
Expense account	17 80
Cash on deposit.....	10,480 81
Cash on hand.....	4,393 66
	<hr/>
	\$1,385,450 76

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 26, 1902.

DAVID T. PERCY, President.

O. C. Rogers, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, D. Howard Spear, Thomas P. Gibbons, Charles C. Low.

Organized February 21, 1863.

 LIABILITIES.

Deposits	\$763,786 41
Reserve fund	8,522 82
Suspense account	111 98
Profits	12,463 08
	<hr/>
	\$784,884 29

 RESOURCES.

United States bonds.....	\$3,500 00
Public funds in Maine.....	6,293 50
Public funds out of Maine.....	59,625 65
Railroad bonds in Maine.....	58,693 75
Railroad bonds out of Maine.....	252,886 50
Corporation bonds in Maine.....	51,500 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.....	33,000 00
Other bank stock in Maine.....	5,500 00
Safe deposit department.....	5,000 00
Loans on mortgages of real estate.....	131,211 86
Loans on stocks and bonds.....	56,355 40
Loans on other collateral (personal).....	25,988 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	726 22
Real estate investment.....	19,018 64
Furniture account (safes, etc.).....	4,500 00
Premium account.....	14,568 00
Cash on deposit.....	10,042 43
Cash on hand.....	3,308 34
	<hr/>
	\$784,884 29

PHILLIPS SAVINGS BANK—PHILLIPS.

April 26, 1902.

GEO. A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—Geo. A. French, Fremont Scamman, H. M. Butterfield, F. H. Wilbur, A. M. Greenwood.

Organized March 29, 1871.

 LIABILITIES.

Deposits	\$163,628 97
Reserve fund.....	5,500 00
Profits	3,711 98
	<hr/>
	\$172,840 95

 RESOURCES.

Public funds in Maine.....	\$8,998 93
Public funds out of Maine.....	5,500 00
Railroad bonds in Maine.....	23,875 00
Railroad bonds out of Maine.....	6,000 00
Corporation bonds in Maine.....	20,000 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.....	28,789 60
Loans on stocks and bonds.....	37,421 25
Loans on other collateral (personal).....	4,979 00
Loans to municipalities.....	3,000 00
Furniture account (safes, etc.).....	400 00
Premium account.....	400 00
Cash on deposit.....	2,926 77
Cash on hand.....	1,250 40
	<hr/>
	\$172,840 95

PISCATAQUIS SAVINGS BANK—DOVER.

April 26, 1902.

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	\$726,759 44
Reserve fund.....	13,000 00
Profits	17,904 95
	<hr/>
	\$757,664 39

 RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	19,000 00
Public funds out of Maine.....	113,000 00
Railroad bonds in Maine.....	36,985 00
Railroad bonds out of Maine.....	213,726 25
Corporation bonds in Maine.....	76,345 00
Corporation bonds out of Maine.....	13,000 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	30,840 00
Other bank stock in Maine.....	8,000 00
Loans on mortgages of real estate.....	132,916 17
Loans on stocks and bonds.....	24,551 84
Loans on other collateral (personal).....	12,087 88
Loans to municipalities.....	24,631 46
Loans to corporations.....	583 10
Real estate investment.....	10,600 00
Real estate foreclosure.....	1,526 80
Premium account.....	18,509 50
Expense account.....	439 39
Cash on deposit.....	13,903 74
Cash on hand.....	768 26
	<hr/>
	\$757,664 39

PORTLAND SAVINGS BANK—PORTLAND.

April 26, 1902.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

TRUSTEES—James P. Baxter, Charles S. Fobes, Wm. H. Moulton,
Edward Woodman, Fritz. H. Jordan, Alfred H. Berry, Edw. A. Noyes.

Organized April 18, 1852.

 LIABILITIES.

Deposits	\$9,901,681 96
Reserve fund.....	453,255 03
Profits	200,387 23
	<hr/>
	\$10,555,324 22

 RESOURCES.

United States bonds.....	\$1,000,000 00
Public funds in Maine.....	16,767 00
Public funds out of Maine.....	1,798,500 00
Railroad bonds in Maine.....	962,500 00
Railroad bonds out of Maine.....	3,524,652 50
Corporation bonds in Maine.....	976,700 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 00
Railroad stock out of Maine	4,800 00
Corporation stock in Maine.....	3,000 00
National bank stock in Maine.....	96,614 00
Other bank stock in Maine.....	26,500 00
Loans on mortgages of real estate.....	808,303 69
Loans on stocks and bonds.....	482,758 14
Loans to corporations.....	514,243 85
Real estate investment.....	54,356 26
Real estate foreclosure.....	127,863 82
Expense account.....	7,891 04
Cash on deposit.....	37,568 63
Cash on hand.....	5,005 29
	<hr/>
	\$10,555,324 22

ROCKLAND SAVINGS BANK—ROCKLAND.

April 26, 1902.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—E. H. Lawry, G. M. Brainerd, J. S. Case, E. A. Burpee, John Lovejoy, E. D. Spear, E. R. Spear.

Organized April 18, 1868.

 LIABILITIES.

Deposits	\$1,792,482 71
Reserve fund.....	48,988 36
Profits	40,488 76
	<hr/>
	\$1,881,959 83

 RESOURCES.

Public funds in Maine.....	\$3,195 00
Public funds out of Maine.....	594,500 00
Railroad bonds in Maine.....	129,750 00
Railroad bond out of Maine	561,909 35
Corporation bonds in Maine.....	94,950 00
Corporation bonds out of Maine.....	5,570 00
Railroad stock in Maine.....	2,350 00
Railroad stock out of Maine.....	16,770 00
Corporation stock in Maine.....	14,200 00
National bank stock in Maine.....	60,995 00
Other bank stock in Maine	2,500 00
Loans on mortgages of real estate.....	80,292 80
Loans on stocks and bonds.....	215,323 55
Loans on other collateral (personal).....	9,877 56
Loans to corporations.....	10,000 00
Real estate investment.....	13,000 00
Premium account.....	38,245 29
Expense account.....	1,642 86
Cash on deposit.....	19,039 64
Cash on hand.....	7,798 78
	<hr/>
	\$1,881,959 83

SACO SAVINGS BANK—SACO.

April 26, 1902.

R. JORDAN, President.

FRANK W. NUTTER, Treasurer.

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

Organized Nov. 27, 1869.

 LIABILITIES.

Deposits	\$1,228,340 11
Reserve fund	46,100 00
Profits	23,327 15
	<hr/>
	\$1,297,767 26

 RESOURCES.

Public funds in Maine	\$10,000 00
Public funds out of Maine.....	35,500 00
Railroad bonds in Maine.....	89,950 00
Railroad bonds out of Maine.....	393,680 19
Corporation bonds in Maine.....	38,000 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.....	411 00
Loans on mortgages of real estate.....	451,890 98
Loans on stocks and bonds	79,977 58
Loans on other collateral (personal).....	5,000 00
Real estate foreclosure	10,646 90
Premium account.....	19,493 96
Expense account.....	801 00
Cash on deposit.....	3,956 64
Cash on hand.....	3,602 28
	<hr/>
	\$1,297,767 26

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 26, 1902.

ENOCH LOWELL, President. MELVILLE H. KELLEY, Treasurer.

TRUSTEES—L. L. Milliken, S. C. Parcher, C. H. Sawyer, H. P. Garland,
M. H. Kelley, J. D. Cochrane, Enoch Lowell.

Organized March 29, 1827.

 LIABILITIES.

Deposits	\$3,350,556 68
Reserve fund	120,852 29
Profits	159,713 36
	<hr/>
	\$3,631,122 33

 RESOURCES.

Public funds in Maine.....	\$40,000 00
Public funds out of Maine.....	270,000 00
Railroad bonds in Maine.....	98,355 00
Railroad bonds out of Maine.....	1,651,349 68
Corporation bonds in Maine.....	110,800 00
Corporation bonds out of Maine.....	79,983 87
Railroad stock in Maine.....	249,424 62
Railroad stock out of Maine.....	197,650 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.....	463,633 19
Loans on stocks and bonds.....	232,135 84
Loans on other collateral (personal).....	6,740 50
Loans to corporations.....	14,000 00
Real estate investment.....	15,722 29
Cash on deposit	12,295 01
Cash on hand.....	3,632 33
	<hr/>
	\$3,631,122 33

SEARSPORT SAVINGS BANK—SEARSPORT.

April 26, 1902.

JAMES G. PENDLETON, President. A. H. NICHOLS, Treasurer.

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

Organized April 1, 1874.

LIABILITIES.

Deposits	\$144,693 39
Reserve fund	7,800 00
Profits	3,108 70
	<hr/>
	\$155,602 09

RESOURCES.

United States bonds.....	\$7,100 00
Public funds in Maine.....	1,000 00
Public funds out of Maine.....	74,000 00
Railroad bonds in Maine.....	6,000 00
Railroad bonds out of Maine.....	17,000 00
Corporation bonds in Maine.....	8,000 00
Railroad stock out of Maine.....	9,334 51
Corporation stock out of Maine.....	6,284 00
National bank stock in Maine.....	19,000 00
Loans on mortgages of real estate.....	1,448 27
Loans on stocks and bonds.....	450 00
Real estate foreclosure.....	600 00
Premium account	1,494 99
Expense account	136 58
Cash on deposit.....	3,449 58
Cash on hand.....	304 16
	<hr/>
	\$155,602 09

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

April 26, 1902.

A. H. WESTON, President.

E. P. PAGE, Treasurer.

TRUSTEES—A. H. Weston, Geo. N. Page, L. W. Weston, S. J. Walton,
Ed. P. Page.

Organized October 2, 1869.

 LIABILITIES.

Deposits	\$1,513,359 90
Reserve fund	49,000 00
Profits	16,146 85
	<hr/>
	\$1,578,506 75

 RESOURCES.

Public funds in Maine.....	\$49,000 00
Public funds out of Maine.....	509,500 00
Railroad bonds in Maine.....	262,500 00
Railroad bonds out of Maine.....	339,600 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.....	197,381 42
Loans on stocks and bonds.....	10,713 80
Loans to municipalities.....	10,015 10
Loans to corporations.....	5,600 00
Real estate foreclosure.....	7,450 21
Premium account	12,000 00
Cash on deposit.....	25,096 22
	<hr/>
	\$1,578,506 75

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 26, 1902.

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	\$378,495 40
Reserve fund	14,504 19
Profits	5,199 11
	<hr/>
	\$398,198 70

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.....	94,970 00
Railroad bonds out of Maine.....	119,700 74
Corporation stock in Maine.....	4,000 00
Corporation stock out of Maine.....	1,300 00
National bank stock in Maine.....	23,000 00
Loans on mortgages of real estate.....	21,102 00
Loans on stocks and bonds.....	900 00
Real estate foreclosure.....	100 00
Cash on deposit.....	4,029 84
Cash on hand.....	96 12
	<hr/>
	\$398,198 70

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 26, 1902.

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

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

Organized March 6, 1873.

 LIABILITIES.

Deposits	\$287,778 25
Reserve fund	7,217 32
Special reserve fund	6,142 73
Profits	6,559 55
	<hr/>
	\$307,697 85

 RESOURCES

Public funds out of Maine.....	\$31,000 00
Railroad bonds in Maine.....	6,350 00
Railroad bonds out of Maine.....	81,465 00
Corporation bonds in Maine.....	19,880 00
Corporation bonds out of Maine.....	5,000 00
Railroad stock out of Maine.....	531 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.....	73,446 19
Loans on stocks and bonds.....	18,118 62
Loans on other collateral (personal).....	820 00
Loans on names alone.....	300 00
Loans to municipalities.....	2,000 00
Loans to corporations.....	1,179 90
Real estate investment.....	7,000 00
Real estate foreclosure.....	6,279 45
Premium account	2,626 05
Expense account	557 18
Cash on deposit.....	10,434 29
Cash on hand.....	1,860 17
	<hr/>
	\$307,697 85

THOMASTON SAVINGS BANK—THOMASTON.

April 26, 1902.

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

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

Organized March 1, 1870.

LIABILITIES.

Deposits	\$608,225 10
Reserve fund	27,390 16
Profits	3,044 66
	<hr/>
	\$638,659 92

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	23,000 00
Public funds out of Maine	198,000 00
Railroad bonds in Maine.....	28,250 00
Railroad bonds out of Maine.....	229,000 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.....	29,775 00
Loans on stocks and bonds.....	6,931 50
Loans on other collateral (personal).....	450 00
Loans to municipalities.....	500 00
Real estate investment.....	3,600 00
Furniture account (safes, etc.).....	2,600 00
Premium account	15,355 26
Cash on deposit.....	1,688 18
Cash on hand.....	4,569 98
	<hr/>
	\$638,659 92

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

April 26, 1902.

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	\$278,384 65
Reserve fund	4,000 00
Profits	3,843 02
	\$286,227 67

RESOURCES.

Public funds out of Maine.....	\$21,500 00
Railroad bonds in Maine.....	19,300 00
Railroad bonds out of Maine.....	76,432 50
Corporation bonds in Maine.....	25,000 00
Corporation bonds out of Maine.....	2,575 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.....	80,207 69
Loans on stocks and bonds.....	5,830 79
Loans on other collateral (personal).....	575 00
Loans to municipalities.....	2,000 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	5,726 20
Premium account	5,840 90
Expense account	53 43
Cash on deposit.....	3,856 16
	\$286,227 67

TREMONT SAVINGS BANK—TREMONT.

April 26, 1902.

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

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

Organized January 17, 1874.

 LIABILITIES.

Deposits	\$60,493 50
Reserve fund	1,418 99
Profits	669 87
	<hr/>
	\$62,582 36

 RESOURCES.

Public funds in Maine	\$3,026 80
Railroad bonds in Maine.....	6,250 00
Corporation bonds in Maine.....	7,500 00
Loans on mortgages of real estate.....	28,166 92
Loans on other collateral (personal).....	75 00
Loans on names alone.....	448 63
Loans to municipalities.....	5,400 00
Premium account	121 49
Cash on deposit.....	10,854 58
Cash on hand.....	738 94
	<hr/>
	\$62,582 36

WATERVILLE SAVINGS BANK—WATERVILLE.

April 26, 1902.

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

A. F. DRUMMOND, Asst. Treasurer.

TRUSTEES—Christian Knauff, Josiah W. Bassett, Geo. K. Boutelle, Dana P. Foster, Howard C. Merse, John A. Vigue, Silas T. Lawry.

Organized May 4, 1869.

 LIABILITIES.

Deposits	\$1,173,762 11
Reserve fund	48,520 00
Profits	32,591 86
	<hr/>
	\$1,254,873 97

 RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	10,900 00
Public funds out of Maine.....	134,500 00
Railroad bonds in Maine.....	69,400 00
Railroad bonds out of Maine.....	246,400 00
Corporation bonds in Maine.....	20,500 00
Corporation bonds out of Maine.....	17,400 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.....	357,037 00
Loans on stocks and bonds.....	73,210 00
Loans on other collateral (personal).....	4,740 00
Loans to municipalities	17,000 00
Loans to corporations.....	89,670 00
Real estate investment.....	20,900 00
Real estate foreclosure.....	26,339 50
Premium account	12,614 00
Expense account	700 00
Cash on deposit.....	27,412 30
Cash on hand.....	3,231 17
	<hr/>
	\$1,254,873 97

WISCASSET SAVINGS BANK—WISCASSET.

April 26, 1902.

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	\$169,748 25
Reserve fund	7,260 52
Profits	9,510 93
	<hr/>
	\$186,519 70

 RESOURCES.

Public funds out of Maine.....	\$1,000 00
Railroad bonds in Maine.....	32,767 50
Railroad bonds out of Maine.....	74,687 50
Corporation bonds in Maine.....	5,000 00
Railroad stock out of Maine.....	2,660 00
Corporation stock out of Maine.....	500 00
National bank stock in Maine.....	17,384 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	30,874 40
Loans on stocks and bonds.....	10,965 50
Loans on other collateral (personal).....	150 00
Loans to municipalities.....	5,500 00
Loans to corporations.....	325 00
Real estate foreclosure.....	3,305 00
Cash on deposit.....	674 23
Cash on hand.....	226 57
	<hr/>
	\$186,519 70

YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 26, 1902.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John Berry, John M. Goodwin, Ezreff H. Banks, Frederick A. Day, Charles H. Prescott, William C. Roussin, Henry H. Goodwin.

Organized March 27, 1860.

LIABILITIES.

Deposits	\$921,838 74
Reserve fund	23,500 00
Profits	11,264 47
	\$956,603 21

RESOURCES.

United States bonds.....	\$18,000 00
Public funds in Maine.....	500 00
Public funds out of Maine.....	80,284 46
Railroad bonds in Maine.....	43,700 00
Railroad bonds out of Maine.....	186,525 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.....	10,533 72
Corporation stock in Maine.....	14,800 00
National bank stock in Maine.....	79,175 00
National bank stock out of Maine.....	51,285 00
Loans on mortgages of real estate.....	304,747 88
Loans on stocks and bonds.....	8,077 54
Real estate foreclosure.....	41,597 89
Furniture account (safes, etc.).....	1,200 00
Premium account	58,440 00
Cash on deposit.....	2,609 97
Cash on hand.....	1,376 75
	\$956,603 21

RETURNS

OF

TRUST AND BANKING COMPANIES

April 26, 1902.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

April 26, 1902.

C. C. KING, President.

R. F. GARDNER, Secretary.

DIRECTORS—W. C. Spaulding, J. P. Donworth, J. Cary, J. H. Glenn,
C. C. King, H. D. Collins, W. H. Gray, A. W. Spaulding, S. L. White.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	13,874 75
Demand deposits	164,350 82
Certificates of deposit	20,999 11
	<hr/>
	\$279,224 68

 RESOURCES.

Demand and time loans	\$105,455 16
Loans on mortgages of real estate	31,472 21
Stocks and bonds	21,850 00
Real estate owned	3,000 00
Due from other banks	4,494 65
Cash on deposit	103,024 20
Cash on hand	9,928 46
	<hr/>
	\$279,224 68

AUBURN TRUST COMPANY—AUBURN.

April 26, 1902.

GEORGE R. PAGE, President. JAMES F. ATWOOD, Treasurer.

DIRECTORS—George C. Wing, B. F. Sturgis, Seth M. Carter, S. S. Hersey, Charles E. Libby, George R. Page, A. E. Herrick, N. P. Noble.

 LIABILITIES.

Capital stock	\$104,800 00
Surplus	10,000 00
Undivided profits	878 54
Demand deposits	7,904 02
Time deposits	110,796 54
Certificates of deposit	10,120 35
Unpaid dividends	8 00
Treasurer's checks outstanding	129 85
	<hr/>
	\$244,637 30

 RESOURCES.

Demand and time loans	\$58,998 07
Loans on collateral	65,204 20
Stocks and bonds	89,083 00
Real estate owned	18,000 00
Expense account	738 15
Furniture and fixtures	5,000 00
Cash on deposit	4,125 00
Cash on hand	3,488 88
	<hr/>
	\$244,637 30

AUGUSTA TRUST COMPANY—AUGUSTA.

April 26, 1902.

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. S. Lyman, F. W. Kinsman, Ira H. Randall, P. O. Vickery, Fred G. Kinsman, Arthur W. Whitney, G. T. Stevens, Geo. N. Lawrence, Charles H. White, L. J. Crooker, Byron Boyd, Orin Williamson, W. Scott Hill, H. E. Bowditch, Nathan Weston, Thos. J. Lynch.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	70,758 83
Demand deposits	394,736 59
Time deposits	1,584,843 06
Certificates of deposit	3,385 00
Trust department	15,000 00
Unpaid dividends	180 00
Treasurer's checks outstanding	5,848 22
Due to other banks	29,045 72
Bills payable	87,500 00
	<hr/>
	\$2,251,297 72

 RESOURCES.

Demand and time loans	\$775,439 88
Loans on mortgages of real estate	26,252 00
Loans on collateral	586,758 61
Stocks and bonds	717,776 27
Trust investments	15,000 00
Expense account	1,603 06
Cash on deposit	108,572 50
Cash on hand	16,307 52
Interest account	3,587 88
	<hr/>
	\$2,251,297 72

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

April 26, 1902.

L. B. DEASY, President. FRED C. LYNAM, Treasurer.
 DIRECTORS—Andrew P. Wiswell, J. A. Peters, Jr., L. B. Deasy, W. H. Davis, Jno. Biddle Porter, C. S. Lefingwell, Fred C. Lynam.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	42,500 00
Undivided profits	10,013 62
Demand deposits	266,171 55
Certificates of deposit	105,976 60
Trust department	6,000 00
Deposits for coupons	125 00
Treasurer's checks outstanding	623 99
	\$481,410 76

RESOURCES.

Demand and time loans	\$253,063 99
Loans on mortgages of real estate	87,180 36
Stocks and bonds	48,687 50
Trust investments	6,000 00
Real estate owned	4,094 50
Expense account	1,713 38
Furniture and fixtures	9,000 00
Cash on deposit	59,834 86
Cash on hand	10,836 17
North East Harbor Branch	1,000 00
	\$481,410 76

EASTERN TRUST AND BANKING COMPANY—BANGOR.

April 26, 1902.

JOHN CASSIDY, President.

C. D. CROSEY, Treasurer.

DIRECTORS—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, Henry Rollins, E. B. Neally, F. H. Drummond, E. M. Hersey, 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, C. W. Mullen, H. F. Dowst, H. D. Stewart, J. H. Rice, E. B. Curtis.

 LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	100,916 00
Demand deposits	876,756 73
Time deposits	1,355,842 39
Certificates of deposits	65,212 59
Deposits for coupons	1,553 28
Due to other banks	19,069 72
Prepaid guaranteed mortgages	100 00
Guaranteed mortgages outstanding	96,696 00
	<hr/>
	\$2,788,147 31

 RESOURCES.

Demand and time loans	\$890,444 26
Loans on mortgages of real estate	530,713 97
Loans on collateral	482,380 93
Stocks and bonds	619,969 92
Real estate owned	43,286 61
Expense account	1,197 17
Furniture and fixtures	7,974 13
Cash on deposit	134,779 00
Cash on hand	71,822 28
Interest account	5,579 04
	<hr/>
	\$2,788,147 31

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

April 26, 1902.

NATHAN W. HARRIS, 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.

LIABILITIES.

Capital stock	\$75,000 00
Undivided profits	6,413 13
Demand deposits	60,487 62
Time deposits	164,317 52
Certificates of deposit	33,100 00
Treasurer's checks outstanding.....	1,482 21
Discount account	1,500 00
	<hr/>
	\$342,300 48

RESOURCES.

Demand and time loans	\$219,199 24
Stocks and bonds	43,500 00
Expense account	1,235 34
Building, vaults, furniture and fixtures	51,000 00
Cash on deposit	7,545 21
Cash on hand	17,795 59
Premium account	1,789 10
Internal revenue stamps	236 00
	<hr/>
	\$342,300 48

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

April 26, 1902.

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	10,000 00
Undivided profits	6,605 81
Demand deposits	84,581 80
Time deposits	219,353 03
Certificates of deposit	61,754 23
Unpaid dividends	67 20
	<hr/>
	\$432,362 73

RESOURCES.

Demand and time loans	\$97,733 09
Loans on mortgages of real estate	142,180 70
Loans on collateral	12,810 00
Loans to municipalities	845 00
Stocks and bonds	140,896 00
Expense account	815 89
Furniture and fixtures	6,400 00
Cash on deposit	24,039 14
Cash on hand	6,642 91
	<hr/>
	\$432,362 73

MACHIAS BANKING COMPANY—MACHIAS.

April 28, 1902.

GEO. F. CARY, President.

EDW. E. TALBOT, Treasurer.

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

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	500 00
Undivided profits	3,576 76
Demand deposits	75,038 00
	<hr/>
	\$104,114 76

 RESOURCES.

Demand and time loans	\$27,186 32
Stocks and bonds	65,530 27
Cash on deposit	4,470 55
Cash on hand	6,927 62
	<hr/>
	\$104,114 76

MAINE TRUST AND BANKING COMPANY—GARDINER.

April 26, 1902.

WESTON LEWIS, President.

FRANK E. DILL, Secretary.

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

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	34,865 54
Demand deposits	280,850 56
Time deposits	201,897 88
Certificates of deposit	60,595 04
Trust department	65,264 25
Treasurer's checks outstanding	338 12
	<hr/>
	\$773,811 39

 RESOURCES.

Demand and time loans	\$97,544 00
Loans on mortgages of real estate	81,066 40
Loans on collateral	123,026 55
Stocks and bonds	363,458 99
Trust investments	65,264 25
Expense account	2,169 83
Furniture and fixtures.....	2,500 00
Cash on deposit.....	22,457 97
Cash on hand.....	8,003 40
Coupon account	8,320 00
	<hr/>
	\$773,811 39

MERCANTILE TRUST COMPANY—PORTLAND.

April 26, 1902.

HENRY P. COX, President. HUTSON B. SAUNDERS, Treasurer.
EDWARD B. WINSLOW, Vice Pres. CHESTER H. PEASE, Sec'y.

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, Erastus E. Holt, A. S. Hinds, Thomas P. Shaw, Frederick N. Dow, Seth C. Gordon, Seth L. Larrabee, Chester H. Pease, Lymon M. Cousins.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	20,000 00
Undivided profits	34,295 33
Demand deposits	571,479 04
Time deposits	104,430 70
Certificates of deposit (demand).....	40,816 23
Deposits for coupons.....	445 00
Treasurer's checks outstanding.....	3,464 55
	<hr/>
	\$874,930 85

 RESOURCES.

Demand and time loans.....	\$91,624 24
Loans on mortgages of real estate.....	58,309 00
Loans on collateral.....	189,456 03
United States bonds (par).....	100,000 00
Other stocks and bonds.....	369,470 20
Expense account	2,527 19
Furniture and fixtures	3,000 00
Cash on deposit	47,881 07
Cash on hand	12,663 12
	<hr/>
	\$874,930 85

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

April 26, 1902.

FRED BARKER, President.

GEORGE BARKER, Treasurer.

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

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	6,566 43
Demand deposits	25,809 42
Time deposits	33,507 75
	<hr/>
	\$117,883 60

RESOURCES.

Demand and time loans.....	\$75,269 79
Real estate owned	4,894 66
Expense account	613 72
Cash on deposit	32,821 22
Cash on hand	4,284 21
	<hr/>
	\$117,883 60

PEOPLE'S TRUST COMPANY—FARMINGTON.

April 26, 1902.

GEORGE 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	12,860 49
Demand deposits	550,231 06
Time deposits	38,328 61
Certificates of deposit	700 00
Trust department	7,000 00
Unpaid dividends	202 00
Due to other banks and bankers.....	26 07
	<hr/>
	\$659,348 23

 RESOURCES.

Demand and time loans.....	\$16,874 56
Loans on mortgages of real estate.....	177,243 34
Loans on collateral	128,770 30
Stocks and bonds.....	183,469 10
Trust investments	7,000 00
Real estate owned	70,939 17
Due from other banks and bankers.....	573 01
Expense account	1,196 34
Furniture and fixtures	1,236 20
Cash on deposit	61,926 87
Cash on hand	9,728 29
Taxes paid	390 95
	<hr/>
	\$659,348 23

PORTLAND TRUST COMPANY—PORTLAND.

April 26, 1902.

WILLIAM G. Davis, President.

HARRY BUTLER, Treasurer.

DIRECTORS—Wm. G. Davis, James P. Baxter, Wm. W. Brown, Chas. O. Bancroft, Walter G. Davis, George F. Evans, Harry Butler.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	188,354 30
Demand deposits	1,721,723 43
Time certificates of deposit	52,783 90
Trust department	14,475 71
Deposits for coupons	11,124 25
Sinking funds for corporations	656,470 65
Renewal funds	3,170 00
	<hr/>
	\$2,948,102 24

 RESOURCES.

Demand and time loans.....	\$1,003,785 20
State of Maine 3s at par.....	100,000 00
State of Massachusetts 3s at par.....	100,000 00
Other stocks and bonds.....	891,737 50
Trust investments	13,332 09
Furniture and fixtures	100 00
Cash on deposit	187,849 04
Cash on hand	18,470 69
Sinking funds investments	629,660 72
Renewal funds investments	3,167 00
	<hr/>
	\$2,948,102 24

ROCKLAND TRUST COMPANY—ROCKLAND.

April 26, 1902.

A. F. CROCKETT, President.

C. M. KALLOCK, Secretary.

DIRECTORS—A. F. Crockett, W. 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	13,596 69
Demand deposits	82,889 52
Time deposits	112,388 36
Certificates of deposit	12,720 50
Unpaid dividends	24 83
Due to other banks	560 84
Unredeemed stamps (time deposits).....	105 00
	<hr/>
	\$347,285 74

RESOURCES.

Demand and time loans	\$224,800 22
Stocks and bonds	93,147 50
Furniture and fixtures	500 00
Cash on deposit	10,362 53
Cash on hand	14,320 70
Ovcrdrafts	90 88
Revenue stamps	63 91
Vault and safe deposit boxes	4,000 00
	<hr/>
	\$347,285 74

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

April 26, 1902.

GEORGE D. BISBEE, President.

ELISHA PRATT, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	14,443 23
Demand deposits	211,717 23
Deposits, savings department	419,803 03
Certificates of deposit	956 06
Deposits for coupons	40 00
Treasurer's checks outstanding	1,506 55
Due to other banks.....	35,765 81
	<hr/>
	\$759,231 91

 RESOURCES.

Demand and time loans	\$319,088 27
Loans on mortgages of real estate.....	124,483 25
Stocks and bonds	252,650 40
Real estate owned	15,000 00
Expense account	1,431 52
Furniture and fixtures	1,000 00
Cash on deposit	33,090 53
Cash on hand	12,487 94
	<hr/>
	\$759,231 91

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

April 26, 1902.

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 L. Winslow, William W. Mason, Fred E. Boothby, Arthur L. Bates, J. Frank Lang, Russell D. Woodman, Edward C. Reynolds, Herbert L. Shepherd, Jacob W. Amick, Blon Wilson, Philip G. Brown, Henry B. Cleaves, Clarence Hale, George F. West.

LIABILITIES.

Capital stock	\$250,000 00
Undivided profits	95,421 37
Demand deposits	341,278 82
Certificates of deposit	36,036 03
Trust department	37,936 86
Deposits for coupons	6,402 25
	\$767,075 33

RESOURCES.

Demand and time loans.....	\$87,201 15
Loans on mortgages of real estate.....	11,600 00
Loans on collateral	102,443 75
Stocks and bonds	495,909 32
Trust investments	36,965 00
Real estate owned	16,686 21
Interest accrued	3,430 00
Cash on deposit	12,130 96
Cash on hand	708 94
	\$767,075 33

WATERVILLE TRUST COMPANY—WATERVILLE.

April 26, 1902.

E. J. LAWRENCE, President.

H. L. HOLMES, Treasurer.

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

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	31,266 65
Demand deposits	223,169 77
Time deposits	592,452 01
Deposits for coupons	1,717 50
Treasurer's checks outstanding	1,301 00
Due to other banks	1,645 53
	<hr/>
	\$951,552 46

 RESOURCES.

Demand and time loans	\$485,786 86
Loans on mortgages of real estate	111,659 83
Loans on collateral	166,365 17
Stocks and bonds	42,000 00
Real estate owned	3,000 00
Unpaid interest	812 50
Expense account	1,680 96
Furniture and fixtures	36,000 00
Cash on deposit	73,943 83
Cash on hand	30,303 31
	<hr/>
	\$951,552 46

WESTBROOK TRUST COMPANY—WESTBROOK.

April 26, 1902.

JAMES PENNELL, Pres.

RUSSELL D. WOODMAN, Treas.

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	9,100 00
Undivided profits	7,858 26
Demand deposits	381,089 52
Certificates of deposit	11,760 51
Due to other banks	922 10
	<hr/>
	\$460,730 39

 RESOURCES.

Demand and time loans	\$196,568 10
Loans on mortgages of real estate	68,937 06
Stocks and bonds	105,983 75
Real estate owned	27,876 69
Expense account	2,393 32
Furniture and fixtures	2,000 00
Cash on deposit	32,545 65
Cash on hand	24,425 82
	<hr/>
	\$460,730 39

RETURNS

OF

LOAN AND BUILDING ASSOCIATIONS

April 26, 1902.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

April 26, 1902.

L. W. HASKELL, President.

J. P. HUTCHINSON, Secretary.

WM. M. GREENLEAF, Treasurer.

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

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$69,070 49
Advance payments	17,187 80
Guaranty fund.....	3,238 54
Interest	692 18
Premiums	113 52
Fines	108 58
Membership fees.....	9 75
Profits	311 35
Rents, real estate collected.....	35 00
	<hr/>
	\$90,767 21

 RESOURCES.

Loans on mortgages of real estate	\$74,746 44
Loans on shares	770 00
Real estate by foreclosure	12,996 99
Furniture and fixtures	217 75
Permanent expense	2 00
Temporary expense	43 47
Cash on hand and on deposit	1,977 25
Interest paid	13 31
	<hr/>
	\$90,767 21

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

April 26, 1902.

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

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

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$155,593 44
Advance payments	110 00
Guaranty fund	4,468 16
Interest	1,386 49
Premiums	3 69
Fines	30 73
Transfer fees	50
Withdrawal fees	13 67
Forfeited shares	25 44
Profits	12,563 27
Rents	5 00
	\$174,200 39

RESOURCES.

Loans on mortgages of real estate	\$164,320 00
Loans on shares	1,290 00
Real estate by foreclosure	6,310 47
Temporary expense	126 67
Cash on hand and on deposit	2,083 25
Taxes paid on mortgage loans	55 00
Insurance paid on mortgage loans.....	15 00
	\$174,200 39

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

April 26, 1902.

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

DIRECTORS—Henry G. Thompson, Edwin F. Dillingham, Arthur Chapin,
 Stephen D. Benson, Daniel Hennessey.

Organized February 1, 1886.

 LIABILITIES.

Accumulated capital	\$235,577 32
Advance payments	1,430 00
Guaranty fund.....	8,534 92
Interest	4,632 30
Fines	56 66
Due on loans	200 00
Profits	1,773 81
Rents on real estate	23 00
	<hr/>
	\$252,228 01

 RESOURCES.

Loans on mortgages of real estate	\$226,705 00
Loans on shares	1,100 00
Real estate by foreclosure	1,100 64
Furniture and fixtures	173 14
Temporary expense	794 73
Cash on hand and on deposit	19,796 69
Overdue interest and fines.....	1,790 64
Taxes paid on mortgaged property, \$656.60; Insurance paid on mortgaged property, \$46.32	702 92
Foreclosure expenses paid on mortgages	64 25
	<hr/>
	\$252,228 01

BATH LOAN AND BUILDING ASSOCIATION—BATH.

April 26, 1902.

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

DIRECTORS—C. L. Farnham, C. E. Patten, A. B. Hagggett, F. N. Thompson, Joseph Torrey, C. P. Knight, A. M. Potter, George W. Dean.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$73,012 59
Guaranty fund	1,200 00
Interest	307 98
Premiums	32 45
Fines	10
Membership fees	18 50
Forfeited shares	54 28
Profits	854 51
	<hr/>
	\$75,480 41

 RESOURCES.

Loans on mortgages of real estate	\$68,078 50
Loans on shares	3,975 00
Furniture and fixtures	75 00
Temporary expense	34 95
Cash on hand and on deposit	2,589 77
Accrued earnings	727 19
	<hr/>
	\$75,480 41

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

April 26, 1902.

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

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

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital	\$23,209 81
Advance payments	9 00
Guaranty fund	982 01
Interest	78 08
Premiums	13 25
Fines	15 51
Profits	245 70
	<hr/>
	\$29,553 96

 RESOURCES.

Loans on mortgages of real estate.....	\$28,855 00
Temporary expense	4 00
Cash on hand and on deposit.....	674 36
Advanced for insurance.....	20 60
	<hr/>
	\$29,553 96

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

April 26, 1902.

JOHN FURBISH, President. HARRY F. THOMPSON, Secretary.
JAMES W. FISHER, Treasurer.

DIRECTORS—John Furbish, Larkin D. Snow, John H. Peterson, Lyman E. Smith, Joseph Dufresne, Charles E. Townsend, Barrett Potter, William A. Moody, J. Harry Fisk.

Organized July 10, 1888.

LIABILITIES.

Accumulated capital	\$58,469 91
Guaranty fund	1,870 00
Interest	242 45
Fines	4 54
Membership fees	5 00
Profits	347 11
Bills payable	400 00
	<hr/>
	\$61,339 01

RESOURCES.

Loans on mortgages of real estate.....	\$55,155 76
Loans on shares	1,805 00
Real estate by foreclosure.....	4,181 68
Temporary expense	100 00
Cash on hand and on deposit.....	96 57
	<hr/>
	\$61,339 01

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

April 26, 1902.

C. C. HOMER, President.

PARKER SPOFFORD, Secretary.

ALBERT F. PAGE, Treasurer.

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

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$25,900 68
Advance payments	49 00
Guaranty fund	271 60
Interest	441 71
Premiums	92 85
Fines	6 43
Withdrawal fees	37 19
Profits	6 37
Bills payable	1,500 00
	<hr/>
	\$28,305 83

RESOURCES.

Loans on mortgages of real estate.....	\$26,396 70
Loans on shares	1,855 00
Temporary expense	15 00
Cash on hand and on deposit.....	39 13
	<hr/>
	\$28,305 83

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 26, 1902.

HENRY 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, 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	\$296,881 26
Advance payments	19,000 00
Guaranty fund	7,701 47
Interest	3,254 20
Premiums	1,158 80
Fines	105 30
Withdrawal fees	37 88
Forfeited shares	84 40
	<hr/>
	\$328,223 31

 RESOURCES.

Loans on mortgages of real estate.....	\$249,150 00
Loans on shares	1,550 00
Loans on collateral	3,300 00
Real estate by foreclosure	57,204 41
Permanent expense	128 53
Temporary expense	275 43
Cash on hand and on deposit	12,735 00
Interest uncollected	3,879 94
	<hr/>
	\$328,223 31

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 26, 1902.

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

DIRECTORS—Zenas Thompson, A. T. Laughlin, J. F. Hawkes, T. P. Shaw, Henry B. Cleaves, E. C. Reynolds, Wm. J. Knowlton, K. Eastman, A. P. Leighton, R. A. McClutchy, T. F. Turner, E. W. Hunt, C. J. McDonald, Wm. L. Blake, M. M. Duroy.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$186,133 45
Advance payments	6,757 90
Guaranty fund	5,300 00
Profits	1,017 77
	<hr/>
	\$199,209 12

RESOURCES.

Loans on mortgages of real estate.....	\$163,543 00
Loans on shares	2,785 00
Real estate by foreclosure.....	12,878 80
Cash on hand and on deposit	20,002 32
	<hr/>
	\$199,209 12

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 26, 1902.

J. J. FRYE, President.

ALBION L. CHAPMAN, Secretary.

GEORGE H. WYMAN, Treasurer.

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

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$88,564 98
Advance payments	1,353 00
Guaranty fund	736 77
Interest	1,187 48
Premiums	293 79
Fines	67 80
Transfer fees	2 25
Forfeited shares	22 80
Profits	13 22
Bills payable	500 00
	<hr/>
	\$92,742 09

 RESOURCES.

Loans on mortgages of real estate.....	\$82,440 80
Loans on shares	1,650 00
Loans on collateral	800 00
Real estate by foreclosure	6,317 64
Temporary expense	44 24
Cash on hand and on deposit	1,489 41
	<hr/>
	\$92,742 09

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

April 26, 1902.

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

DIRECTORS—N. H. Fay, Sam'l Eldridge, A. A. Springall, Arthur P. Abbott, Chas. H. Hayden, S. M. Leighton, J. W. Crosby.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$78,255 72
Advance payments	40 00
Guaranty fund	691 03
Interest	1,306 91
Premiums	119 65
Fines	32 63
Transfer fees	50
Withdrawal fees	3 00
Profits	96 33
	<hr/>
	\$80,546 32

 RESOURCES.

Loans on mortgages of real estate	\$55,635 00
Loans on shares	1,805 00
Stocks and bonds	18,850 00
Real estate by foreclosure	32 73
Permanent expense	75 00
Temporary expense	96 59
Cash on hand and on deposit	3,399 48
Accrued earnings	403 90
Foreclosure expense	64 87
Premium bond account	183 75
	<hr/>
	\$80,546 32

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

April 26, 1902.

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

DIRECTORS—A. W. King, A. W. Greely, J. A. Peters, Jr., F. W. Rollins,
J. F. Knowlton, M. Gallert, Chas. P. Dorr.

Organized April 6, 1891.

LIABILITIES.

Accumulated capital	\$48,977 61
Advance payments	52 33
Guaranty fund	700 00
Interest	947 11
Premiums	264 26
Fines	12 54
Withdrawal fees	21 27
Forfeited shares	291 12
Profits	616 32
Bills payable	2,000 00
W. H. Titus, Treas.....	55 94
	<hr/>
	\$53,938 50

RESOURCES.

Loans on mortgages of real estate.....	\$52,875 00
Loans on shares	850 00
Permanent expense	75 00
Temporary expense	138 50
	<hr/>
	\$53,938 50

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 26, 1902.

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

DIRECTORS—Alfred H. Berry, Nathaniel W. Morse, Bryce M. Edwards, Samuel A. True, Joseph A. McGowan, Franklin H. Morse, Edward H. Sargent, John H. Humphrey, George Smith, Almon N. Waterhouse, Lewis W. Edwards, Eugene M. Walker, King S. Raymond, Alpheus L. Hanscome, Millard F. Hicks.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$100,841 40
Advance payments	1,991 83
Guaranty fund	1,806 09
Interest	2,750 36
Premiums	968 90
Fines	76 07
Transfer fees	1 50
Due on loans	123 82
Profits	211 66
Interest on deposit	8 56
Outstanding checks	48
	<hr/>
	\$108,820 67

RESOURCES.

Loans on mortgages of real estate	\$91,671 47
Loans on shares	850 00
Real estate by foreclosure	4,297 09
Temporary expense	775 53
Cash on hand and on deposit	9,381 55
Guaranty fund deposit	1,806 09
Interest on advance payments	38 94
	<hr/>
	\$108,820 67

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 26, 1902.

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

DAVID F. CORSER, Treasurer.

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$15,538 10
Guaranty fund	114 74
Interest	270 00
Premiums	109 20
Fines	1 60
Profits	10 29
	\$16,043 93

RESOURCES.

Loans on mortgages of real estate.....	\$13,000 00
Temporary expense	50 00
Cash on hand and on deposit	2,993 93
	\$16,043 93

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

April 26, 1902.

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

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$46,553 28
Guaranty fund	1,600 00
Interest	819 75
Premiums	120 55
Fines	5 89
Withdrawal fees	6 68
Profits	3,770 71
Notes payable	10,000 00
	\$62,876 86

RESOURCES.

Loans on mortgages of real estate.....	\$61,775 00
Permanent expense	60 55
Temporary expense	50 48
Cash on hand and on deposit	990 83
	\$62,876 86

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

April 26, 1902.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

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

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$3,589 48
Advance payments	14 00
Guaranty fund	34
Interest	117 92
Premiums	12 80
Fines	2 60
Transfer fees	25
Withdrawal fees	40
Profits	45
	\$3,738 24

RESOURCES.

Loans on mortgages of real estate.....	\$3,000 00
Permanent expense	30 00
Temporary expense	4 73
Cash on hand and on deposit	703 51
	\$3,738 24

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

April 26, 1902.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$32,056 81
Advance payments	19 00
Guaranty fund	1,289 06
Interest	235 90
Fines	1 00
Profits	334 74
	\$33,936 51

RESOURCES.

Loans on mortgages of real estate.....	\$33,300 00
Permanent expense	60 00
Cash on hand and on deposit	576 51
	\$33,936 51

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

April 26, 1902.

FRANK M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

DIRECTORS—Frank M. Ross, S. T. Fuller, A. S. Biggar, A. M. Welch,
Jos. A. Titcomb, Ivory Littlefield, L. W. Nash, W. A. Hall, George Getchell,
George W. Larrabee, A. J. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$44,588 56
Advance payments	20,935 87
Guaranty fund	1,533 91
	<hr/>
	\$67,058 34

RESOURCES.

Loans on mortgages of real estate	\$64,094 71
Loans on shares	895 00
Cash on hand and on deposit	2,068 63
	<hr/>
	\$67,058 34

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

April 26, 1902.

WM. B. SKELTON, President. JOHN L. READE, Sec'y and Treas.

DIRECTORS—W. 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, W. E. Cloutier, E. P. Langley, J. L. Reade.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$985 00
Interest	42 51
Premiums	15 30
Fines	1 98
Bills payable	2,825 00
	<hr/>
	\$3,869 79

RESOURCES.

Loans on mortgages of real estate	\$3,400 00
Permanent expense	294 25
Temporary expense	30 41
Cash on hand and on deposit	145 13
	<hr/>
	\$3,869 79

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

April 26, 1902.

C. A. WILBUR, President. K. C. GRAY, Secretary and Treasurer.

DIRECTORS--E. C. Town, Robert Ballentine, G. D. Perkins, D. L. Churchill, Thomas Bedford.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$9,346 93
Advance payments	75 00
Guaranty fund	94 00
Interest	64 10
Profits	242 63
	<hr/>
	\$9,822 66

RESOURCES.

Loans on mortgages of real estate.....	\$8,200 00
Temporary expense	3 25
Cash on hand and on deposit	1,619 41
	<hr/>
	\$9,822 66

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 26, 1902.

H. S. MELCHER, President. GEO. H. ALLAN, Sec'y and Treas.

DIRECTORS—Holman S. Melcher, Arthur W. Merrill, George H. Allan, George M. Seiders, Horace H. Shaw, John W. Deering, Nathan Goold, W. H. Green, 1st, Stephen Berry, J. F. A. Merrill, W. L. Smith, W. H. Green, 2nd, George H. Libby, Wm. H. Looney, L. D. Austin, Chas. F. Porter, W. G. Chapman, Clarence W. Small, Herbert A. Harmon.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$69,015 74
Guaranty fund	1,258 05
Interest	1,915 79
Withdrawal fees	13 94
Due on loans	1,210 41
Bills payable	5,698 37
Rental account	216 11
	<hr/>
	\$80,223 41

RESOURCES.

Loans on mortgages of real estate	\$61,657 17
Loans on shares	3,675 00
Real estate by foreclosure	11,342 29
Temporary expense	474 97
Cash on hand and on deposit	2,110 00
Rental account	687 98
Bills receivable	276 00
	<hr/>
	\$80,223 41

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

April 26, 1902.

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

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$30,123 93
Advance payments	6,977 36
Guaranty fund	795 39
Interest	202 77
Premiums	71 43
Fines	5 94
Membership fees	6 75
Profits	78 31
Bills payable	1,000 00
	<hr/>
	\$39,261 88

RESOURCES.

Loans on mortgages of real estate.....	\$36,107 60
Loans on shares	2,201 00
Permanent expense	120 09
Cash on hand and on deposit	833 19
	<hr/>
	\$39,261 88

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

April 26, 1902.

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	\$73,537 98
Advance payments	145 00
Guaranty fund	1,896 11
Interest	1,243 52
Premiums	16 80
Fines	51 02
Withdrawal fees	13 32
Profits	1,616 38
	<hr/>
	\$78,520 13

RESOURCES.

Loans on mortgages of real estate.....	\$66,676 00
Loans on shares	2,090 00
Real estate by foreclosure	119 59
Permanent expense	31 73
Temporary expense	67 41
Cash on hand and on deposit	9,535 40
	<hr/>
	\$78,520 13

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

April 26, 1902.

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

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Julius Waterman,
Wm. Connors, Thomas White, Henry L. Mitchell, Henry O. Pierce, David
W. Potter, Wm. F. Curran.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$84,262 48
Advance payments	891 00
Guaranty fund	489 15
Interest	1,416 11
Fines	14 39
Transfer fees	25
Withdrawal fees	20 70
Profits	220 60
	<hr/>
	\$87,314 68

RESOURCES.

Loans on mortgages of real estate	\$67,150 00
Loans on shares	2,865 00
Stocks and bonds	3,240 00
Temporary expense	320 88
Cash on hand and on deposit	13,520 55
Taxes	198 25
Insurance	20 00
	<hr/>
	\$87,314 68

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

April 26, 1902.

W. CUSHING, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

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

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$37,546 50
Advance payments	628 00
Guaranty fund	1,803 39
Interest	810 88
Premiums	149 85
Fines	12 91
Withdrawal fees	1 00
Due on loans.....	2,000 00
Profits	1,719 31
	\$44,671 84

RESOURCES.

Loans on mortgages of real estate.....	\$39,950 00
Loans on shares.....	1,700 00
Stocks and bonds.....	2,000 00
Temporary expense	127 02
Cash on hand and on deposit.....	412 74
Interest paid	23 33
Accrued earnings	458 75
	\$44,671 84

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 26, 1902.

FRED N. DOW, President. JOS. 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	\$199,429 85
Advance payments	15,000 00
Guaranty fund	5,018 01
Interest	493 50
Premiums	163 50
Fines	15 60
Withdrawal fees	2 34
Forfeited shares	467 96
	<hr/>
	\$220,590 76

RESOURCES.

Loans on mortgages of real estate.....	\$151,950 00
Loans on shares.....	600 00
Loans on collateral.....	3,900 00
Real estate by foreclosure.....	37,933 34
Permanent expense	145 35
Cash on hand and on deposit.....	21,710 39
Interest uncollected	4,351 68
	<hr/>
	\$220,590 76

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

April 26, 1902.

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 13, 1888.

LIABILITIES.

Accumulated capital	\$120,831 49
Guaranty fund	2,930 68
Interest	365 20
Premiums	11 54
Fines	7 46
Membership fees	66 00
Forfeited shares	122 76
Profits	299 76
Personal accounts	32 00
Matured shares	1,000 00
	\$125,666 89

RESOURCES.

Loans on mortgages of real estate.....	\$114,675 00
Loans on shares	2,400 00
Loans on collateral.....	1,500 00
Real estate by foreclosure.....	1,986 07
Furniture and fixtures	423 13
Temporary expense	10 00
Cash on hand and on deposit.....	3,820 24
Personal accounts (taxes, insurance, etc.).....	191 59
Foreclosure in process	660 86
	\$125,666 89

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

April 26, 1902.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$62,093 94
Advance payments	8,701 30
Guaranty fund	1,080 00
Interest	477 90
Premiums	57 31
Fines	6 45
Transfer fees	25
Withdrawal fees	19 81
Due on loans	88 65
Profits	62 76
Rent	63 50
	\$72,651 87

RESOURCES.

Loans on mortgages of real estate.....	\$60,750 00
Loans on shares	1,800 00
Loans to corporations	6,100 00
Real estate by foreclosure	3,100 00
Permanent expense	233 17
Temporary expense	260 59
Cash on hand and on deposit.....	338 92
Overpaid on loans	69 19
	\$72,651 87

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN

April 26, 1902.

L. W. WESTON, President. F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$76,566 48
Guaranty fund	1,584 85
Interest	309 65
Premiums	2 87
Profits	197 26
	\$78,661 11

RESOURCES.

Loans on mortgages of real estate.....	\$64,246 50
Loans on shares	530 00
Stocks and bonds	8,399 50
Real estate by foreclosure.....	677 16
Cash on hand and on deposit.....	4,649 37
Accounts receivable	158 58
	\$78,661 11

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

April 26, 1902.

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, N. Nelson, H. F. Starling, B. K. Thompson, C. A. Studley,
A. E. Thurrell, A. V. Cole, C. A. Tilton, W. A. Studley, C. N. Trefethen.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$28,688 29
Advance payments	3,694 65
Guaranty fund	1,086 53
Interest	453 43
Premiums	145 69
Fines	22 46
Due on loans	123 60
Profits	995 96
	<hr/>
	\$35,180 61

RESOURCES.

Loans on mortgages of real estate.....	\$32,960 00
Loans on shares	100 00
Permanent expense	80 91
Temporary expense	131 52
Cash on hand and on deposit.....	1,908 18
	<hr/>
	\$35,180 61

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

April 26, 1902.

C. H. CURTIS, President.

P. E. STORER, Secretary.

G. W. YOUNG, Treasurer.

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

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$11,495 74
Advance payments	5 00
Guaranty fund	164 17
Interest	47 88
Fines	1 08
Membership fees	6 25
Forfeited shares	3 00
Profits	16 69
	<hr/>
	\$11,739 81

RESOURCES.

Loans on mortgages of real estate.....	\$11,650 00
Loans on shares	50 00
Cash on hand and on deposit.....	39 81
	<hr/>
	\$11,739 81

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

April 26, 1902.

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	\$84,430 34
Advance payments	179 00
Guaranty fund	560 50
Profits	1,312 93
Dwelling house account	28 40
	\$86,511 17

RESOURCES.

Loans on mortgages of real estate.....	\$81,546 82
Loans on shares	986 00
Real estate by foreclosure.....	3,000 00
Temporary expense	40 50
Cash on hand and on deposit.....	937 85
	\$86,511 17

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

April 26, 1902.

SETH PATTERSON, President. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Seth Patterson, George P. Colby, John E. Dickinson,
Harry G. Fowle, Frederick W. Sewall.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$938 80
Guaranty fund	72 67
Forfeited shares	44 94
Profits	49 71
Bills payable	300 00
	\$1,406 12

RESOURCES.

Loans on mortgages of real estate.....	\$1,400 00
Cash on hand and on deposit.....	6 12
	\$1,406 12

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

April 26, 1902.

G. N. WEYMOUTH, Pres. HENRY G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—G. N. Weymouth, J. A. Strout, G. R. Andrews, J. G. Shaw, Robert McArthur, John Berry, John C. Haley, W. G. Smith, C. Horigan, C. E. Atwood, W. J. Bradford, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, H. G. Hutchinson.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$52,607 10
Advance payments	127 00
Guaranty fund	1,852 62
Interest	1,961 06
Premiums	93 40
Fines	13 46
Withdrawal fees	145 23
Forfeited shares	576 35
	<hr/>
	\$57,376 22

 RESOURCES.

Loans on mortgages of real estate.....	\$46,805 18
Loans on shares	700 00
Real estate by foreclosure.....	8,001 58
Temporary expense	728 60
Cash on hand and on deposit.....	1,140 86
	<hr/>
	\$57,376 22

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1902.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

March 11, 1902.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

LIABILITIES.

Deposits.....	\$2,480,638 15
Reserve Fund.....	76,201 25
Undivided Profits.....	54,826 94
	\$2,611,666 34

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad....	\$10,000 00	\$11,200 00	\$10,000 00	
Aroostook, 4s, 1915, Court House.....	5,000 00	5,325 00	5,000 00	
Washington, 4s, 1923, Opt. R. R.	35,000 00	37,625 00	35,000 00	
City of Auburn, 3½s, 1920, Refunding ...	15,000 00	15,525 00	15,000 00	
Lewiston, 3½s, 1931, Refunding ...	100,000 00	104,500 00	100,000 00	
Lewiston, 4s, 1927, Refunding ...	5,000 00	5,650 00	5,000 00	
Lewiston, 4s, 1923, Refunding ...	11,500 00	12,822 50	11,500 00	
Lewiston, 4s, 1924, Refunding ...	1,000 00	1,115 60	1,000 00	
Lewiston, 4s, 1913, Water.....	9,000 00	9,630 00	9,000 00	
Lewiston, 5s, 1907, Railroad Aid.....	8,000 00	8,640 00	8,000 00	
Portland, 6s, 1907, Refunding....	2,000 00	2,260 00	2,000 00	
Portland, 4s, 1914, Refunding....	2,000 00	2,170 00	2,000 00	
Waterville, 4s, 1906, Refunding...	5,000 00	5,100 00	5,000 00	
Town of Caribou, 4s, Opt., 1915, Refund...	14,000 00	14,700 00	14,000 00	
Damariscotta, 3½s, 1902-19, Ref...	13,000 00	13,000 00	13,000 00	
Brunswick Village Corp., 4s, 1918-25, Sewer	7,000 00	7,245 00	7,000 00	
Total public funds of Maine	242,500 00			\$242,500 00
Commonwealth of Massachusetts, 5s, 1941,				
Metropolitan Water Loan.....	100,000 00	100,000 00	100,000 00	
County of Ashland, Wis., 5s, 1902-16, Fund...	10,005 00	10,850 00	10,000 00	
Belmont, O., 5s, 1903-14, Road Imp....	8,000 00	8,800 00	8,000 00	
Gallia, O., 5s, 1918, Turnpike.....	5,000 00	5,325 00	5,000 00	
Henry, O., 5s, Opt., 1901, Road Imp....	6,000 00	6,000 00	6,000 00	
Lawrence, O., 5s, 1905, Turnpike.....	5,000 00	5,275 00	5,000 00	
Muskingum, O., 5s, 1904-6, Bridge.....	10,000 00	10,450 00	10,000 00	
City of Ashland, Wis., 5s, 1911, Imp....	8,000 00	8,760 00	8,000 00	
Canton, O., 5s, 1918, School Dist.....	10,000 00	12,000 00	10,000 00	
Chicago, Ill., San. Dist., 4½s, 1906.....	10,000 00	10,350 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, Perm. Imp....	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D....	5,000 00	5,875 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund....	2,000 00	2,250 00	2,000 00	
Evansville, Ind., 4½s, 1912, Fund....	5,000 00	5,425 00	5,000 00	
Jacksonville, Ill., 5s, 1905, School.....	5,000 00	5,200 00	5,000 00	
Lansing, Mich., 4½s, 1905-10, Wat.....	6,000 00	6,300 00	6,000 00	
Lima, O., 3½s, 1925, Refunding ...	10,000 00	10,200 00	10,000 00	
Moline, Ill., 4½s, Opt., 1904, Water.....	4,500 00	4,590 00	4,500 00	
Newark, O., 5s, 1902, Refunding..	3,000 00	3,000 00	3,000 00	
Newport, Ky., 5s, Opt., 1907-9, Sew.....	5,000 00	5,400 00	5,000 00	
Newport, Ky., 5s., 1919 Street....	10,000 00	11,900 00	10,000 00	
Owensboro, Ky., 4s, Optional, 1915 Street Improvement.....	25,000 00	26,250 00	25,000 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 Providence, R. I., 3s, 1930, Refund.	\$30,000 00	\$30,000 00	\$30,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,375 00	5,000 00	
Superior, Wis., 5s, 1912, School...	5,000 00	5,375 00	5,000 00	
Wausau, Wis., 5s, 1905, Water...	5,000 00	5,200 00	5,000 00	
Town of Cranston, R. I., 3½s, 1939, Gen. Fund	5,000 00	5,125 00	5,000 00	
South Chicago, Ill., 5s, 1908, Sch. D.	9,000 00	9,720 00	9,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	11,450 00	10,000 00	
Total public funds out of Maine.....	341,200 00			\$341,200 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	23,600 00	19,550 00	
Boston & Maine, Registered, 4s, 1942.....	25,000 00	28,750 00	25,000 00	
Lime Rock, 4s, 1924.....	10,000 00	10,400 00	10,000 00	
Maine Central, 7s, 1912.....	1,800 00	2,375 00	1,800 00	
Maine Central, 4½s, 1912.....	2,500 00	2,750 00	2,500 00	
Maine Central, 5s, 1923.....	13,000 00	15,860 00	13,000 00	
Maine Central, 5s, 1912.....	1,000 00	1,140 00	1,000 00	
Phillips & Rangeley, 5s 1910.....	10,000 00	10,000 00	10,000 00	
Portland Railroad, 3½s, 1931.....	50,000 00	50,500 00	50,000 00	
Portland & Ogdensburg, 5s, 1908.....	25,000 00	27,500 00	25,000 00	
Portland & Rumford Falls, 4s, 1926.....	25,000 00	26,750 00	25,000 00	
Total railroad bonds of Maine.....	183,300 00			182,850 00
Allegheny & Western, 4s, 1998.....	35,000 00	35,000 00	35,000 00	
Amesbury & Hampton St., Mass., 5s, 1919.....	20,000 00	21,200 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	10,300 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	16,350 00	15,000 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1912.....	15,000 00	15,750 00	15,000 00	
Brookton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,500 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	16,000 00	18,560 00	16,000 00	
Central Branch, 4s, 1919.....	35,000 00	32,200 00	32,825 00	
Cincinnati, Richmond & Muncie, 5s, Op- tional, 1910.....	50,000 00	52,500 00	50,000 00	
Clearfield & Jefferson, 6s, 1927.....	40,000 00	46,000 00	40,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,125 00	5,000 00	
Cleveland Electric, Ohio, 5s, 1913.....	20,000 00	21,000 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	25,000 00	28,625 00	25,000 00	
Commonwealth Avenue St., Mass., 5s, 1916.	6,000 00	6,420 00	6,000 00	
Concord & Montreal, 4s, 1920.....	30,000 00	31,800 00	30,000 00	
Des Moines Street, Iowa, 6s, 1914.....	5,000 00	5,300 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	7,500 00	7,500 00	6,000 00	
Detroit & Mackinac, Mort. Gold, 4s, 1995....	2,000 00	1,840 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	26,000 00	25,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	5,000 00	5,150 00	5,000 00	
Grand Rapids, Belding & Suginaw, 5s, 1924	30,000 00	31,500 00	30,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	20,000 00	20,200 00	20,000 00	
Hereford, 4s, 1930.....	25,000 00	26,000 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	25,000 00	25,000 00	25,000 00	
Leominster & Clinton St., 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	5,550 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	10,900 00	10,000 00	
Nahumkeag Street, Salem, Mass., 5s, 1906-10	15,000 00	15,900 00	15,000 00	
Newport & Fall River Street, 5s, 1918.....	10,000 00	10,700 00	10,000 00	
Northampton & Amherst St., Mass., 5s, 1920	10,000 00	10,500 00	10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,125 00	4,925 00	
Pontiac, Oxford & Northern, 6s, 1916.....	13,000 00	14,820 00	13,000 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>
Providence & Taunton Street, 5s, 1918.....	\$10,000 00	\$10,500 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	10,200 00	10,000 00	
Toledo Traction Co., O., 5s, 1906.	10,000 00	10,300 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	10,000 00	10,150 00	10,000 00	
Trenton Passenger, N. J., 6s, Opt., 1913-21..	12,000 00	13,440 00	12,000 00	
Wakefield & Stonham St., Mass., 5s, 1915..	10,000 00	10,500 00	10,000 00	
Williamsport & North Branch, 4½s, 1931....	20,000 00	20,800 00	20,000 00	
Worcester & Marlboro St., Mass., 5s, 1917..	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of Maine.....	801,500 00			\$797,750 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	39,900 00	26,600 00	26,600 00
Detroit & Mackinac, Beneficial Interest...	4,000 00	2,000 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	5,412 00	-	
Saginaw Valley Traction, Preferred.....	5,000 00	3,000 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 Com- pany, Auburn.....	2,750 00	2,062 50	2,315 00	
Total corporation stock of Maine.....	32,750 00			32,315 00
Windsor Co., Preferred, No. 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	3,888 00	3,600 00	
Cumberland National Bank, Portland.....	3,000 00	3,060 00	3,000 00	
First National Bank, Lewiston.	60,000 00	91,200 00	60,000 00	
First National Bank, Portland.....	3,300 00	3,382 50	3,300 00	
Manufacturers' National Bank, Lewiston.	8,200 00	9,020 00	8,200 00	
National Shoe & Leather Bank, Auburn...	34,200 00	34,200 00	34,200 00	
National Traders' Bank, Portland.....	1,500 00	1,545 00	1,500 00	
Norway National Bank, Norway.....	2,500 00	2,875 00	2,500 00	
Total national bank stock owned.....	122,500 00			122,500 00
<i>Other Bank Stock Owned.</i>				
Runford Falls Trust Company.....	2,000 00	2,080 00	2,000 00	2,000 00

ANDROSCOGGIN COUNTY 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 Auburn.....	\$400 00	\$400 00	
Lewiston.....	200 00	200 00	\$600 00
<i>Loans on Corporation Stock.</i>			
Avon Manufacturing Company, Lewiston.....	1,000 00	1,000 00	
Continental Mills, Lewiston..	350 00	350 00	
Little Androscoggin Water Power Co., Auburn.....	4,475 00	4,475 00	
Pray-Small Company, Auburn.....	3,000 00	3,000 00	
Worumbo Manufacturing Co., Lisbon Falls.....	325 00	325 00	9,150 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Lewiston..	1,000 00	1,600 00	
Manufacturers' National Bank, Lewiston.....	3,139 00	3,139 00	4,139 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston....	250 00	250 00	
Portland Savings Bank, Portland.....	90 00	90 00	340 00
<i>Loans to Corporations.</i>			
Avon Manufacturing Company, Lewiston.....	15,000 00	15,000 00	
Continental Mills, Lewiston	5,000 00	5,000 00	
Little Androscoggin Water Power Company, Auburn	5,000 00	5,000 00	
Squirrel Island Ladies' Improvement Association..	500 00	500 00	
Union Water Power Company, Lewiston.....	10,000 00	10,000 00	35,500 00
Loan on Maine Central Railroad bonds	1,315 00	1,315 00	
Loan on Machias Water Company bond	300 00	300 00	
Loans on life insurance policies ..	6,696 14	6,696 14	
Loans on mortgages of real estate	639,762 41	639,762 41	648,073 55
Real estate foreclosure	14,818 88	14,818 88	
Vault, furniture and fixtures	187 04	187 04	15,005 92
Premium account		48,630 49	
Expense account.....		1,316 80	49,947 29
Cash on deposit.....	13,893 85	13,893 85	
Cash on hand	4,301 73	4,301 73	18,195 58
Unpaid accrued interest.....	34,340 49		2,611,666 34
Due depositors, earned dividend and accrued State tax.....	2,745,511 54		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,512,935 57		
	\$232,575 97		

AUBURN SAVINGS BANK—AUBURN.

March 18, 1902.

GEORGE S. WOODMAN, President.

GEORGE H. BROWN, Treasurer.

LIABILITIES.

Deposits	\$1,835,039 80
Reserve fund	49,745 22
Undivided profits	17,315 69
	\$1,902,100 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>
County of Androscoggin, 4s, 1914-16, Land damage	\$5,000 00	\$5,400 00	\$5,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	11,200 00	10,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	10,000 00	10,950 00	10,000 00	
Washington, 4s, Opt., 1923, R. R. . .	20,000 00	21,500 00	20,000 00	
City of Auburn, 5s, 1905, Water	5,000 00	5,250 00	5,000 00	
Auburn, 4s, 1904, Municipal	500 00	507 50	500 00	
Belfast, 4s, 1918, Reunding	5,000 00	5,375 00	5,000 00	
Deering, 4s, 1918, School	5,000 00	5,375 00	5,000 00	
Westbrook, 4s, 1918, Funding	10,000 00	10,600 00	10,000 00	
Total public funds of Maine	70,500 00			\$70,500 00
Commonwealth of Massachusetts, Reg. 3s, 1941, Metropolitan Water Loan	40,000 00	40,000 00	40,000 00	
County of Atchison, Kan., 4s, Opt., 1914, Adl. Gallia, O., 5s, 1919, Turnpike	20,000 00	20,500 00	20,000 00	
Iowa, Wis., 5s, 1906, Insane Asy.	6,000 00	7,140 00	6,000 00	
Paukling, O., 6s, 1903-4, Poor Fund	5,000 00	5,275 00	5,000 00	
Sunner, Kan., 5½s, 1920, Refund	7,000 00	7,140 00	7,000 00	
Van Wert, O., 5s, 1915-16, Fund...	10,000 00	12,100 00	10,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist..	10,000 00	11,600 00	10,000 00	
Arkansas City, Kan., 6s, 1910, Ref.	10,000 00	10,450 00	10,000 00	
Bellaire, O., 6s, 1910, Water	5,000 00	5,325 00	5,000 00	
Boston, Mass., Reg. 3½s, 1923, Highways	1,000 00	1,085 00	1,000 00	
Canton, O., 4s, 1902-5, Street Imp.	30,000 00	31,950 00	30,000 00	
Clinton, O., 5s, 1902, City Imp	8,300 00	8,383 00	8,300 00	
Danville, Ill., 4½s, 1902-10, Sewer	9,000 00	9,000 00	9,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D.	7,500 00	7,762 50	7,500 00	
Elwood, Ind., 6s, 1921, Refund	10,000 00	11,750 00	9,600 00	
Fremont, Neb., 6s, 1909, Sch. Dist.	5,000 00	6,625 00	5,000 00	
Ishpeming, Mich., 4s, 1912, Sch. . .	5,000 00	5,000 00	5,000 00	
Kansas City, Mo., 3½s, 1919, S. D.	8,000 00	8,320 00	8,000 00	
Marion, O., 6s, 1908, Street Imp. . .	10,000 00	10,150 00	10,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer	6,000 00	6,810 00	6,000 00	
Muskegon, Mich., 5s, 1906-7, Wat.	5,000 00	5,000 00	5,000 00	
Owensboro, Ky., 4s, Optional, 1915, Street Improvement	6,000 00	6,360 00	6,000 00	
Peru, Ind., 4½s, 1913, School	10,080 00	10,500 00	10,000 00	
Richmond, Ind., 6s, 1902-S, P.K. Imp.	6,000 00	6,390 00	6,000 00	
Saginaw, Mich., 4s, 1906-10, St. Imp.	3,500 00	3,745 00	3,500 00	
Springfield, Mo., 4½s, Optional, 1906, School District Refund.	5,000 00	5,125 00	5,000 00	
Superior, Wis., 6s, 1910, Main Sew.	10,000 00	10,350 00	10,000 00	
Total public funds out of Maine	5,000 00	5,825 00	5,000 00	
Total public funds out of Maine	263,300 00			263,900 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1917	6,000 00	6,480 00	5,850 00	
Bangor & Aroostook, 6s, 1943	25,000 00	29,500 00	24,100 00	
Boston & Maine, 4s, 1942	30,000 00	34,500 00	30,000 00	
Dexter & Newport, 4s, 1917	15,000 00	15,900 00	15,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Lewiston & Auburn Horse, 5s, 1911	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1905	5,000 00	5,100 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1936...	10,000 00	10,300 00	9,900 00	

AUBURN SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Phillips & Rangeley, 5s, 1910	\$11,000 00	\$11,000 00	\$11,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	16,500 00	15,000 00	
Portland & Rumford Falls, 4s, 1926	10,000 00	10,700 00	10,000 00	
Portland and Rumford Falls, 4s, 1927	15,000 00	15,300 00	14,950 00	
Rockland, Thomaston & Camden, 5s, 1922 ..	10,000 00	10,500 00	10,000 00	
Sandy River, 5s, 1915	10,000 00	10,600 00	10,000 00	
Somerset, 5s, 1917	10,000 00	10,600 00	10,000 00	
Total railroad bonds of Maine ..	187,000 00			\$185,800 00
Allegheny & Western, 4s, 1998	15,000 00	15,600 00	15,000 00	
Akron, Bedford & Cleveland, O., 5s, 1915 ..	10,000 00	10,200 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	10,300 00	9,937 50	
Baltimore & Ohio, Prior Lien 3½s, 1925 ..	25,000 00	23,875 00	24,212 50	
Black Rocks & Salisbury Beach, Mass., 5s, 1911 ..	3,000 00	3,060 00	2,925 00	
Boston, Milton & Brockton Street, Mass., 5s, 1919 ..	10,000 00	10,700 00	10,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903 ..	10,000 00	10,100 00	10,000 00	
Buffalo Railway Co., N. Y., 5s, 1931	5,000 00	5,800 00	4,950 00	
Central Pacific, 4s, 1949	20,000 00	20,200 00	19,825 00	
Cincinnati, Richmond & Muncie, 5s, Opt., 1910	20,000 00	21,000 00	20,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	11,500 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	10,000 00	10,200 00	10,000 00	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,125 00	4,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933 ..	15,000 00	17,175 00	15,000 00	
Concord & Montreal, 4s, 1920	20,000 00	21,200 00	20,000 00	
Des Moines Street, Ia., 6s, 1919	5,000 00	5,425 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	20,000 00	20,600 00	20,000 00	
Globe Street, Fall River, Mass., 5s, 1912 ..	10,000 00	10,300 00	9,950 00	
Gardner, Westminster & Fitchburg, Mass., 5s, 1920 ..	15,000 00	15,750 00	15,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912 ..	10,000 00	10,200 00	10,000 00	
Hereford, 4s, 1930	17,000 00	17,680 00	16,695 00	
Illinois Central, Louisville Div., 3½s, 1953 ..	15,000 00	13,750 00	15,000 00	
Illinois Central, Omaha Division, 3s, 1951 ..	10,000 00	9,050 00	9,050 00	
Illinois Central, St. Louis Div., 3½s, 1951 ..	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	20,000 00	19,300 00	
Kanawha & Michigan, 4s, 1990	10,000 00	9,550 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916	10,000 00	11,300 00	10,000 00	
Kansas City Cable, Mo., Extended 5s, 1911 ..	10,000 00	10,150 00	10,000 00	
Lehigh & New York, 4s, 1945	10,000 00	9,750 00	9,775 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,800 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	11,100 00	10,000 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	10,400 00	9,850 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920 ..	10,000 00	10,500 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	10,000 00	11,200 00	10,000 00	
North Chicago Street, Ill., 5s, 1906	10,000 00	10,300 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 ..	20,000 00	20,400 00	20,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,250 00	9,825 00	
Passenger & Belt, Lexington, Ky., 6s, 1909 ..	5,000 00	5,125 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	11,400 00	10,000 00	
Portsmouth Street & Light Co., O., 6s, 1913 ..	6,000 00	6,060 00	6,000 00	
Providence & Taunton St., 5s, 1918	5,000 00	5,250 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1906	15,000 00	16,950 00	15,000 00	
St. Louis & San Francisco, 4s, 1951	20,000 00	19,500 00	20,000 00	
St. Paul City Railway, Minn., 5s, 1937	10,000 00	11,200 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,180 00	6,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,100 00	4,925 00	
Toledo Traction, O., 5s, 1909	20,000 00	20,600 00	19,600 00	
Trenton Passenger, N. J., 6s, Opt., 1927	10,000 00	11,600 00	10,000 00	
West Chicago Street R. R. Tunnel Co., Ill., 5s, 1909	10,000 00	10,200 00	10,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	11,200 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,400 00	10,000 00	
Total railroad bonds out of Maine	607,000 00			600,870 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>
Bar Harbor Water Company, 5s, 1909.	\$5,000 00	\$5,000 00	\$5,000 00	
Berlin Mills Co., (Me. and N. H.) 5s, 1915...	10,000 00	10,000 00	10,000 00	
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, Opt.	5,000 00	4,500 00	5,000 00	
Northern Banking Co., Portland, 5s, 1897-1900	356 32	-	356 32	
Portland Elevator Company, 4s, 1933-7.....	16,000 00	10,450 00	10,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,700 00	10,000 00	
Total corporation bonds of Maine.....	65,856 32			\$65,856 32
Denver Union Water Co., Col., 5s, 1914.....	5,250 00	5,145 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	6,300 00	7,000 00	
Omaha Water Company, Neb., 5s, 1946.....	5,000 00	4,000 00	5,000 00	
Palmetto Cotton Mills, Columbia, S. C., 6s, 1909.....	1,500 00	900 00	1,500 00	
Total corporation bonds out of Maine.....	28,750 00			28,750 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	15,000 00	10,000 00	
Portland & Ogdensburg.....	50,020 00	26,010 40	22,605 85	
Total railroad stock of Maine.....	60,020 00			32,605 85
Syracuse Rapid Transit, N. Y., Common...	7,000 00	1,470 00	2,000 00	2,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Com- pany, Auburn.....	1,700 00	1,275 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
Omaha Water Com., Neb., 1st Preferred ...	850 00	510 00	850 00	
Omaha Water Com., Neb., 2nd Preferred...	750 00	150 00	150 00	
Windsor Co., No. Adams, Mass., Preferred	5,572 00	4,179 00	5,572 00	
Total corporation stock out of Maine. . .	7,172 00			6,572 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 00	53,400 00	
First National Bank, Bath.....	2,000 00	2,360 00	2,000 00	
First National Bank, Lewiston.....	22,500 00	34,200 00	22,500 00	
First National Bank, Portland.....	7,800 00	7,995 00	7,800 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	5,047 00	4,900 00	
Newcastle National Bank, Newcastle	1,000 00	1,030 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,300 00	3,000 00	
Richmond National Bank, Richmond.....	3,120 00	3,120 00	3,120 00	
Total national bank stock owned.....	120,020 00			120,020 00

AUBURN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
A. H. Berry Shoe Company, Portland.....	\$6,000 00	\$6,000 00	
A. L. & E. F. Goss Company, Lewiston.....	300 00	300 00	
Libbey & Dingley Company, Lewiston.....	10,000 00	10,000 00	
Pray-Small Company, Auburn.....	3,800 00	3,800 00	\$20,100 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn.....	1,300 00	1,300 00	
National Shoe & Leather Bank, Auburn.....	8,100 00	8,100 00	9,400 00
<i>Loans to Corporations.</i>			
Court Street Baptist Society, Auburn.....	1,131 35	1,131 35	
First Universalist Parish, Auburn.....	1,852 59	1,852 59	
High Street Congregational Parish, Auburn....	2,500 00	2,500 00	
Lewiston Journal Company.....	28,500 00	28,500 00	
Little Androscoggin Water Power Co., Auburn....	18,000 00	18,000 00	
Oak Hill Cemetery, Auburn.....	400 00	400 00	52,383 94
Loan on city of Westbrook bond.....	45 00	45 00	
Loan on Maine Central Railroad bond.....	100 00	100 00	
Loan on Lewiston & Auburn Electric Light Co., bonds	16,500 00	16,500 00	
Loan on Auburn Trust Company stock.....	500 00	500 00	
Loans on mortgages of real estate.....	299,996 27	299,996 27	317,141 27
Real estate, foreclosure.....	31,181 85	31,181 85	
Furniture and fixtures.....	2,500 00	2,500 00	33,681 85
Premium account.....		61,055 35	
Expense account.....		384 49	61,439 84
Cash on deposit.....	16,878 99	16,878 99	
Cash on hand.....	5,660 65	5,660 65	22,539 64
Unpaid accrued interest.....	27,520 50		1,902,100 71
	1,975,330 60		
Due depositors, earned dividend and accrued State tax.....	1,852,372 80		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$122,957 80		

AUGUSTA SAVINGS BANK—AUGUSTA.

April 10, 1902.

JOSEPH H. MANLEY, President.

EDWIN C. DUDLEY, Treasurer.

LIABILITIES.

Deposits	\$6,879,604 40
Reserve fund.....	300,000 00
Undivided profits.....	74,882 26
	\$7,254,486 66

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.....	\$100,000 00	\$139,000 00	\$100,000 00	\$100,000 00
City of Augusta, 3½s, 1924, Funding.....	40,000 00	41,600 00		40,000 00
Bath, 3½s, 1903-10, Refunding.....	40,000 00	40,200 00		40,000 00
Biddeford, 4s, 1915, Refunding...	10,000 00	10,650 00		10,000 00
Biddeford, 3½s, 1921, Refunding..	25,000 00	25,375 00		25,000 00
Saco, 3½s, 1905-30, Refunding.....	26,000 00	26,390 00		26,000 00
Total public funds of Maine.....	141,000 00			141,000 00
County of Adams, Ind., 5s, 1902-3, Deficiency	8,000 00	8,040 00	8,000 00	
Athens, O., 5s, 1904-8, Gen. Fund.	50,000 00	52,750 00	50,000 00	
Auglaize, O., 6s, 1902-7, Ditch....	12,000 00	12,720 00	12,000 00	
Auglaize, O., 6s, 1902-9, Defic....	14,000 00	15,120 00	14,000 00	
Bay, Mich., 5s, 1903-6, Bridge....	35,000 00	36,400 00	35,000 00	
Belmont, O., 5s, 1903-5, Bridge....	50,000 00	51,750 00	50,000 00	
Berrien, Mich., 5s, 1903-4, Blags..	18,000 00	18,360 00	18,000 00	
Black Hawk, Ia., 4s, 1906-11, Court				
House and Jail.....	45,000 00	46,350 00	45,000 00	
Carroll, Ind., 6s, 1908-13, Funding	40,000 00	46,800 00	40,000 00	
Cass, Ia., 4½s, 1906, Funding.....	15,000 00	15,525 00	15,000 00	
Chippewa, Mich., 5s, 1912, Re-				
funding.....	40,000 00	45,060 00	40,000 00	
Clermont, O., 5s, 1907-13, Defic....	17,500 00	19,337 50	17,500 00	
Clinton, Ia., 4½s, 1904-6, Ct. House	67,000 00	68,675 00	67,000 00	
Delaware, Ind., 5s, 1902-3, Court				
House.....	5,000 00	5,025 00	5,000 00	
Fayette, Ohio, 6s, 1908.....	10,000 00	11,250 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	50,000 00	52,250 00	50,000 00	
Franklin, O., 5s, 1902-18, Emer....	95,000 00	106,400 00	95,000 00	
Gratiot, Mich., 4s, 1905, Ct. House	34,000 00	34,510 00	34,000 00	
Greene, Ind., 5s, 1902-4, Gravel Rd.	18,000 00	18,270 00	18,000 00	
Hamilton, Ind., 5s, 1912, Funding	35,000 00	39,375 00	35,000 00	
Hancock, O., 4½s, 1902-6, Funding	9,000 00	9,180 00	9,000 00	
Hancock, O., 5s, 1907-9, Refund...	30,000 00	32,400 00	30,000 00	
Hardin, O., 6s, 1902-5, Ditch.....	12,000 00	12,360 00	12,000 00	
Hennepin & Minneapolis, Minn.,				
4½s, 1924, C. H. & City Hall.	75,000 00	89,625 00	75,000 00	
Henry, O., 5s, Opt., 1900, Road....	8,000 00	8,000 00	8,000 00	
Henry, O., 5s, 1904, Redemption.	30,000 00	30,900 00	30,000 00	
Jackson, O., 4s, 1911-17, Pike.....	50,000 00	52,500 00	50,000 00	
Jefferson, O., 5s, 1902, Turnpike.	50,000 00	50,000 00	50,000 00	
Jefferson, O., 5s, Opt., 1905, Turn.	36,000 00	37,440 00	36,000 00	
Jefferson, O., 5s, Opt., 1903, Turn.	36,000 00	36,540 00	36,000 00	
Johnson, Ia., 3½s, 1904 7, C. H. & J.	40,000 00	40,000 00	40,000 00	
Lawrence, O., 5s, 1902-5, Turnpike	35,000 00	35,700 00	35,000 00	
Lawrence, O., 5s, 1917-19, Turn-				
pike.....	25,000 00	29,625 00	25,000 00	
Madison, Ky., 4s, Opt., 1919, Re-				
funding.....	54,000 00	57,510 00	54,000 00	
Madison, O., 6s, 1902-6, C. H. & Jail	29,000 00	30,450 00	29,000 00	
Madison, O., 6s, 1902, C. H. Imp..	1,000 00	1,000 00	1,000 00	
Mahaska, Ia., 4½s, 1902-5, Funding	33,000 00	33,495 00	33,000 00	
Marathon, Wis., 5s, 1903-13, Asy..	37,000 00	39,960 00	37,000 00	
Marion, Ia., 4s, 1902-18, Ct. House	68,000 00	70,380 00	68,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>	
County of	Marion, O., 5s, 1906-16, Ditch.....	\$43,000 00	\$47,945 00	\$43,000 00		
	Marshall, Ia., 4½s, 1902-6, Funding	33,000 00	33,495 00	33,000 00		
	Menominee, Mich., 5s, 1902-5, Road and Bridge.....	20,000 00	20,400 00	20,000 00		
	Mercer, O., 6s, 1902-3, Road Imp.	9,000 00	9,090 00	9,000 00		
	Mercer, O., 6s, 1902-8, Rd. & Ditch	10,500 00	11,235 00	10,500 00		
	Miami, O., 6s, 1902, Court House.	5,000 00	5,000 00	5,000 00		
	Muskegon, Mich., 4½s, 1904-11, Re-funding.....	25,000 00	26,250 00	25,000 00		
	Otter Tail, Minn., 6s, 1905, Jail...	20,000 00	20,600 00	20,000 00		
	Outagamie, Wis., 5s, 1907-8, Asy..	10,000 00	10,750 00	10,000 00		
	Paulding, O., 5s, 1902-6, Pike.....	22,550 00	23,225 50	22,550 00		
	Pickaway, O., 6s, 1902-7, Ct. House	48,000 00	50,880 00	48,000 00		
	Polk, Ia., 3½s, 1906-17, Ct. House...	100,000 00	101,000 00	100,000 00		
	Polk, Minn., 5s, 1918, Funding...	20,000 00	23,800 00	20,000 00		
	Polk, Minn., 5s, 1904, Ditch.....	15,000 00	15,450 00	15,000 00		
	Putnam, O., 5s, 1906-11, Ditch.....	9,500 00	10,307 50	9,500 00		
	Putnam, O., 5s, 1905-6, Bridge....	10,000 00	10,500 00	10,000 00		
	Reno, Kan., 5½s, 1914, Funding....	50,000 00	57,750 00	50,000 00		
	St. Croix, Wis., 5s, 1914, Insane Asylum.....	10,000 00	12,450 00	10,000 00		
	St. Louis, Minn., 4s, 1916, Road..	75,000 00	80,250 00	75,000 00		
	St. Louis, Minn., 4½s, 1909, Road & Bridge.....	18,000 00	19,260 00	18,000 00		
	Sedgwick, Kan., 5½s, 1910, Refund.	25,000 00	28,000 00	25,000 00		
	Shawnee, Kan., 5½s, 1907, Fund...	50,000 00	54,000 00	50,000 00		
	Stark, O., 5s, 1906-13, Court House	80,000 00	88,400 00	80,000 00		
	Stark, O., 5s, 1907-12, Refunding.	60,000 00	66,300 00	60,000 00		
	Stark, O., 4s, 1913-15, Refunding..	50,000 00	53,000 00	50,000 00		
	Sumner, Kan., 5½s, 1920, Refund..	36,000 00	43,560 00	36,000 00		
	Tazewell, Ill., 4s, Opt., 1902-5, Fund.	54,000 00	54,270 00	54,000 00		
	Tipton, Ind., 5s, 1919-24, Ct. House	30,000 00	35,100 00	30,000 00		
	Vigo, Ind., 5s, 1902-6, Court House	15,000 00	15,450 00	15,000 00		
	Warren, Ia., 4s, Opt., 1911, Funding	40,000 00	41,600 00	40,000 00		
	Warren, Ky., 4s, Opt., 1919-24, Pike	66,500 00	71,155 00	66,500 00		
	Waupaca, Wis., 4s, 1905-9, Insane Asylum.....	13,500 00	13,837 50	13,500 00		
	Webster, Ia., 3½s, 1910, Ct. House	100,000 00	100,000 00	100,000 00		
	Williams, O., 6s, 1902-6, Ct. House	23,000 00	24,150 00	23,000 00		
	Wood, O., 5s, 1902, Court House..	10,000 00	10,000 00	10,000 00		
	City of	Akron, O., 5s, 1902-8, Street Imp.	43,500 00	45,457 50	43,500 00	
		Akron, O., 5s, 1902-3, Sewer.....	18,000 00	18,180 00	18,000 00	
		Ashland, Wis., 5s, 1909, Funding.	50,000 00	54,250 00	50,000 00	
		Ashtabula, O., 6s, 1902, St. Imp..	2,000 00	2,000 00	2,000 00	
		Battle Creek, Mich., 3½s, 1908-9, Bridge.....	10,000 00	10,000 00	10,000 00	
		Battle Creek, Mich., 3½s, 1921, Sew.	15,000 00	15,000 00	15,000 00	
		Battle Creek, Mich., 4s, 1905-7, Pav.	15,000 00	15,300 00	15,000 00	
		Bay City, Mich., 8s, 1902, Water..	1,000 00	1,000 00	1,000 00	
		Cincinnati, O., 7s, 1904, Float, Debt	23,000 00	26,750 00	23,000 00	
		Cincinnati, O., 6s, 1904, Sewer....	6,000 00	6,330 00	6,000 00	
Cleveland, O., 5s, 1907, Vind't & Bldg.		25,000 00	28,125 00	25,000 00		
Cleveland, O., 4s, 1920, Sewer....		50,000 00	55,000 00	50,000 00		
Clinton, Ia., 5s, 1910, City Imp....		4,000 00	4,420 00	4,000 00		
Clinton, Ia., 5s, 1913, Street Imp..		3,000 00	3,405 00	3,000 00		
Detroit, Mich., 7s, 1904, Water...		1,000 00	1,070 00	1,000 00		
Duluth, Minn., 5s, 1907, School....		15,000 00	16,200 00	15,000 00		
Duluth, Minn., 5s, 1905, Ind. S. D.		15,000 00	15,750 00	15,000 00		
Duluth, Minn., 4½s, 1921, Ind. S. D.		20,000 00	23,500 00	20,000 00		
Eau Claire, Wis., 6s, 1906, Bridge...		25,000 00	27,375 00	25,000 00		
Eau Claire, Wis., 4½s, 1909, Fund.		25,000 00	26,500 00	25,000 00		
Eau Claire, Wis., 5s, 1917, Refund		30,000 00	35,250 00	35,000 00		
Eau Claire, Wis., 4s, 1919, Bridge		10,000 00	10,650 00	10,000 00		
Elkhart, Ind., 5s, 1902-3, Funding		6,000 00	6,430 00	6,000 00		
Elyria, O., 4½s, 1924-8, Water.....		45,000 00	50,400 00	45,000 00		
Evansville, Ind., 4½s, 1912, Fund.		10,000 00	10,850 00	10,000 00		
Evansville, Ind., 5s, 1912, Fund...		50,000 00	56,250 00	50,000 00		
Fremont, O., 5s, 1903, Water.....		11,000 00	11,110 00	11,000 00		
Galesburg, Ill., 4s, 1905-20, Elec-tric Light.....		40,000 00	41,800 00	40,000 00		
Green Bay, Wis., 4s, 1903-10, Re-funding and School.....		12,000 00	12,240 00	12,000 00		

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Green Bay, Wis., 4s, 1902-21, City Hall.	\$35,000 00	\$36,400 00	\$35,000 00	
	Ishpeming, Mich., 5s, 1911-14, Sew.	40,000 00	45,200 00	40,000 00	
	Jackson, Mich., 5s, 1908-11, Water	70,000 00	77,000 00	70,000 00	
	Lacrosse, Wis., 3½s, Optional, 1909,				
	Water and Sewer.....	10,000 00	10,000 00	10,000 00	
	Lexington, Ky., 5s, 1918, Fund...	50,000 00	59,250 00	50,000 00	
	Lexington, Ky., 4½s, 1932-3, Fund.	105,000 00	124,425 00	105,000 00	
	Louisville, Ky., 7s, 1903, City Hall				
	Louisville, Ky., 7s, 1903, Resct...	3,000 00	3,165 00	3,000 00	
	Madison, Wis., 4s, 1903-6, Refund.	26,000 00	26,260 00	26,000 00	
	Madison, Wis., 3½s, Opt., 1909, Sew.	33,500 00	33,500 00	33,500 00	
	Mansfield, O., 4s, 1902-25, Float-				
	ing Debt.	49,000 00	51,205 00	49,000 00	
	Marinette, Wis., 6s, 1904-14, Bdg.	11,000 00	12,705 00	11,000 00	
	Marinette, Wis., 5s, 1905-13, Sew.	21,500 00	23,435 00	21,500 00	
	Marinette, Wis., 6s, 1903-17, Re-				
	funding.	43,500 00	51,112 50	43,500 00	
	Marion, Ind., 5s, 1909, Funding..	16,000 00	17,440 00	16,000 00	
	Marion, Ind., 4s, 1918, Funding..	6,000 00	9,540 00	6,000 00	
	Marion, O., 6s, 1905-14, Sewer....	10,000 00	11,650 00	10,000 00	
	Marquette, Mich., 4s, 1916-21, Wat.	50,000 00	53,000 00	50,000 00	
	Massillon, O., 6s, 1902-11, Refund.	45,000 00	49,725 00	45,000 00	
	Massillon, O., 6s, 1902-3, Engine				
	House	1,000 00	1,010 00	1,000 00	
	Menominee, Mich., 6s, 1902-8, Pav.	6,000 00	6,420 00	6,000 00	
	Menominee, Mich., 6s, 1902-11, Sew.	23,000 00	25,415 00	23,000 00	
	Michigan City, Ind., 5s, 1902-15,				
	School Buildings.....	29,000 00	31,465 00	29,000 00	
	Minneapolis, Minn., 7s, 1902, Wat.	4,000 00	4,000 00	4,000 00	
	Moline, Ill., 4½s, Opt., 1909, St. Imp.	15,000 00	15,900 00	15,000 00	
	Moline, Ill., 4½s, 1902-3, Wat. Ref.	20,000 00	20,100 00	20,000 00	
	Newark, O., 5s, 1902-4, Sewer. .	3,000 00	3,045 00	3,000 00	
	Newark, O., 5s, 1904-5, St. & Sew.	5,000 00	5,175 00	5,000 00	
	Newark, O., 4s, 1906-11, Refund...	45,000 00	46,350 00	45,000 00	
	New York, N. Y., Reg. 3½s, 1920,				
	Water.	150,000 00	157,500 00	150,000 00	
	New York, N. Y., Reg. 3½s, 1940,				
	Hall.....	150,000 00	162,750 00	150,000 00	
	New York, N. Y., Reg. 3½s, 1949,				
	Rapid Transit.....	200,000 00	218,000 00	200,000 00	
	Owensboro, Ky., 4s, Opt., 1915, St.	50,000 00	52,500 00	50,000 00	
	Racine, Wis., 5s, 1912, Refunding	98,000 00	110,250 00	98,000 00	
	St. Cloud, Minn., 5s, 1913-24, Re-				
	funding.....	10,000 00	11,350 00	10,000 00	
	Springfield, O., 5s, 1919, Water...	10,000 00	11,960 00	10,000 00	
	Stillwater, Minn., 5s, 1915, Imp...	40,000 00	46,200 00	40,000 00	
	West Bay City, Mich., 4s, 1918...	10,000 00	10,450 00	10,000 00	
Total public funds out of Maine....		4,618,050 00			4,618,050 00
<i>Railroad Bonds Owned.</i>					
	Boston & Maine, 4s, 1942.....	200,000 00	230,000 00	200,000 00	
	Boston & Maine, 4½s, 1944.....	50,000 00	63,000 00	50,000 00	
	Maine Central, Consolidated, 7s, 1912.	364,600 00	481,272 00	364,600 00	
	Maine Central, Funding, 4½s, 1912.	34,000 00	37,400 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				
	& Missouri River Div.) 1st Mort., 5s, 1926.	100,000 00	122,500 00	100,000 00	
	Chicago, Milwaukee & St. Paul, (Dubuque				
	Division) 1st Mortgage, 6s, 1920	165,000 00	185,450 00	165,000 00	
	Chicago, Milwaukee & St. Paul, (So. Minn.				
	Division) 1st Mortgage, 6s, 1910.....	50,000 00	57,750 00	50,000 00	

AUGUSTA 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>
Fremont, Elkhorn & Missouri Valley, Consolidated, 1st Mortgage, Stamped 6s, 1933	\$91,000 00	\$124,670 00	\$91,000 00	
Illinois Central, Louisville Div., 3½s, 1933	250,000 00	253,750 00	250,000 00	
Michigan Central, (Grand River Valley Division) 1st Mortgage, 6s, 1900	50,000 00	58,750 00	50,000 00	
North Hudson County, 1st Mort., 5s, 1928	50,000 00	56,000 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	10,000 00	
Lockwood Company, Waterville	12,000 00	10,800 00	10,697 12	
Total corporation stock owned	22,000 00			20,697 12
<i>National Bank Stock Owned.</i>				
First National Bank, Augusta	63,000 00	77,175 00	63,000 00	
Granite National Bank, Augusta	3,800 00	4,940 00	3,800 00	
National Shoe & Leather Bank, Auburn	3,000 00	3,000 00	3,000 00	
Ticonic National Bank, Waterville	2,000 00	2,100 00	2,000 00	
Total national bank stock owned	71,800 00			71,800 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		2,000 00	2,000 00	
Bangor, Orono & Old Town Street		1,000 00	1,000 00	
Illinois Central		2,000 00	2,000 00	
Maine Central		500 00	500 00	5,500 00
<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	5,000 00		5,000 00	
Portland Water Company	38,600 00		38,000 00	72,500 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	
Small Point Club (endorsed)	3,200 00		3,200 00	
The Forest Grove Cemetery, Augusta	1,500 00		1,500 00	16,300 00
Loan on Boston & Maine Railroad stock	11,000 00		11,600 00	
Loan on First National Bank stock, Richmond	5,000 00		5,000 00	
Loan to Williams School District, Augusta	7,500 00		7,500 00	
Loans on Augusta Savings Bank books	14,958 00		14,958 00	
Loans on mortgages of real estate	84,691 54		84,691 54	123,149 54
Real estate investment	25,000 00		25,000 00	
Real estate, foreclosure	1,275 00		1,275 00	26,275 00
Cash on deposit	154,901 23		154,901 23	
Cash on hand	24,713 77		24,713 77	179,615 00
Unpaid accrued interest	85,694 81			7,254,486 66
Due depositors, earned dividend and accrued State tax	8,088,015 35			
	6,949,104 40			
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,088,910 95			

BANGOR SAVINGS BANK—BANGOR.

September 3, 1902.

SAMUEL F. HUMPHREY, President. JOHN L. CROSBY, Treasurer.
EVERETT F. RICH, Assistant Treasurer.

LIABILITIES.

Deposits	\$4,523,272 30
Reserve fund	205,485 06
Undivided profits	131,184 17
	\$4,859,941 53

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid...	\$53,000 00	\$53,035 00	\$53,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	10,000 00	11,200 00	10,000 00	
Penobscot, 3½s, 1929-31, Ct. House	15,000 00	15,675 00	15,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	48,000 00	51,600 00	48,000 00	
City of Bangor, 6s, 1905, Water.....	9,000 00	9,720 00	9,000 00	
Bangor, Reg. 3½s, 1904-10, Water...	35,000 00	35,350 00	35,000 00	
Belfast, Reg. 4s, 1918, Refunding	25,000 00	26,875 00	25,000 00	
Belfast, Coupon, 4s, 1914, School	5,000 00	5,300 00	5,000 00	
Biddeford, 4s, 1920, Refunding...	15,000 00	16,275 00	15,000 00	
Lewiston, 4s, 1927, Refunding...	5,000 00	5,650 00	5,000 00	
Town of Eden, 4s, 1904-17, Town Hall	45,000 00	46,575 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	
Presque Isle, 4½s, 1914, School....	5,000 00	5,475 00	5,000 00	
Brunswick Village Corporation, 3½s, 1915-44, Sewer.....	30,000 00	30,000 00	30,000 00	
Total public funds of Maine.....	312,000 00			\$312,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan.....	100,000 00	111,500 00	100,000 00	
County of Bay, Mich., 5s, 1903-5, Bridge.....	6,000 00	6,240 00	6,000 00	
Cuyahoga, O., 4s, 1902-5, Funding	41,000 00	41,410 00	41,000 00	
Ford, Ill., 6s, 1903-4, Drainage....	5,000 00	5,150 00	5,000 00	
Franklin, O., 4½s, 1904, Deficiency	3,000 00	3,075 00	3,000 00	
Greene, Ind., 6s, 1902-4, Ditch	4,500 00	4,612 50	4,500 00	
Howard, Ind., 6s, 1902, Jail.....	13,000 00	13,000 00	13,000 00	
Jackson, Ill., 4s, 1904-21, Funding	41,500 00	43,368 50	41,500 00	
Lawrence, Ind., 5s, 1902-5, Road...	4,200 00	4,284 00	4,200 00	
Lawrence, O., 5s, 1911-15, Turnp'k	26,000 00	29,510 00	26,000 00	
Mahoning, O., 5s, 1902-6, Road....	4,000 00	4,120 00	4,000 00	
Mahoning, O., 4½s, 1911-17, Bridge	23,000 00	25,530 00	23,000 00	
Marathon, Wis., 5s, 1905-11, Asy...	13,000 00	14,040 00	13,000 00	
Marion, O., 5s, 1910-12, Ditch.....	10,000 00	11,150 00	10,000 00	
Menominee, Mich, 5s, 1905-9, Rd.	23,000 00	24,610 00	23,000 00	
Muskegon, Mich., 4½s, 1905-12, Ref.	21,000 00	25,440 00	21,000 00	
Ottawa, O., 6s, 1903-12, Bridge....	10,000 00	11,250 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	10,000 00	10,300 00	10,000 00	
Polk, Ia., 3½s, 1915-17, Ct. House...	25,000 00	25,375 00	25,000 00	
Polk, Minn., 5½s, 1907, Drainage...	10,000 00	10,900 00	10,000 00	
Ramsey, Minn., 4½s, 1916, C. H....	30,000 00	34,200 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Fund	14,000 00	15,360 00	14,000 00	
Somerset, Md., 4½s, 1933-48, Sch...	8,000 00	9,680 00	8,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	23,700 00	20,000 00	
Vernon, Mo., 4½s, 1918, Refund...	25,000 00	28,000 00	25,000 00	
Vigo, Ind., 5s, 1908, Court House	6,000 00	6,540 00	5,875 00	
Warren, Ky., 4s, Opt. 1909, Turnp'k	20,000 00	20,600 00	20,000 00	
Warren, Ky., 4s, Opt. 1909, Refund.	15,000 00	15,450 00	15,000 00	
Wells, Ind., 6s, 1902-3, Ditch.....	17,000 00	17,170 00	17,000 00	
Wood, O., 5s, 1904-5, Road.....	12,600 00	13,041 00	12,600 00	
City of Akron, O., 4s, 1910, Refunding....	31,000 00	32,395 00	31,900 00	
Ann Arbor, Mich., 4s, 1910-12, Sch.	13,000 00	13,520 00	13,000 00	
Aurora, Ill., 6s, 1902, Improve....	7,000 00	7,000 00	7,000 00	
Bay City, Mich., 4s, 1906, Improve.	5,000 00	5,100 00	5,000 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	Bellaire, O., 5s, 1910, Wat. Fund.	\$5,000 00	\$5,425 00	\$5,000 00	
	Bellaire, O., 4s, 1920, Water....	25,000 00	25,875 00	25,000 00	
	Boston, Mass., Reg. 4s, 1922, Wat.	50,000 00	56,500 00	50,000 00	
	Brainerd, Minn., 6s, 1908, Light..	11,000 00	12,100 00	11,000 00	
	Chicago, Ill., 4s, 1903-4, Sanitary, District.....	20,000 00	20,100 00	20,000 00	
	Chicago, Ill., 4½s, 1904, Sanitary, District.....	20,000 00	20,400 00	20,000 00	
	Cleveland, O., 4s, 1920, School....	100,000 00	118,000 00	100,000 00	
	Columbus, O., 4s, 1902, Improve..	4,500 00	4,500 00	4,500 00	
	Columbus, O., 4s, 1902, Sewer....	14,000 00	14,000 00	14,000 00	
	Columbus, O., 5s, 1910, Water....	10,000 00	11,200 00	10,000 00	
	Columbus, O., 3½s, Opt. 1912, Sew.	20,000 00	20,400 00	20,000 00	
	Council Bluffs, Ia., 6s, 1908-9, Sew.	3,500 00	4,007 50	3,500 00	
	Dayton, O., 5s, 1917, Paving.....	15,000 00	17,850 00	15,000 00	
	Dayton, O., 6s, 1902, Paving.....	19,000 00	19,000 00	19,000 00	
	Duluth, Minn., 5s, 1923, Ind. S. D.	9,000 00	11,385 00	8,865 00	
	East Liverpool, O., 5s, 1920-23, Board of Education.....	26,500 00	32,992 50	26,500 00	
	East Liverpool, O., 5s, 1923, Fund.	3,500 00	4,270 00	3,500 00	
	Eau Claire, Wis., 6s, 1903, Bridge	20,000 00	20,500 00	20,000 00	
	Eau Claire, Wis., 4½s, 1909, Fund.	18,000 00	19,080 00	18,000 00	
	Elgin, Ill., 5s, 1906, School Dist..	10,000 00	10,550 00	10,000 00	
	Evansville, Ind., 5s, 1912, Fund..	1,000 00	1,125 00	1,000 00	
	Evansville, Ind., 4s, 1912, Fund..	22,000 00	22,880 00	22,000 00	
	Green Bay, Wis., 5s, 1905-15, Park	1,300 00	1,436 50	1,300 00	
	Green Bay, Wis., 5s, 1905-14, Ref.	4,100 00	4,510 00	4,100 00	
	Green Bay, Wis., 5s, 1905-15, Sch.	4,800 00	5,304 00	4,800 00	
	Green Bay, Wis., 5s, 1905-15, Bldg.	4,800 00	5,304 00	4,800 00	
	Green Bay, Wis., 5s, 1907-17, Ref.	6,600 00	7,425 00	6,600 00	
	Hammond, Ind., 6s, 1916, School..	13,000 00	16,575 00	13,000 00	
	Hazleton, Pa., 4s, 1919, School....	5,000 00	5,325 00	5,000 00	
	Huntington, Ind., 6s, Optional, 1904, School.....	6,000 00	6,270 00	6,000 00	
	Huntington, Ind., 6s, 1907-16, Wat.	21,500 00	25,370 00	21,500 00	
	Hutchinson, Kan., 6s, 1909, Board of Education.....	10,000 00	11,050 00	10,000 00	
	Indianapolis, Ind., 4s, 1916, Sch..	25,000 00	27,125 00	25,000 00	
	Jackson, Mich., 5s, 1902-3, Pav....	10,000 00	10,050 00	10,000 00	
	Jacksonville, Ill., 4s, Optional 1905-8, Refunding.....	22,500 00	22,950 00	22,500 00	
	Janesville, Wis., 5s, 1904-11, Sch..	31,000 00	33,325 00	31,000 00	
	Joliet, Ill., 5s, 1904, Water.....	40,000 00	41,200 00	40,000 00	
	Kankakee, Ill., 5s, 1903, School..	2,500 00	2,525 00	2,500 00	
	Lacrosse, Wis., 3½s, 1909, Water..	5,000 00	5,000 00	5,000 00	
	Lacrosse, Wis., 3½s, 1909, School.	20,000 00	20,000 00	20,000 00	
	Lacrosse, Wis., 3½s, 1909, Imp....	25,000 00	25,000 00	25,000 00	
	Lafayette, Ind., 4½s, Opt., 1915, Refunding, Water.....	39,000 00	43,095 00	39,000 00	
	Lake View, Ill., 5s, Optional, 1896, School District.....	16,000 00	16,000 00	16,000 00	
	Lansing, Mich., 4s, 1914, City Hall	2,000 00	2,100 00	2,000 00	
	Logansport, Ind., 4s, Opt. 1905, Ref.	25,000 00	25,375 00	25,000 00	
	Madison, Wis., 4s, 1907-9, Refund.	26,000 00	26,650 00	26,000 00	
	Manistee, Mich., 5s, 1903-5, Public Improvement.....	10,000 00	10,300 00	10,000 00	
	Manistee, Mich., 4s, 1910-11, Wat.	15,000 00	15,525 00	15,000 00	
	Manusfield, O., 5s, 1903-4, Water...	10,000 00	10,200 00	10,000 00	
	Marquette, Mich., 3½s, 1926, Re- funding, Water.....	15,000 00	15,000 00	15,000 00	
	Massillon, O., 4s, 1908-16, Sch. Dist.	22,000 00	22,880 00	22,000 00	
	Minneapolis, Minn., 4s, 1917, Municipal.....	100,000 00	109,000 00	100,000 00	
	Moline, Ill., 5s, 1913, Sch. Dist....	5,000 00	5,675 00	5,000 00	
	Muskegon, Mich., 4s, 1905, Refund.	10,000 00	10,150 00	10,000 00	
	New Albany, Ind., 5s, 1915, Refund.	20,000 00	23,100 00	20,000 00	
	Newark, O., 5s, 1922-32, Ref. Light	15,000 00	18,750 00	15,000 00	

BANCOR SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>	
City of	Newport, Ky., 5s, 1913, Funding..	\$5,000 00	\$5,675 00	\$5,000 00		
	New York, N. Y., Reg. 3½s, 1949, Rapid Transit.....	25,000 00	27,250 00	25,000 00		
	Omaha, Neb., 5s, 1912, Sch. Dist.	15,000 00	16,875 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	27,040 00	26,000 00		
	Philadelphia, Pa., Reg. 3½s, 1931, Water.....	50,000 00	53,500 00	50,000 00		
	Port Huron, Mich., 5s, 1904, Ref..	2,000 00	2,060 00	1,881 20		
	Port Huron, Mich., 5s, 1916, Ref..	5,000 00	5,825 00	5,000 00		
	Port Huron, Mich., 4s, 1919, Ref..	11,000 00	11,715 00	11,000 00		
	Port Huron, Mich., 5s, 1911, Sew.	4,000 00	4,460 00	4,000 00		
	Port Huron, Mich., 4s, Optional, 1910, Repaving.....	10,000 00	10,350 00	10,000 00		
	Port Huron, Mich., 4s, Optional, 1918, Bridge.....	4,000 00	4,240 00	4,000 00		
	Port Huron, Mich., 4s, 1910, Public Building.....	3,000 00	3,105 00	3,000 00		
	St. Paul, Minn., 4s, 1912, Water..	32,000 00	34,080 00	32,000 00		
	St. Paul, Minn., 4½s, 1917, Court House and City Hall.....	30,000 00	34,500 00	30,000 00		
	St. Paul, Minn., 5s, 1903, Levee, &c. Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,075 00	5,000 00		
	Sioux City, Ia., 6s, Opt. 1899, Wat.	25,000 00	28,375 00	25,000 00		
	Springfield, O., 6s, 1902-10, St. Imp.	4,000 00	4,000 00	4,000 00		
	Springfield, O., 5s, 1903-4, Sch. Bldg.	22,590 38	24,736 47	22,590 38		
	Steubenville, O., 4s, Opt. 1914, Wat.	8,000 00	8,160 00	8,000 00		
	Stillwater, Minn., 5s, 1906-11, Permanent Improvement.....	6,000 00	6,300 00	6,000 00		
	Tiffin, O., 6s, 1902-8, Park.....	14,000 00	15,190 00	14,000 00		
	Wausau, Wis., 5s, 1905, Water....	30,000 00	31,950 00	30,000 00		
	West Bay City, Mich., 5s, 1920, Sch.	20,000 00	20,800 00	20,000 00		
	Youngstown, O., 6s, 1903, Sch. Dist.	45,000 00	53,100 00	45,000 00		
	Zanesville, O., 5s, 1902, Sewer....	25,000 00	25,625 00	25,000 00		
	Zanesville, O., 3½s, 1919, Refund..	1,000 00	1,000 00	1,000 00		
	Town of	Burrillville, R. I., 3½s, 1939, Fund.	30,000 00	30,000 00	30,000 00	
		Cranston, R. I., 3½s, 1939.....	15,000 00	15,375 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	5,000 00	6,050 00	5,000 00	
		Coal, Pa., 4½s, 1903-9, Directors of the Poor.....	16,000 00	16,320 00	15,200 00	
Columbus, Neb., 6s, Optional 1907, Bridge.....		14,000 00	14,420 00	14,000 00		
		10,000 00	10,650 00	10,000 00		
Total public funds out of Maine.....		2,167,490 38			2,166,311 58	
<i>Railroad Bonds Owned.</i>						
Bangor & Aroostook, Coupon, 5s, 1943		75,000 00	88,500 00	73,812 50		
	Bangor & Aroostook, Reg. 5s, 1943.....	25,000 00	29,500 00	25,000 00		
	Boston & Maine, Reg. 4½s, 1941.....	40,000 00	50,400 00	40,000 00		
	Maine Central, Consolidated, 7s, 1912.....	5,600 00	7,392 00	5,600 00		
	Maine Central & E. & N. A., 4s, 1933.....	53,000 00	59,360 00	50,747 50		
	Penobscot Shore Line, Registered 4s, 1920.	50,000 00	54,000 00	50,000 00		
Total railroad bonds of Maine.....		248,600 00			245,160 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934		40,000 00	46,400 00	40,000 00		
	Baltimore & Ohio, Registered 4s, 1948.....	25,000 00	26,250 00	25,000 00		
	Baltimore & Ohio, S. W. Div., Reg. 3½s, 1925	25,000 00	22,625 00	22,593 75		
	Baltimore & Ohio, Pittsburg Jct. & Middle Division, 3½s, 1925.....	20,000 00	18,100 00	18,025 00		
	Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	9,000 00	9,540 00	9,000 00		
	Buffalo Railway, N. Y., 5s, 1931.....	29,000 00	33,350 00	28,385 00		
	Central Pacific, 4s, 1949.....	50,000 00	50,250 00	49,375 00		
Chicago, Hammond & Western, 6s, 1927....	20,000 00	24,400 00	20,000 00			
Chicago & Indiana Coal Railway, 5s, 1936....	34,000 00	41,820 00	34,000 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>
Chicago, Milwaukee & St. Paul, South				
Minnesota Division, 6s, 1910.....	\$6,000 00	\$6,870 00	\$6,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	26,500 00	25,000 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	21,500 00	19,800 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1933.....	11,000 00	11,110 00	11,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,200 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	21,000 00	22,470 00	21,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	50,000 00	58,250 00	50,000 00	
Des Moines & Fort Dodge, 4s, 1905.....	50,000 00	48,750 00	49,318 75	
Des Moines Street, Ia., 6s, 1919.....	20,000 00	21,700 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937...	25,000 00	28,625 00	24,200 00	
Duluth Street, Minn., 5s, 1930.....	40,000 00	40,800 00	40,000 00	
Fargo & Southern, 6s, 1924.....	10,000 00	13,250 00	10,000 00	
Flint & Pere Marquette, Consol., 5s, 1939....	50,000 00	56,250 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	22,300 00	20,000 00	
Illinois Central, St. Louis, Term., 3½s, 1951..	25,000 00	24,875 00	25,000 00	
Illinois Central, Louisville Division and Terminal, 3½s, 1955.....	25,000 00	24,625 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	20,200 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	27,405 00	27,000 00	
Lehigh Valley Terminal, Gold 5s, 1941.....	25,000 00	29,500 00	25,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	40,000 00	42,400 00	40,000 00	
Manhattan Railway, N. Y., 4s, 1930.....	76,000 00	79,040 00	76,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919.....	20,000 00	21,860 00	20,600 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	15,000 00	15,900 00	14,625 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	25,000 00	27,500 00	25,000 00	
New York & New England, 6s, 1905.....	25,000 00	25,500 00	25,000 00	
New York Central & Hudson River, Regis- tered, 7s, 1903.....	15,000 00	15,225 00	15,000 00	
New York & Rockaway Beach, 5s, 1927.....	29,000 00	32,915 00	29,000 00	
North Chicago Street, Ill., 5s, 1906.....	42,000 00	43,260 00	42,000 00	
Rochester Railway, N. Y., 5s, 1930.....	10,000 00	11,100 00	10,000 00	
St. Louis Railroad, Mo., 5s, 1910.....	25,000 00	25,250 00	24,500 00	
South Shore & Boston Street, Mass., 5s, 1919	20,000 00	21,800 00	20,000 00	
Toledo Traction, O., 5s, Optional, 1909.....	40,000 00	41,200 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931.....	10,000 00	11,700 00	10,000 00	
West Chicago Street R.R. Tunnel Co., 5s, 1909	20,000 00	20,600 00	20,000 00	
Wilmar & Sioux Falls, 5s, 1938.....	50,000 00	61,500 00	50,000 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,600 00	10,000 00	
Total railroad bonds out of Maine.....	1,234,000 00			1,219,897 50
<i>Corporation Bonds Owned.</i>				
Eastern Manufacturing Company, Bangor, 5s, 1903-9.....	31,000 00	31,000 00	31,000 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.....	91,000 00			91,000 00
Swift Refrigerator Transportation Com- pany, Chicago, 4½s, 1912.....	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	15,500 00	20,537 50	15,500 00	
Dexter & Piscataquis.....	4,500 00	5,962 50	4,500 00	
European & North American.....	60,060 00	90,000 00	60,000 00	
Portland & Ogdensburg.....	25,100 00	13,052 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	250 00	-	
Total railroad stock out of Maine.....	12,500 00			7,500 00

BANGOR 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>
Union Insurance Company, Bangor.....	\$3,000 00	\$5,700 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	7,140 00	6,800 00	
Kenduskeag National Bank, Bangor.....	10,000 00	13,000 00	10,000 00	
Presque Isle National Bank, Presque Isle..	1,100 00	1,540 00	1,100 00	
Total national bank stock of Maine.....	20,900 00			20,900 00
National Bank of Redemption, Boston.....	4,500 00	7,335 00	4,500 00	4,500 00
<i>Loans on Public Funds.</i>				
County of Washington.....		1,000 00	1,000 00	
City of Bangor.....		2,000 00	2,000 00	
Cincinnati, O.....		2,000 00	2,000 00	
Council Bluffs, Ia.....		2,000 00	2,000 00	
Duluth, Minn.....		2,000 00	2,000 00	
Elgin, Ill.....		2,000 00	2,000 00	
Elwood, Ind.....		2,000 00	2,000 00	
Eureka, Kan.....		1,000 00	1,000 00	
Helena, Mont.....		1,000 00	1,000 00	
Houston, Texas.....		9,000 00	9,000 00	
Newport News, Va.....		1,000 00	1,000 00	
Omaha, Neb.....		6,000 00	6,000 00	
Salt Lake City, Utah.....		2,000 00	2,000 00	
Seattle, Wash.....		1,000 00	1,000 00	34,000 00
<i>Loans on Railroad Bonds.</i>				
Baltimore & Ohio.....		1,000 00	1,000 00	
Bangor & Aroostook.....		\$1,000 00	\$1,000 00	
Buffalo & Susquehanna.....		9,000 00	9,000 00	
Cincinnati, Richmond & Muncie.....		16,000 00	16,000 00	
Concord & Montreal.....		75 00	75 00	
Indiana, Illinois & Iowa.....		5,500 00	5,500 00	
Maine Central.....		5,000 00	5,000 00	
Manhattan Railway, N. Y.....		5,000 00	5,000 00	
Milwaukee Electric Railway & Light Co., Wis.....		1,000 00	1,000 00	
Omaha Street, Neb.....		3,000 00	3,000 00	
Utica & Mohawk Valley.....		2,000 00	2,000 00	
Wabash.....		1,000 00	1,000 00	129,575 00
<i>Loans on Corporation Bonds.</i>				
Bangor Gas Light Company.....		4,000 00	4,000 00	
Detroit City Gas Company, Mich.....		9,000 00	9,000 00	
Iowa Loan & Trust Company, Des Moines.....		700 00	700 00	
Orono Pulp & Paper Company.....		15,000 00	15,000 00	
Shawinigan Water & Power Company, Canada.....		7,700 00	7,700 00	
Stillwater Water Company, Minn.....		5,000 00	5,000 00	
Western Union Telegraph Company.....		2,000 00	2,000 00	43,400 00
<i>Loans on Railroad Stock.</i>				
European & North American.....		20,000 00	20,000 00	
Maine Central.....		200 00	200 00	20,200 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company, Rockland.....		25,000 00	25,000 00	
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	
Sawyer Book & Shoe Company, Bangor.....		5,000 00	5,000 00	
West Cove Grain Company, Greenville.....		3,000 00	3,000 00	79,200 00
<i>Loans to Corporations.</i>				
Eastern Maine General Hospital, Bangor.....		1,000 00	1,000 00	
First Baptist Parish, Bangor.....		130 00	130 00	1,130 00

BANGOR SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on First National Bank, Ellsworth, stock	\$3,000 00	\$3,000 00	
Loan on Eastern Trust & Banking Co., stock, Bangor	1,200 00	1,200 00	
Loans to town of Kingman.....	440 32	440 32	
Loans on life insurance policies.....	6,000 00	6,000 00	
Loans on Bangor Savings Bank books	470 00	470 00	
Loans on mortgages of real estate.....	165,771 07	165,771 07	\$176,881 39
Real estate, investment.....	55,644 36	55,644 36	
Real estate, foreclosure.....	30,600 03	30,600 03	86,244 39
Expense account		3,507 19	3,507 19
Cash on deposit.....	88,085 15	88,085 15	
Cash on hand	4,071 58	4,071 58	92,156 73
Unpaid accrued interest.....	57,241 71		4,859,941 53
Due depositors, earned dividend and accrued State tax	5,297,080 19		
	4,588,322 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$708,757 89		

BATH SAVINGS INSTITUTION—BATH.

June 4, 1902.

WILLIAM D. SEWALL, President.

WILLIAM J. SHAW, Treasurer.

HENRY F. PALMER, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,729,663 59
Reserve Fund	64,683 41
Undivided Profits.....	142,762 80
	\$3,937,109 80

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 2s, 1930.....	\$100,000 00	\$108,750 00	\$100,000 00	
United States Coupon 4s, 1925.....	100,000 00	136,000 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....	10,000 00	11,200 00	10,000 00	
Penobscot, 3½s, 1926-7, Ct. House.....	10,000 00	10,400 00	10,000 00	
Sagadahoc, 4s, 1903, Funding.	1,500 00	1,507 50	1,500 00	
City of Bath, 3½s, 1903-11, Refunding.....	45,000 00	45,225 00	45,000 00	
Rockland, 3½s, 1917, defunding...	10,000 00	10,300 00	10,000 00	
Total public funds of Maine.....	126,500 00			126,500 00
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan	70,000 00	70,000 00	70,000 00	
County of Allen, Ind., 3½s, 1919, Court House and Power Station.....	20,000 00	20,300 00	20,000 00	
Athens, O., 6s, 1902-3, Refunding.....	3,000 00	3,030 00	3,000 00	
Athens, O., 5s, 1926-7, Road Imp.....	10,000 00	12,450 00	10,000 00	
Franklin, Ky., 4s, 1919, Refund....	20,000 00	20,900 00	20,000 00	
Grant, Ind., 6s, 1902, Road.....	4,000 00	4,000 00	4,000 00	
Greene, Ind., 6s, 1902-3, Ditch....	4,500 00	4,545 00	4,500 00	
Jackson, O., 4s, 1914, Turnpike....	5,000 00	5,250 00	5,000 00	
Lyon, Kan., 4½s, Opt. 1916-17, Ref.	17,000 00	18,190 00	17,000 00	
Otter Tail, Minn., 5s, 1904, Ref....	8,000 00	8,240 00	8,000 00	
Pottawattamie, Ia., 4½s, 1904-5, Funding.	33,000 00	33,825 00	33,000 00	
Stark, O., 5s, 1905-6, Refunding... ..	12,000 00	12,660 00	12,000 00	
Woodbury, Ia., 3½s, 1914, Refund.	4,000 00	4,000 00	4,000 00	
Woodbury, Ia., 4s, 1920, Funding.....	6,000 00	6,390 00	6,000 00	
Wyandotte, Kan., 6s, 1903, Bridge	5,000 00	5,125 00	5,000 00	
City of Anderson, Ind., 6s, 1902, Sewer..	2,000 00	2,000 00	2,000 00	
Arkansas City, Kan., 6s, 1910, Sch.	5,000 00	5,325 00	5,000 00	
Ashland, Wis., 6s, Optional, 1899, City Improvement.. ..	10,670 94	10,670 94	10,670 94	
Beatrice, Neb., 6s, 1910, Paving and Sewer.....	20,500 00	18,450 00	20,500 00	
Chicago Ill., 5s, 1905, Sanitary Dist.	10,000 00	10,400 00	10,000 00	
Cincinnati, O., 7-3-10s, 1902, R. R. Aid	37,000 00	37,000 00	37,000 00	
Cincinnati, O., 7s, 1904, Float Debt	10,000 00	10,700 00	10,000 00	
Dubnque, Ia., 3½s, 1920, Refund... ..	8,250 00	8,373 75	8,250 00	
Hutchinson, Kan., 6s, 1909, Ed'n.	10,000 00	11,050 00	10,000 00	
Indianapolis, Ind., 4s, 1905, School Commissioners, Funding.....	11,000 00	11,220 00	11,000 00	
Jacksonville, Ill., 4s, 1919, Ref....	10,000 00	10,650 00	10,000 00	
Kokomo, Ind., 6s, 1899-1903, Street Improvement.....	5,500 00	5,500 00	5,500 00	
Kokomo, Ind., 6s, 1902, Funding.....	10,000 00	10,000 00	10,000 00	
Lima, O., 5s, 1906, Water.....	7,000 00	7,385 00	7,000 00	
Lincoln, Neb., 4½s, Opt., 1908, Ref. Michigan City, Ind., 3s, 1910-20, Water.....	35,000 00	36,400 00	35,000 00	
Water.....	15,000 00	17,325 00	15,000 00	
New York, N. Y., Reg. 3½s, 1951, Rapid Transit.	30,000 00	32,550 00	30,000 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				
Piqua, O., 6s, 1909, Refunding...	\$25,000 00	\$28,875 00	\$25,000 00	
Port Huron, Mich., 5s, 1902, Ref..	4,000 00	4,000 00	4,000 00	
Richmond, Ind., 6s, 1903, Sewer..	1,000 00	1,025 00	1,000 00	
Sioux City, Ia., 6s, 1886, Dist. Imp.	7,500 00	7,500 00	7,500 00	
Sioux City, Ia., 6s, 1903, City Imp.	2,000 00	2,000 00	2,000 00	
Sioux City, Ia., 6s, 1889-1900, Ref..	7,500 00	7,500 00	7,425 00	
Superior, Wis., 5s, 1908, St. Imp.	11,741 69	11,741 69	11,616 69	
Superior, Wis., 5s, Opt., 1908, Sew.	640 81	640 81	640 81	
Toledo, O., 3½s, Opt. 1924, Refund.	6,000 00	6,240 00	6,000 00	
Topeka, Kan., 4½s, 1902-9, Gen. Imp.	32,000 00	32,800 00	32,000 00	
Vincennes, Ind., 4½s, 1913, Ref....	6,000 00	6,340 00	6,000 00	
Westport, Mo., 5s, 1916, Water...	10,000 00	11,800 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, Ref....	10,000 00	10,000 00	10,000 00	
Southbridge, Mass., 4s, 1905-9, Engine House.....	11,500 00	11,615 00	11,500 00	
Total public funds out of Maine.....	615,303 44			\$615,103 44
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,400 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	33,000 00	38,940 00	32,318 75	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,460 00	
Bridgton & Saco River, 4s, 1928.....	5,000 00	5,200 00	5,000 00	
Eastern, 6s, 1906.....	25,000 00	27,750 00	25,000 00	
Kennebec Central, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	20,000 00	22,400 00	20,000 00	
Maine Central, 5s, 1923.....	16,000 00	19,520 00	16,000 00	
Maine Central, 4½s, 1905.....	5,000 00	5,100 00	5,000 00	
Maine Central, 7s, 1912.....	49,000 00	64,680 00	49,000 00	
Maine Central, 4s, 1912.....	50,000 00	53,000 00	50,000 00	
Penobscot Shore Line, 4s, 1920.....	4,000 00	4,320 00	4,000 00	
Portland & Ogdensburg, 5s, 1908.....	50,000 00	55,000 00	50,000 00	
Portland & Rumford Falls, 4s, 1926.....	30,000 00	32,100 00	30,000 00	
Portland & Rumford Falls, 4s, 1927.....	10,000 00	10,200 00	10,000 00	
Sandy River, 5s, 1915.....	35,000 00	37,100 00	35,000 00	
Somerset, 5s, 1917.....	30,000 00	31,800 00	30,000 00	
Waterville & Fairfield Railway, Light & Power Company, 5s, 1917.....	5,000 00	2,500 00	2,500 00	
Total railroad bonds of Maine.....	392,600 00			388,178 75
Anderson Electric Street, Ind., 6s, 1912.....	7,000 00	7,840 00	7,000 00	
Ann Arbor, 4s, 1905.....	25,000 00	25,000 00	24,906 25	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1905.....	50,000 00	51,750 00	48,097 50	
Atchison, Topeka & Santa Fe, Adj., 4s, 1905	20,500 00	19,065 00	16,043 75	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,250 00	10,000 00	
Baltimore & Ohio, Southwestern Division, 3½s, 1925.....	25,000 00	22,875 00	22,718 75	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1913.....	10,000 00	10,000 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	12,300 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	33,660 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	57,960 00	56,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,250 00	25,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	5,000 00	5,100 00	4,850 00	
Central Pacific, 4s, 1949.....	45,000 00	46,125 00	44,750 00	
Central Vermont, 4s, 1920.....	100,000 00	89,000 00	100,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949.....	10,000 00	10,250 00	10,000 00	

BATH SAVINGS INSTITUTION--Continued.

RESOURCES.

<i>Railroad Bonds Owned</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago & Eastern Illinois, 5s, 1937.....	\$25,000 00	\$31,125 00	\$25,000 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	55,500 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941.....	10,000 00	11,250 00	9,875 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	10,000 00	9,800 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,200 00	9,750 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00	17,250 00	15,000 00	
Columbus Street, O., 5s, 1932.....	5,000 00	5,550 00	4,862 50	
Concord & Montreal, 4s, 1920.....	10,000 00	10,600 00	10,000 00	
Current River, 5s, 1927.....	10,000 00	10,500 00	10,000 00	
Davenport & Rock Island, 6s, 1906-11.....	30,000 00	30,000 00	30,000 00	
Des Moines Street, Ia., 6s, 1904-15.....	35,000 00	36,575 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	25,500 00	24,900 00	
East Liverpool Railway O., 1st Mortgage, 5s, 1917.....	5,000 00	5,000 00	4,500 00	
Electric Railway, Light & Power Company of Sedalia, Mo., 6s, 1912.....	5,000 00	3,750 00	3,750 00	
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00	17,025 00	15,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	40,000 00	41,400 00	40,000 00	
Hereford, 4s, 1930.....	18,000 00	18,720 00	18,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	46,000 00	47,150 00	44,862 50	
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 & Michigan, 4s, 1900.....	25,000 00	23,750 00	22,818 75	
Kansas City Belt Line, Mo., 6s, 1916.....	40,000 00	45,200 00	40,000 00	
Kansas City, Clinton & Springfield, Reg- istered 5s, 1925.....	10,000 00	10,500 00	10,900 00	
Kansas City Cable, Extended, 5s, 1911.....	37,000 00	37,925 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	60,000 00	75,000 00	60,000 00	
Lehigh Valley of New York, 4s, 1940.....	20,000 00	22,300 00	20,000 00	
Little Falls & Dolgeville, 6s, 1921.....	5,000 00	3,750 00	3,750 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	25,000 00	27,500 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	10,450 00	9,787 50	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,850 00	4,700 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	10,000 00	11,100 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00	11,500 00	10,000 00	
New York & Greenwood Lake, 5s, 1946.....	9,000 00	10,350 00	9,000 00	
Northern Ohio, 5s, 1945.....	10,000 00	11,350 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	33,000 00	34,650 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948.....	12,000 00	12,360 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	51,250 00	48,500 00	
Passenger & Belt, Lexington, Ky., 6s, 1906-14	15,000 00	15,375 00	14,800 00	
Paterson Railway, N. J., 6s, 1931.....	20,000 00	25,600 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918.....	13,000 00	14,950 00	13,000 00	
Rochester Railway, New York, 5s, 1930.....	10,000 00	11,100 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 & San Francisco, 4s, 1951.....	32,000 00	30,720 00	31,200 00	
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00	16,950 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	10,400 00	9,860 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	10,050 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00	14,210 00	12,600 00	
Toledo Consolidated, O., 5s, 1909.....	20,000 00	20,400 00	19,500 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,400 00	10,000 00	
Trenton Passenger, N. J., 6s, Optional, 1920	10,000 00	11,350 00	10,000 00	
Ulster & Delaware, 5s, 1923.....	15,000 00	16,575 00	15,000 00	
Union Pacific, 4s, 1947.....	10,000 00	10,550 00	10,000 00	
Union Pacific, 4s, 1911.....	5,000 00	5,350 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	21,800 00	19,500 00	
West Chicago Street R.R. Tunnel Co., 5s, 1909	20,000 00	20,800 00	20,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	10,000 00	11,350 00	10,000 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	\$15,000 00	\$16,500 00	\$13,500 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	1,635,500 00			1,605,580 90
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Berlin Mills Company, 5s, 1903-4.....	6,600 00	6,600 00	6,600 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, 1902...	6,600 00	6,600 00	6,600 00	
Oxford Paper Company, 5s, 1921.....	6,000 00	6,000 00	6,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,375 00	5,000 00	
Total corporation bonds of Maine.....	122,000 00			121,280 00
Bennington Water Pow. & Lt. Co., Vt., 5s, 1923	15,000 00	15,000 00	11,250 00	
Berlin Water Co., N. H., 5s, Optional, 1902...	5,000 00	5,900 00	5,000 00	
Denver Union Water Co., Col., 5s, 1914.....	61,200 00	61,200 00	53,864 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	12,500 00	12,500 00	10,000 00	
Eau Claire Water Co., Wis., 6s, 1915.....	12,000 00	10,800 00	10,800 00	
Omaha Water Co., Neb., 4½s, Optional, 1946	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 & Maine.....	29,500 00	59,000 00	29,500 00	
Dexter & Newport.....	6,000 00	7,950 00	6,000 00	
Dexter & Piscataquis.....	15,000 00	19,875 00	15,000 00	
Portland & Ugdensburg.....	10,000 00	5,200 00	5,250 00	
Total railroad stock of Maine.....	60,500 00			55,750 00
Atchison, Topeka & Santa Fe, Preferred...	10,100 00	9,898 00	2,626 00	
Burlington, Cedar Rapids & Northern.....	13,000 00	13,500 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.....	35,300 00	52,950 00	35,300 00	
Illinois Central (ceased lines).....	3,400 00	3,604 00	3,400 00	
Rockford Ry., Lt. & Pow. Co., Ill., Common	9,000 00	6,750 00	4,500 00	
Saginaw Valley Traction Co., Mich., Pref.	15,000 00	9,000 00	3,750 00	
Syracuse Rapid Transit, N. Y., Common...	16,800 00	4,200 00	1,680 00	
Union Pacific, Preferred.....	10,000 00	8,750 00	6,000 00	
Union Pacific, Common.....	15,000 00	15,450 00	3,750 00	
Total railroad stock out of Maine.....	147,600 00			91,206 00
<i>Corporation Stock Owned.</i>				
Municipal Security Company, Portland..	2,600 00	1,640 00	1,300 00	1,300 00
Denver Union Water Company, Preferred	72,100 00	25,235 00	15,000 00	
Omaha Water Co., Neb., 1st, Preferred.....	6,800 00	4,080 00	1,169 60	
Omaha Water Co., Neb., 2nd, Preferred....	6,000 00	1,200 00	830 40	
New York Real Estate Association.....	5,000 00	5,000 00	5,000 00	
Union Stock Yards, Omaha, Neb.....	5,000 00	5,000 00	5,000 00	
Total corporation stock out of Maine.....	94,900 00			27,000 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	6,820 00	6,200 00	
First National Bank, Bangor.	5,100 00	7,395 00	5,100 00	
First National Bank, Bath.	9,200 00	11,040 00	9,200 00	
First National Bank, Damariscotta.	1,500 00	1,500 00	1,500 00	
First National Bank, Portland	20,000 00	21,000 00	20,000 00	
Lincoln National Bank, Bath.	6,000 00	6,720 00	6,000 00	
Marine National Bank, Bath.	4,000 00	5,200 00	4,000 00	
National Shoe & Leather Bank, Auburn.	5,300 00	5,300 00	5,300 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	6,500 00	5,000 00	
Total national bank stock of Maine.	72,440 00			\$72,440 00
National Bank of Commerce, Omaha, Neb.	4,000 00	1,000 00	3,000 00	
South Omaha National Bank, Neb.	2,000 00	5,000 00	2,000 00	
State National Bank, Boston, Mass.	3,400 00	5,032 00	3,400 00	
Total national bank stock out of Maine.	9,400 00			8,400 00
<i>Loans on Corporation Bonds.</i>				
Bath Iron Works		15,000 00	15,000 00	
Maine Water Company.		1,000 00	1,000 00	16,000 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine.		29,000 00	29,000 00	
Portland.		7,000 00	7,000 00	
Portland & Rumford Falls.		23,625 00	23,625 00	59,625 00
<i>Loans on Corporation Stock.</i>				
American Ice Company, Preferred		5,000 00	5,000 00	
Camden & Rockland Water Company.		3,300 00	3,300 00	
Chicago, New York & Boston Refrigerator Co.		3,193 75	3,193 75	
Hyde Windlass Company, Bath.		5,500 00	5,500 00	
Langdon Manufacturing Co., St. Albans, Vt.		2,500 00	2,500 00	
Maine Telegraph Company.		1,420 00	1,420 00	
Oahu Sugar Company, Limited.		6,300 00	6,300 00	
Sagadahoc Real Estate Association, Bath		840 00	840 00	
Torrey Rolier Bushing Works, Bath.		3,000 00	3,000 00	
Worumbo Manufacturing Co., Lisbon Falls		2,675 00	2,675 00	33,728 75
<i>Loans on National Bank Stock.</i>				
First National Bank, Omaha, Neb.		14,700 00	14,700 00	
First National Bank, Richmond.		10,000 00	10,000 00	24,700 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		1,600 00	1,600 00	
Bath Savings Institution.		2,250 00	2,250 00	
Brunswick Savings Institution.		888 00	888 00	
Wiscasset Savings Bank.		500 00	500 00	4,738 00
<i>Loans to Municipalities.</i>				
City of Bath		30,000 00	30,000 00	
Town of Georgetown.		500 00	500 00	30,500 00
Loan on Northern Pacific Railway bonds.		2,200 00	2,200 00	
Loan to People's Ferry Company, Bath (endorsed).		21,300 03	21,300 03	
Loans on vessel property.		980 00	980 00	
Loans on mortgages of real estate.		159,684 08	159,684 09	184,164 12
Real estate, investment.		15,000 00	15,000 00	
Real estate, foreclosure.		8,619 82	8,619 82	23,619 82
Premium account.			4,369 85	
Expense account.			1,893 89	6,263 74

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$90,950 86	\$90,950 86	
Cash on hand.....	3,166 42	3,166 42	\$94,117 28
Unpaid accrued interest.....	55,261 48		3,937,109 80
	4,352,098 14		
Due depositors, earned dividend and accrued State tax.....	3,792,175 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$559,922 79		

BELFAST SAVINGS BANK—BELFAST.

June 25, 1902.

NATHAN F. HOUSTON, President. WILLIAM H. QUIMBY, Treasurer.

WILMER J. DORMAN, Assistant Treasurer.

LIABILITIES.

Deposits.....	\$1,312,936 93
Reserve Fund.....	65,000 00
Undivided Profits.....	2,220 48
	\$1,380,157 41

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925.....	\$70,000 00	\$94,500 00	\$70,000 00	
United States Coupon 4s, 1925.....	30,000 00	40,500 00	30,000 00	
Total United States bonds owned.....	100,000 00			\$100,000 00
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	5,000 00
City of Ashland, Wis., 5s, 1902-4, St. Imp. District.....	15,000 00	15,225 00	15,000 00	
Chicago, Ill., 4s, 1922, Sanitary District.....	15,000 00	16,050 00	15,000 00	
Cincinnati, O., 6s, 1909, Municipal.....	5,000 00	5,850 00	5,000 00	
East Liverpool, O., 5s, Optional, 1914, Funding.....	5,000 00	5,725 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist. Omaha, Neb., 4½s, 1910, Fire Engine.....	5,000 00	5,075 00	5,000 00	
West Bay City, Mich., 5s, 1925, Funding.....	5,000 00	5,350 00	5,000 00	
Town of Orange, Conn., 4½s, 1908, School.....	10,000 00	12,150 00	10,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	6,375 00	5,000 00	
Total public funds out of Maine.....	70,000 00			70,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,900 00	5,000 00	
Belfast & Moosehead Lake, 4s, 1921.....	57,500 00	60,950 00	57,500 00	
Eastern 6s, 1906.....	12,000 00	13,320 00	12,000 00	
Maine Central, 5s, 1923.....	10,000 00	12,200 00	10,000 00	
Maine Central, 7s, 1912.....	12,000 00	15,840 00	12,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,500 00	5,000 00	
Total railroad bonds of Maine.....	101,500 00			101,500 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s 1995.....	25,000 00	25,750 00	25,000 00	
Burlington & Missouri River, Con. 6s, 1918..	3,000 00	3,165 00	3,000 00	
Carthage & Adirondack, 4s, 1981.....	5,000 00	5,150 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916....	9,500 00	13,110 00	9,500 00	
Chicago, Burlington & Quincy, Iowa Division, 4s, 1919.....	8,000 00	8,360 00	8,000 00	
Chicago, Burlington & Quincy, South-western Division, 4s, 1921.....	9,000 00	9,000 00	9,000 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	5,000 00	5,075 00	5,000 00	
Chicago, Burlington & Quincy, 7s, 1903..	30,000 00	31,800 00	30,000 00	
Chicago, Milwaukee & St. Paul, 7s, 1905....	10,000 00	18,500 00	10,000 00	
Chicago, Milwaukee & St. Paul, Terminal, 5s, 1914.....	25,000 00	28,625 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1988....	10,000 00	11,150 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	10,000 00	10,700 00	10,000 00	
Columbus Consolidated Street, Q., 5s, 1909..	12,000 00	12,480 00	12,000 00	
Flint & Pere Marquette, 5s, 1939.....	10,000 00	11,100 00	10,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	15,000 00	20,400 00	15,000 00	
Grand Rapids & Indiana, 4½s, 1941.....	10,000 00	11,450 00	10,000 00	

BELFAST 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>
Hocking Valley, 4½s, 1999.....	\$10,000 00	\$11,050 00	\$10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,250 00	10,000 00	
Iowa Central, 5s, 1938.....	10,000 00	11,600 00	10,000 00	
Iowa Falls & Sioux City, 7s, 1917.....	5,000 00	6,650 00	5,000 00	
Kansas City, Fort Scott & Memphis, 4s, 1936	25,000 00	22,625 00	20,000 00	
Long Island, North Shore Branch, 5s, 1932..	10,000 00	11,200 00	10,000 00	
Louisville & Jeffersonville Bridge, 5s, 1945	50,000 00	50,000 00	50,000 00	
Louisville & Nashville, 5s, 1916.....	10,000 00	10,500 00	10,000 00	
Lowell & Suburban St., Mass., 5s, 1911.....	10,000 00	10,700 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.....	10,000 00	11,300 00	10,000 00	
New York & Rockaway Beach, 5s, 1927.....	10,000 00	11,350 00	10,000 00	
New York & Stamford, 5s, 1931.....	10,000 00	11,100 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1943....	25,000 00	25,750 00	25,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,125 00	5,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1908..	10,000 00	10,250 00	10,000 00	
Plymouth & Middleborough, 5s, 1912.....	5,000 00	5,325 00	5,000 00	
Rutland, 6s, 1902.....	1,000 00	1,000 00	1,000 00	
Rutland-Canadian, 4s, 1949.....	10,000 00	10,300 00	10,000 00	
St. Louis & San Francisco, 5s, 1931.....	5,000 00	5,850 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919....	11,000 00	11,900 00	11,000 00	
Total railroad bonds out of Maine.....	438,560 00			\$433,500 00
<i>Corporation Bonds Owned.</i>				
Belfast Coliseum Company, 4s, 1900.....	100 00	100 00	100 00	
Belfast Industrial Real Estate Co., 4s, 1906..	5,800 00	5,800 00	5,800 00	
New England Elevator Company, 3½s, 1902-7	15,000 00	15,000 00	15,000 00	
Old Orchard Water Company, 4s, 1922.....	25,000 00	25,000 00	25,000 00	
Rockland-Rockport Lime Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Union Water Power Co., Lewiston, 5s, 1904	20,000 00	20,000 00	20,000 00	
Total corporation bonds of Maine.....	75,900 00			75,900 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 & Moosehead Lake.....	13,000 00	16,250 00	13,000 00	13,000 00
<i>Corporation Stock Owned.</i>				
Belfast Light & Power Company.....	22,500 00	22,500 00	22,500 00	22,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	12,600 00	16,380 00	12,600 00	
Casco National Bank, Portland.....	13,100 00	14,148 00	13,100 00	
First National Bank, Portland.....	6,100 00	6,405 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.....		750 00	750 00	
County of Grant, Ind.....		350 00	350 00	
City of Cairo, Ill.....		600 00	600 00	
Village of Barnesville, O.....		100 00	100 00	1,800 00
<i>Loans on Railroad Bonds.</i>				
Boston & Lowell.....	1,000 00	1,000 00	1,000 00	
Cedar Rapids & Missouri River.....	4,500 00	4,500 00	4,500 00	
Chicago, Burlington & Quincy.....	600 00	600 00	600 00	
Denver & Southwestern.....	500 00	500 00	500 00	
Duluth Street, Minn.....	1,000 00	1,000 00	1,000 00	
Evansville Street, Ind.....	2,785 00	2,785 00	2,785 00	
Iowa Falls & Sioux City.....	3,000 00	3,000 00	3,000 00	
Jamestown Street, N. Y.....	750 00	750 00	750 00	
Kansas City, Fort Scott & Memphis.....	500 00	500 00	500 00	
Little Rock & Fort Smith.....	1,000 00	1,000 00	1,000 00	
Oregon Railroad & Navigation Company.....	1,000 00	1,000 00	1,000 00	
Pacific Coast Company.....	1,000 00	1,000 00	1,000 00	
Portland & Cape Elizabeth.....	1,000 00	1,000 00	1,000 00	18,635 00

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Athol Water Company, Mass.	\$1,000 00	\$1,000 00	
Belfast Water Company	750 00	750 00	
Butte City Water Company, Mont.....	500 00	500 00	
Crystal Water Company, Edgewater, N. Y.....	1,000 00	1,000 00	
Ellsworth Water Company.....	500 00	500 00	
Fort Smith Water Company, Ark.....	1,000 00	1,000 00	
Middlesex Fells Spring Company, Mass.....	8,500 00	8,500 00	
Milbury Water Company, Mass.....	750 00	750 00	
Paris Water Company, Ky.....	1,229 22	1,229 22	
Richmond Water & Light Company, Ky.....	250 00	250 00	
Rockland-Rockport Lime Company.....	1,000 00	1,000 00	
Rockland Water Company.....	500 00	500 00	\$16,970 22
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake.....	3,350 00	3,350 00	
Duluth-Superior Traction Company.....	450 00	450 00	
Southern.....	1,198 00	1,198 00	4,998 00
<i>Loans on Corporation Stock.</i>			
American Woolen Company.....	300 00	300 00	
Belfast Coliseum Company.....	900 00	900 00	
Belfast Loan & Building Association.....	524 31	524 31	
Camden & Rockland Water Company.....	3,275 00	3,275 00	
Masonic Temple Association, Belfast.....	1,850 00	1,850 00	
Parrott Silver & Copper Company, Mont.....	500 00	500 00	
Real Estate Company, Belfast.....	2,350 00	2,350 00	
United States Mining Company, Boston.....	1,500 00	1,500 00	11,199 31
<i>Loans on National Bank Stock.</i>			
Belfast National Bank, Belfast.....	700 00	700 00	
People's National Bank, Belfast.....	550 00	550 00	1,250 00
<i>Loans to Corporations.</i>			
Belfast Hotel Company.....	327 33	327 33	
Belfast Light & Power Company.....	1,375 93	1,375 93	
Belfast Machine & Foundry Company (endorsed)....	316 34	316 34	
People's National Bank, Belfast.....	5,000 00	5,000 00	7,019 60
<i>Loans to Municipalities.</i>			
State of Maine.....	100,000 00	100,000 00	
City of Auburn.....	19,000 00	19,000 00	
Bangor.....	10,000 00	10,000 00	
Fall River, Mass.....	25,000 00	25,000 00	
Melrose, Mass.....	25,000 00	25,000 00	
New Bedford, Mass.....	35,000 00	35,000 00	
Pawtucket, R. I.....	20,000 00	20,000 00	
Town of Norwood, Mass.....	10,000 00	10,000 00	
Weymouth, Mass.....	10,000 00	10,000 00	254,000 00
Loan on Rockland Trust Company stock.....	2,000 00	2,000 00	
Loan on name.....	112 50	112 50	
Loan on life insurance policy.....	475 00	475 00	
Loan on Franklin Savings Bank book, Boston.....	400 00	400 00	
Loans on mortgages of real estate.....	102,500 00	102,500 00	105,487 50
Real estate, investment.....	15,000 00	7,000 00	
Real estate, foreclosure.....	858 44	858 44	7,858 44
Premium account.....	-	4,500 00	4,500 00
Cash on deposit.....	43,806 39	43,806 39	
Cash on hand.....	19,682 95	19,682 95	63,489 34
Unpaid accrued interest.....	13,269 34		1,380,157 41
	1,506,639 75		
Due to depositors, earned dividend and accrued State tax.....	1,317,504 38		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$189,135 37		

BETHEL SAVINGS BANK—BETHEL.

March 25, 1902.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

LIABILITIES.

Deposits	\$843,579 53
Reserve Fund	12,930 27
Undivided Profits.....	8,911 12
	\$865,420 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....	\$10,000 00	\$13,925 00	\$10,000 00	\$10,000 00
City of Calais, 4s, 1926, Municipal Building	5,000 00	5,500 00	5,000 00	
Town of Freeport, 4s, 1909-11, Funding....	4,000 00	4,060 00	4,000 00	
Total public funds of Maine	9,000 00			9,000 00
County of Atchison, Kan., 4s, Opt., 1914, Ref.	4,000 00	4,100 00	4,000 00	
Athens, O., 5s, 1926, Gen. Refund.	5,000 00	6,200 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,725 00	5,000 00	
Lawrence, Ind., 5s, 1906, Road...	2,500 00	2,637 50	2,500 00	
Lyon, Kan., 4½s, Opt., 1909, Refund.	5,000 00	5,225 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,675 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	5,000 00	5,400 00	5,000 00	
Woodbury, Ia., 4s, Opt., 1910, Ref.	4,000 00	4,180 00	4,000 00	
City of Dayton, O., 4s, 1920, Board of Ed'n.	5,000 00	5,425 00	5,000 00	
Emporia, Kan., 4½s, Opt., 1919, Ref.	6,000 00	6,180 00	6,000 00	
Hammond, Ind., 5s, 1914, School.	4,000 00	4,540 00	4,000 00	
Ishpeming, Mich., 4s, 1916, School District.....	3,000 00	3,165 00	3,000 00	
Kansas City, Mo., 3½s, 1919, School	5,000 00	5,075 00	5,000 00	
Kansas City, Kan., 6s, 1905-10, Internal Improvement.....	5,000 00	5,500 00	5,000 00	
Manistee, Mich., 4s, 1909, Water.	5,000 00	5,150 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,775 00	5,000 00	
Nebraska City, Neb., 6s, Optional, 1895, Paving.....	3,000 00	3,000 00	3,000 00	
Sedalia, Mo., 4½s, Opt., 1907, Ref.	5,000 00	5,225 00	5,000 00	
Toledo, O., 4s, Opt., 1919, Refund.	10,000 00	10,950 00	10,000 00	
Toledo, O., 4½s, 1912, Gen. St. Imp.	1,000 00	1,105 00	1,000 00	
Toledo, O., 4s, 1942, Park.....	1,500 00	1,747 50	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	5,300 00	5,000 00	
Westport, Mo., 5s, 1916, Pub. Bldg.	5,000 00	5,900 00	5,000 00	
Township of Vincennes, Ind., 5s, 1906.....	2,000 00	2,100 00	2,000 00	
Total public funds out of Maine.....	107,000 00			107,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912.....	3,000 00	3,420 00	3,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	8,000 00			8,000 00
Chicago, Milwaukee & St. Paul, C. & P. Western division, 5s, 1921.....	5,000 00	5,950 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	3,000 00	3,435 00	3,000 00	
Des Moines Street, Ia., 5s, 1914	3,000 00	3,180 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1906-9....	4,000 00	4,160 00	4,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	3,000 00	3,090 00	3,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913....	6,000 00	6,240 00	5,400 00	
Newport & Fall River Street, 5s, 1918.....	3,000 00	3,210 00	3,000 00	
Norton & Taunton street, Mass., 5s, 1920....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	29,000 00			28,400 00

BETHEL 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>
Bath Water Supply Company, 5s, 1916.....	\$5,000 00	\$5,000 00	\$5,000 00	
Berlin Mills Co., (Me. and N. H.) 5s, 1913....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Northern Banking Co., Portland, 5s, 1900....	267 21	-	267 21	
Total corporation bonds of Maine.....	13,267 21			\$13,267 21
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	4,500 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	5,300 00	5,724 00	5,300 00	
Casco National Bank, Portland.....	9,200 00	9,936 00	9,200 00	
Chapman National Bank, Portland.....	1,000 00	1,040 00	1,000 00	
First National Bank, Portland.	8,000 00	8,200 00	7,984 00	
Merchants' National Bank, Portland.....	450 00	612 00	450 00	
National Shoe & Leather Bank, Auburn....	4,500 00	4,500 00	4,500 00	
Norway National Bank, Norway	1,700 00	1,955 00	1,700 00	
Total national bank stock owned	30,150 00			30,134 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).....		52 22	52 22	
Bethel Dairying Company.....		600 00	600 00	652 22
Loan on city of Boston, Mass. bond.....		1,000 00	1,600 00	
Loan on Worumbo Manfg. Co. stock, Lisbon Falls..		800 00	800 00	
Loan on City National Bank stock, Berlin, N. H....		1,600 00	1,000 00	
Loans on personal property.....		1,996 38	1,996 38	
Loan on Portland Savings Bank book.....		100 00	100 00	
Loans on mortgages of real estate.....		122,947 85	122,947 85	127,844 23
Real estate, investment.....		5,300 00	5,300 00	
Real estate, foreclosure.		3,690 97	3,690 97	
Safe and furniture.....		1,500 00	2,394 05	11,385 02
Premium account.....			982 70	
Expense account.....			2,380 56	3,363 26
Cash on deposit... ..		5,993 68	5,993 68	
Cash on hand.		1,381 30	1,381 30	7,374 98
Unpaid accrued interest.....		2,700 00		\$365,420 92
Due depositors, earned dividend and accrued State tax.....		382,264 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax		349,469 53		
		\$33,791 87		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 23, 1902.

CARLOS HEARD, President.

EDWARD W. STAPLES, Treasurer.

LIABILITIES.

Deposits	\$1,080,881 81
Reserve Fund.....	4,921 93
Undivided Profits	25,198 11
	<hr/> \$1,111,001 85

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1907, Sewer.....	\$500 00	\$515 00	\$500 00	\$500 00
County of Chippewa, Mich., 6s, 1904, Fund..	5,000 00	5,250 00	5,000 00	
Wyandotte, Kan., 7s, 1890-3, Road Improvement.	17,000 00	8,500 00	17,000 00	
City of Danville, Ill., 4½s, 1907, Sewer....	2,000 00	2,090 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	10,000 00	11,750 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund..	6,000 00	6,750 00	6,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,525 00	5,000 00	
Kansas City, Mo., 5s, 1905, S. D....	2,000 00	2,090 00	2,000 00	
Port Huron, Mich., 5s, 1911, Street	1,000 00	1,115 00	1,000 00	
Sioux City, Ia., 6s, Opt., 1896, Imp.	2,100 00	2,100 00	2,100 00	
Sioux City, Ia., 6s, 1901, Fund, Imp.	2,500 00	2,500 00	2,500 00	
Superior, Wis., 5s, 1912, School..	5,000 00	5,575 00	5,000 00	
Total public funds out of Maine.....	57,600 00			57,600 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1931.....	10,000 00	9,500 00	9,500 00	
Bridgton & Saco River, 4s, 1928.....	6,000 00	6,240 00	6,000 00	
Maine Central, 7s, 1912.....	18,000 00	23,760 00	18,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 6s, 1908....	20,000 00	22,000 00	20,600 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	64,000 00			63,500 00
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, 1906.....	5,000 00	5,000 00	5,000 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	6,200 00	5,000 00	
Bellingham Bay & British Columbia, 5s, 1932	1,000 00	1,030 00	1,000 00	
Bristol County Street, Mass., 5s, 1921....	10,000 00	10,500 00	10,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	5,000 00	5,150 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950....	10,000 00	10,000 00	10,000 00	
Brunswick & Chillicothe, 6s, 1903.....	1,000 00	1,000 00	1,000 00	
Burlington & Missouri River, 1st Mortgage, 6s, 1918.....	6,600 00	7,986 00	6,400 00	
Canton-Massillon Street, O., 5s, 1920.....	10,000 00	10,100 00	10,000 00	
Central Vermont, 4s, 1920.....	5,500 00	4,840 00	4,880 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	9,000 00	10,800 00	8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	1,080 00	900 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,425 00	4,650 00	
Cicero & Proviso Street, Chicago, 5s, 1915....	5,000 00	5,275 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	15,000 00	15,900 00	15,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928....	10,000 00	10,400 00	10,000 00	
Des Moines Suburban, Ia., 6s, Optional, 1906	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	
Grafton & Upton, 4s, 1912.....	14,000 00	13,440 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	10,600 00	10,000 00	
Housatonic, 5s, 1937.....	15,000 00	20,100 00	15,000 00	
Lima Railroad, O., 1st Mortgage, 5s, 1907-12..	15,009 00	15,009 00	15,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919.....	15,000 00	16,350 00	14,250 00	

BIDDEFORD 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>
Montville Street, Conn., 5s, 1920.....	\$10,000 00	\$10,500 00	\$10,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
New York & New England, 6s, 1905.....	5,600 00	5,300 00	5,000 00	
Oregon Short Line, Income 4s, Series B, 1946	5,600 00	4,250 00	4,700 00	
Providence & Fall River Street, 5s, 1921....	10,000 00	10,800 00	10,000 00	
St. Paul & 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	
Toledo & Ohio Central, 4s, 1951.....	10,000 00	11,200 00	9,300 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,600 00	10,000 00	
Total railroad bonds out of Maine	283,600 00			\$279,020 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt., 1903..	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Northern Banking Co., Portland, 5s, 1900..	1,425 15	-	1,425 15	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.....	23,425 15			23,425 15
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>				
Duluth-Superior Traction Co., Preferred...	8,000 00	6,000 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston.....	1,000 00	1,200 00	1,000 00	
Cabot Manufacturing Co., Brunswick.....	20,000 00	12,200 00	12,182 00	
Edwards Manufacturing Co., Augusta.....	10,000 00	16,000 00	10,000 00	
Franklin Company, Lewiston.....	10,000 00	10,000 00	10,000 00	
Hardy Machine Company, Biddeford....	3,900 00	975 00	3,900 00	
Pepperell Manufacturing Co., Biddeford..	32,900 00	83,237 00	32,900 00	
Saco & Petee Machine Shops, Biddeford..	22,100 00	22,763 00	22,100 00	
York Manufacturing Company, Saco.....	3,000 00	3,360 00	3,000 00	
Total corporation stock of Maine.....	102,900 00			95,082 00
Boulevard Improvement Company of East Independence, Kansas City, Mo.....	7,000 00	2,100 00	7,000 00	7,000 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	2,000 00	2,600 00	2,000 00	
Biddeford National Bank, Biddeford.....	20,700 00	22,770 00	20,700 00	
Bucksport National Bank, Bucksport.....	850 00	1,105 00	850 00	
Canal National Bank, Portland.....	2,900 00	3,132 00	2,900 00	
Casco National Bank, Portland.....	400 00	432 00	400 00	
Cumberland National Bank, Portland.....	700 00	714 00	700 00	
First National Bank, Biddeford.....	100 00	147 50	100 00	
First National Bank, Dexter.....	2,500 00	2,700 00	2,500 00	
First National Bank, Wiscasset.....	800 00	800 00	800 00	
Manufacturers' National Bank, Lewiston..	5,400 00	5,940 00	5,400 00	
National Shoe and Leather Bank, Auburn.	2,600 00	2,600 00	2,600 00	
National Traders' Bank, Portland.....	600 00	618 00	600 00	
Newcastle National Bank, Newcastle.....	3,000 00	3,090 00	3,000 00	
Northern National Bank, Hallowell.....	2,000 00	2,206 00	2,000 00	
South Berwick National Bank, So. Berwick	250 00	290 00	250 00	
Veazie National Bank, Bangor.....	2,000 00	2,600 00	2,000 00	
York National Bank, Saco.....	1,500 00	2,100 00	1,500 00	
Total national bank stock of Maine	48,300 00			48,300 00
First National Bank, Denison, Texas.....	440 00	440 00	440 00	
Merchants' National Bank, Portland, Ore..	2,500 00	2,500 00	2,600 00	
Minneapolis National Bank, Minneapolis, Kansas.....	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine...	3,940 00			3,940 00

BIDDEFORD SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company, Auburn..	\$4,000 00	\$4,000 00	\$4,000 00	
Westbrook Trust Company, Westbrook....	1,000 00	1,050 00	1,000 00	
Total other bank stock owned...	5,000 00			\$5,000 00
<i>Loans on Corporation Stock.</i>				
American Bank Building Co., Kansas City, Mo.....		2,000 00	5,000 00	
Camden & Rockland Water Company.....		6,000 00	6,000 00	
Chicago Rialto Company.....		2,500 00	2,500 00	
Deering Packing Company, Saco		1,000 00	1,000 00	
East Duluth Company, Minn.....		4,000 00	4,000 00	
Hardy Machine Company, Biddeford.....		881 80	881 80	
Oakdale Improvement Company, Minn.....		13,000 00	13,000 00	
Page Obesity & Blood Remedy Company, Boston....		500 00	500 00	
Pepperell Manufacturing Company, Biddeford.....		1,000 00	1,000 00	
Saratoga Victory Manufacturing Company, N. Y.....		534 53	534 53	34,416 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, Kan.....		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.....		3,000 00	3,314 90	
Bank of Glen Elder, Kansas.....		1,500 00	1,500 00	4,814 90
Loan on city of Westbrook bond.....		350 00	350 00	
Loan on Union Pacific Railroad bond..		700 00	700 00	
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.....		9,000 00	9,000 00	
Loans on names.....		1,642 50	1,642 50	
Loans on Biddeford Savings Bank books.....		1,100 00	1,100 00	
Loans on mortgages of real estate.....		310,541 80	310,541 80	332,484 30
Real estate, investment.....		55,000 00	55,000 00	
Real estate, foreclosure.....		36,566 46	36,566 46	91,566 46
Premium account.....			6,945 33	6,945 33
Cash on deposit		32,590 64	32,590 64	
Cash on hand.		1,516 74	1,516 74	34,107 38
Unpaid accrued interest		19,000 00		1,111,001 85
Due depositors, earned dividend and accrued State tax		1,196,918 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		1,086,387 81		
		\$104,531 16		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

September 26, 1902.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

LIABILITIES.

Deposits.....	\$299,424 76
Reserve fund	9,406 05
Undivided profits	9,702 50
	\$318,533 31

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1907, R. R. Aid... ..	\$1,000 00	\$1,130 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	5,800 00	6,003 00	5,800 00	
Total public funds of Maine.....	6,806 00			\$6,800 00
City of Defiance, O., 6s, 1911, Refunding.	2,000 00	2,320 00	2,000 00	
Port Huron, Mich., 5s, 1906, Ref..	3,000 00	3,165 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Munic...	5,000 00	5,750 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 & Lincoln, 5s, 1921.....	2,000 00	2,240 00	2,000 00	
Lime Rock, 4s, 1929.....	3,000 00	3,120 00	3,000 00	
Phillips & Rangeley, 5s, 1910.....	2,000 00	2,000 00	2,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,060 00	3,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	10,000 00	11,500 00	10,000 00	
Rockland, Thomaston & Camden St., 4s, 1921	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	33,000 00			32,745 00
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1905.....	1,500 00	1,560 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1905.	500 00	480 00	500 00	
Baltimore, Chesapeake & Atlantic, 6s, 1934	7,000 00	8,120 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,210 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	4,000 00	4,240 00	4,000 00	
Brockton & East Bridgewater Street, Mass., 5s, 1918.....	4,000 00	4,240 00	4,000 00	
Canton-Massillon Electric, O., 5s, 1920	8,000 00	8,080 00	8,000 00	
Central Branch, 4s, 1919.....	4,000 00	3,700 00	3,700 00	
Chatham Railroad, 6s, 1907.....	1,000 00	1,050 00	1,000 00	
Chicago & Cincinnati, 5s, 1952.....	10,000 00	10,600 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910.	15,000 00	16,050 00	15,000 00	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	11,700 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	5,000 00	5,825 00	5,000 00	
Detroit Railway, 5s, 1921.....	5,000 00	5,350 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	8,000 00	8,080 00	8,000 00	
Hereford 4s, 1930.....	5,000 00	5,200 00	5,000 00	
Lowell, Lawrence & Haverhill, Mass., 5s, 1923	6,000 00	6,240 00	5,585 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	
Pontiac, Oxford & Northern, 6s, 1913.....	2,000 00	2,280 00	2,000 00	
St. Louis Railroad, Mo., 5s, Optional, 1900..	2,000 00	2,000 00	2,000 00	
St. Joseph & Grand Island, 3-4s, 194.....	5,000 00	4,825 00	4,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,105 00	3,000 00	
Williamsport & North Branch, 4½s, 1931....	4,000 00	4,200 00	4,000 00	
Total railroad bonds out of Maine.....	121,000 00			119,720 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>
Angusta Water Company, 5s, 1904.....	\$3,000 00	\$3,000 00	\$3,000 00	
Belfast Water Company, 5s, 1907.....	2,000 00	2,080 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,060 00	2,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1907.	4,000 00	4,080 00	4,000 00	
Lewiston & Auburn Elec. Light Co., 6s, 1909	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Com- pany, 8s, 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.....	39,000 00			\$39,000 00
Athol Water Company, Mass., 5s, 1912.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Atchison, Topeka & Santa Fe, Preferred..	2,200 00	2,244 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	2,600 00	2,000 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
Total national bank stock of Maine.....	4,000 00			4,000 00
South End National Bank, Boston, Mass...	2,000 00	1,500 00	2,000 00	2,000 00
Loan on First National Bank, Wiscasset.....		250 00	250 00	
Loan to Boothbay Marine Railway Company.....		900 00	900 00	
Loans on mortgages of real estate.....		84,132 73	84,132 73	85,282 73
Real estate, foreclosure.....		1,181 01	1,181 01	
Safes.....		450 00	450 00	1,631 01
Premium account.....			4,840 56	4,840 56
Cash on deposit.....		4,966 88	4,966 88	
Cash on hand.....		2,226 64	2,226 64	7,193 52
Unpaid accrued interest.....		2,254 59		\$318,533 31
Due depositors, earned dividend and accrued State tax.....		331,478 85		
		304,421 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$27,057 01		

BREWER SAVINGS BANK—BREWER.

October 1, 1902.

ALPHEUS ROBINSON, President.

HOWARD N. FLOYD, Treasurer.

LIABILITIES.

Deposits	\$267,066 45
Reserve fund.....	5,885 61
Undivided profits.....	6,025 92
	\$278,977 98

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1925.....	\$10,000 00	\$13,700 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid.	10,000 00	11,050 00	10,000 00	
Penobscot, 3½s, 1925, Ct. House...	4,000 00	4,160 00	4,000 00	
Washington, 4s, Opt., 1923, R. R. Aid	5,000 00	5,375 00	5,000 00	
City of Belfast, 4s, Opt., 1905, Refunding	5,000 00	5,100 00	5,000 00	
Belfast, 4s, Opt., 1918, Refunding	2,000 00	2,150 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	4,280 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	1,575 00	1,500 00	
Total public funds of Maine	42,500 00			42,500 00
County of Lyon, Kan., 4½s, 1919, Refunding.	3,000 00	3,285 00	3,000 00	
Otter Tail, Minn., 5s, 190., Fund.	2,000 00	2,060 00	2,000 00	
Paulding, O., 5s, 1905, Poor.....	4,000 00	4,160 00	4,000 00	
Putnam, O., 5s, 1905, Ditch.....	2,000 00	2,080 00	2,000 00	
City of Ramsey, Minn., 4½s, 1918, C. H....	2,000 00	2,310 00	2,000 00	
Canton, O., 5s, 1909, Refunding...	4,000 00	4,400 00	4,000 00	
Cleveland, O., 4s, 1921, Sch. District	3,000 00	3,315 00	3,000 00	
East Liverpool, O., 5s, Optional 1914, Funding.	4,000 00	4,580 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	2,170 00	2,000 00	
Marinette, Wis., 5s, 1905-2, Sch..	4,000 00	4,340 00	4,000 00	
Marinette, Wis., 5s, 1911-2, Sew..	1,000 00	1,120 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,115 00	1,000 00	
Omaha, Neb., 4s, 1918, Funding..	2,000 00	2,120 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. Dist..	2,000 00	2,130 00	2,000 00	
Port Huron, Mich., 5s, 1904, Ref..	500 00	515 00	500 00	
Port Huron, Mich., 4s, 1911, Public Building.....	3,000 00	3,105 00	3,000 00	
Town of Burrillville, R. I., 3½s, 1919, Fund.	3,000 00	3,075 00	3,000 00	
East Providence, R. I. 4s, 1922, Funding.....	2,000 00	2,180 00	2,000 00	
Total public funds of Maine.....	46,500 00			46,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Maine Central, 4½s, 1912	2,000 00	2,200 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	
Brooklyn Union Elevated, N. Y., 4 ½s, 1950..	3,000 00	3,075 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	8,000 00	8,560 00	8,000 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,140 00	2,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	3,000 00	3,495 00	3,000 00	
Duluth Street, Minn., 5s, 1930	4,000 00	4,080 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 & Iowa, 4s, 1950	\$2,000 00	\$2,020 00	\$1,970 00	
Manhattan Railway, New York, 4s, 1990...	3,000 00	3,120 00	3,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,105 00	3,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	4,000 00	3,720 00	3,840 00	
Trenton Passenger, N. J., 6s, 1931.....	6,000 00	7,020 00	6,000 00	
Total railroad bonds out of Maine.....	41,000 00			\$40,810 00
<i>Corporation Bonds Owned.</i>				
Gardiner Water Works, 5s, 1905.....	2,000 00	2,040 00	2,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Rockland-Rockport Lime Co., 5s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	12,000 00			12,000 00
Swift Refrigerator Transportation Com- pany, Chicago, 4½s, 1911.....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	3,000 00	4,500 00	3,000 00	3,000 00
Duluth-Superior Traction Co., Preferred...	1,200 00	900 00	900 00	
Duluth-Superior Traction Co., Common....	300 00	30 00	-	
Syracuse Rapid Transit, N. Y., Common...	3,500 00	945 00	-	
Total railroad stock out of Maine.....	5,000 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	3,600 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	1,950 00	1,500 00	
Total national bank stock owned.....	2,200 00			2,200 00
<i>Loans to Municipalities.</i>				
City of Brewer.....		1,900 00	1,900 00	
Town of Dedham.....		500 00	500 00	2,400 00
Loan on Smith Planing Mill stock, Brewer.....		900 00	900 00	
Loans on mortgages of real estate		69,671 00	69,671 00	70,571 00
Real estate investment		2,392 14	2,892 14	
Real estate, foreclosure		7,141 80	7,641 80	10,533 94
Premium account.....			8,767 96	
Expense account.....			633 76	9,401 72
Cash on deposit		3,668 33	3,668 33	
Cash on hand		492 99	492 99	4,161 32
Unpaid accrued interest.....		2,791 66		\$278,977 98
Due depositors, earned dividend and accrued State tax		290,542 92		
Estimated market value of resources above liability for deposits, earned dividend and State tax		271,021 66		
		\$19,521 26		

BRIDGTON SAVINGS BANK—BRIDGTON.

July 1, 1902.

AUGUSTUS H. WALKER, President.

MELLEN PLUMMER, Treasurer.

LIABILITIES.

Deposits	\$661,979 45
Reserve fund.	22,700 00
Undivided profits	17,098 28
	\$701,777 73

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, R. R. Aid...	\$5,000 00	\$5,475 00	\$5,000 00	
City of Lewiston, 3½s, 1925, Refunding...	6,000 00	6,240 00	6,000 00	
Old Town, 3½s, 1921, Refunding..	9,000 00	9,000 00	9,000 00	
Danverscott, 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.....	28,000 00			\$28,000 00
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,750 00	5,000 00	
Franklin, O., 6s, 1903, Street Imp.	6,000 00	6,000 00	6,000 00	
Hennepin, Minn., 4½s, 1914, Court House and City Hall.....	2,000 00	2,390 00	2,000 00	
Lawrence, Ind., 5s, 1904-7, Road.	5,000 00	5,175 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	10,000 00	10,950 00	10,000 00	
Prince George, Md., 5s, 1922, C. H.	3,000 00	3,645 00	3,000 00	
City of Canton, O., 4s, 1905-10, Paving....	3,620 00	3,728 60	3,620 00	
Massillon, O., 4s, 1919, School....	6,000 00	6,390 00	6,000 00	
Moline, Ill., 5s, 1910, School.....	3,000 00	3,315 00	3,000 00	
Owensboro, Ky., 4s, 1930, Street..	5,000 00	5,450 00	5,000 00	
Toledo, O., 3½s, 1930, Refunding..	5,000 00	5,225 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,725 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..	19,000 00	19,760 00	19,000 00	
Bridgton & Saco River, 4s, 1920-40.....	5,000 00	5,000 00	5,000 00	
Georges Valley, 1st Mortgage, 6s, 1919.....	2,500 00	2,500 00	2,500 00	
Maine Central, 7s, 1912.....	2,000 00	2,640 00	2,000 00	
Mousam River, 6s, Optional 1902.....	500 00	500 00	500 00	
Penobscot Shore Line, 1st Mort., 4s, 1920...	1,000 00	1,080 00	1,000 00	
Portland Railroad, 3½s, Optional 1930.....	6,000 00	6,060 00	6,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	11,000 00	10,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,700 00	10,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	6,000 00	6,000 00	6,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Somerset, 4s, 1950.....	1,000 00	1,000 00	1,000 00	
Total railroad bonds of Maine..	68,000 00			68,000 00
Ashland Coal & Iron Railway, 4s, 1925.....	3,000 00	3,000 00	3,000 00	
Baltimore, Chesapeake & Atlantic 5s, 1934	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	5,000 00	4,525 00	4,425 00	
Braintree & Weymouth St., Mass., 5s, 1917..	3,000 00	3,240 00	3,000 00	
Brockton, Bridgewater & Taunton, Mass., 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Brockton & Plymouth St., Mass., 4s, 1920..	5,000 00	5,150 00	5,000 00	
Brockton Street, Mass., 1st Mort., 4s, 1924..	1,000 00	1,080 00	1,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	5,000 00	5,150 00	5,000 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	5,950 00	5,000 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,790 00	2,820 00	
Central Pacific, 4s, 1949.....	8,000 00	8,200 00	7,890 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	3,000 00	3,180 00	3,000 00	
Cicero & Proviso Street, Chicago, 4s, 1915..	5,000 00	5,325 00	5,000 00	

BRIDGTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cincinnati, Richmond & Muncie, 5s, Optional 1910	\$5,000 00	\$5,350 00	\$5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	5,000 00	5,000 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991	5,000 00	5,075 00	5,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928	5,000 00	5,250 00	5,000 00	
Detroit & Mackinac, 4s, 1995	1,000 00	930 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, 1905	5,000 00	5,200 00	4,800 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,050 00	4,825 00	
Kanawha & Michigan, 4s, 1990	5,000 00	4,800 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,425 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,400 00	5,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1913	8,000 00	8,320 00	7,200 00	
Lynn & Boston, Mass., 1st Mort., 5s, 1924	5,000 00	5,650 00	5,000 00	
Minnesota Transfer, 5s, 1916	2,000 00	2,060 00	2,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	5,000 00	5,550 00	5,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,400 00	5,000 00	
New York & Rockaway Beach, 5s, 1927	3,000 00	3,405 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1997	5,000 00	5,200 00	4,225 00	
Omaha Street, Neb., 5s, 1914	3,000 00	3,075 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916	3,000 00	3,420 00	3,000 00	
Providence & Fall River, 5s, 1921	5,000 00	5,450 00	5,000 00	
Providence & Taunton St., 1st Mort., 5s, 1918	5,000 00	5,250 00	5,000 00	
St. Louis Railroad, Mo., 1st Mort., 5s, Opt. 1900	5,000 00	5,000 00	5,000 00	
Scranton 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	3,120 00	3,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,650 00	4,750 00	
United Traction & Electric, Providence, R. I., 1st Mortgage, 5s, 1933	3,000 00	3,405 00	2,985 00	
West Chicago Street Railroad Tunnel Company, 1st Mortgage, 5s, 1909	5,000 00	5,200 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,200 00	5,000 00	
Total railroad bonds out of Maine	193,000 00			\$189,070 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co., 1st Mort., 5s, 1903	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 Co., 1st Mortgage, 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 Mortgage, 5s, 1909	3,000 00	3,090 00	3,000 00	
Frontier Water Company, Fort Fairfield, 1st Mortgage, 5s, 1909	3,000 00	3,060 00	3,000 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	
Oxford Paper Company, 5s, 1921	3,000 00	3,000 00	3,000 00	
Portland Water Company, 4s, 1927	2,000 00	2,140 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	
Rumford Falls Light & Water Co., 6s, 1908	1,000 00	1,000 00	1,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917	2,000 00	2,000 00	2,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,375 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	56,000 00			56,000 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 & Ogdensburg	7,300 00	3,796 00	3,342 50	3,342 50
Union Pacific, Preferred	2,000 00	1,770 00	2,250 00	
Union Pacific, Common	3,000 00	3,185 00		
Total railroad stock out of Maine	5,000 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.....	\$3,960 00	\$4,290 00	\$3,960 00	
Canal National Bank, Portland.....	2,600 00	2,808 00	2,600 00	
First National Bank, Bath.....	2,500 00	3,000 00	2,500 00	
First National Bank, Portland.....	4,700 00	4,935 00	4,700 00	
Merchant's 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 owned.....	16,300 00			\$16,300 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company.....	4,000 00	6,800 00	4,000 00	4,000 00
<i>Loans on Railroad Bonds.</i>				
Bridgton & Saco River.....	500 00		500 00	
Indiana, Illinois & Iowa.....	1,000 00		1,000 60	1,500 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass.....		3,000 00	3,000 00	
Bar Harbor Electric Light Company.....		3,500 00	3,500 00	
Bridgton Water and Light Company.....		500 00	500 00	
Knox Gas and Electric Company, Rockland.....		500 00	500 00	
People's Gas Light and Coke Co., Buffalo, N. Y.....		2,849 12	2,849 12	
Rockland Water Company.....		2,000 00	2,000 00	
Sterling Water Company, Ill.....		1,000 00	1,000 00	
York Light and Heat Company, Biddeford.....		500 00	500 00	13,849 12
<i>Loans on Corporation Stock.</i>				
Andover Manufacturing Company.....		2,000 00	2,000 00	
Athol Water Company, Mass.....		3,000 00	3,000 00	
Bridgton Furniture Company.....		5,600 00	5,600 00	
Bridgton and Harrison Electric Company.....		6,050 00	6,050 00	
Bridgton Morocco Company.....		100 00	100 00	
Camden and Rockland Water Company.....		5,000 00	5,000 00	
Wales and Hamblin Company, Bridgton.....		3,900 00	3,900 00	25,650 00
<i>Loans to Corporations.</i>				
Bridgton Farmers' and Mechanics Club.....		300 00	300 00	
Forest Mills Company, Bridgton.....		15,500 00	15,500 00	15,800 00
<i>Loans to Municipalities.</i>				
Town of Bridgton.....		2,141 98	2,141 98	
Kennebunk.....		5,500 00	5,500 00	
Sweden.....		140 17	140 17	
Bridgton Village Corporation.....		752 07	752 07	8,534 22
Loans on Bridgton and Saco River Railroad stock..		10,350 00	10,350 00	
Loan on Chapman National Bank stock, Portland..		500 00	500 00	
Loans on life insurance policies.....		4,287 54	4,287 54	
Loans on names.....		5,031 54	5,031 54	
Loans on Bridgton Savings Bank books.....		2,051 74	2,051 74	
Loans on mortgages of real estate.....		163,591 12	163,591 12	185,811 94
Real estate investment.....		585 00	585 00	
Real estate foreclosure.....		4,444 82	4,444 82	
Safe and furniture.....		700 00	700 00	5,729 82
Premium account.....			12,000 00	12,000 00
Cash on deposit.....		2,859 40	2,859 40	
Cash on hand.....		2,960 73	2,960 73	5,820 13
Unpaid accrued interest.....		5,840 00		\$701,777 73
Due depositors, earned dividend and accrued State tax.....		728,216 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		673,542 89		
		\$54,673 44		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 19, 1902.

WESTON THOMPSON, President.

S. L. FORSAITH, Treasurer.

LIABILITIES.

Deposits	\$710,451 83
Reserve fund	24,295 01
Undivided profits	26,984 48
	<hr/> \$761,731 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Brunswick, 4s, 1903-12, Town Hall	\$3,000 00	\$3,075 00	\$3,000 00	
Brunswick, 4s, 1902-3, Sch. House	2,000 00	2,050 00	1,950 00	
Brunswick Village Corporation, 4s, 1903-22, Sewer	3,000 00	3,060 00	3,000 00	
Village of Farmington, 4s, 1902, Municipal.	19 65	19 65	19 65	
Total public funds of Maine.....	8,019 65			\$7,969 65
Commonwealth of Massachusetts, Registered 3s, 1941, Municipal Water Loan ...	16,000 00	16,000 00	16,000 00	
County of Anne Arundel, Md., 5s, 1913, School Commissioners ...	5,000 00	5,675 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike..	15,000 00	17,775 00	15,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,750 00	10,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	3,000 00	3,090 00	3,000 00	
Polk, Ia., 3½s, 1914, Court House.	10,000 00	10,250 00	10,000 00	
Rice, Kan., 6s, 1920, Refunding ..	5,000 00	6,100 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,350 00	10,600 00	
Vigo, Ind., 5s, 1907-8, Court House	5,000 00	5,375 00	4,875 00	
Yankton, S. D., 4½s, 1913, Refund.	2,800 00	2,800 00	1,550 00	
Anderson, Ind., 5s, 1906, Refunding	5,000 00	5,225 00	5,000 00	
Chicago, Ill., 4½s, 1907, San. Dist.	5,000 00	5,225 00	5,000 00	
East Liverpool, O., 6s, 1902, Ref.	1,000 00	1,000 00	1,000 00	
Evansville, Ind., 5s, 1912, Funding	5,000 00	5,625 00	5,000 00	
Hutchinson, Kan., 6s, 1903, Board of Education	5,000 00	5,450 00	5,000 00	
Indianapolis, Ind., 4s, 1922, Sch..	10,000 00	11,100 00	10,000 00	
Kokomo, Ind., 6s, 1896-1901, Imp.	1,672 06	1,672 06	1,672 06	
Marion, Ind., 6s, 1903-4, School...	4,000 00	4,140 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	1,030 00	955 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	8,000 00	9,280 00	8,000 00	
South Bend, Ind., 6s, 1902-3, St. Imp.	1,800 00	1,827 00	1,800 00	
Stillwater, Minn., 5s, 1906, Per- manent Improvement.....	1,000 00	1,055 00	1,000 00	
Toledo, O., 3½s, 1920, Park.....	5,000 00	5,175 00	5,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,525 00	5,000 00	
Youngstown, O., 5s, 1910, Sch. Imp.	6,000 00	6,690 00	6,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, Sch. D.	5,000 00	5,375 00	5,000 00	
Township of Polk, O., 6s, 1902, Road Imp...	5,000 00	5,000 00	5,000 00	
Youngstown, O., 5s., 1914, Park..	8,000 00	9,160 00	8,000 00	
Total public funds out of Maine.....	169,272 06			167,852 06
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,600 00	5,000 00	
Lime Rock, 4s, 1929	5,000 00	5,200 00	5,000 00	
Maine Central, Consolidated 7s, 1912	10,000 00	13,200 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	5,450 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915.	12,000 00	13,200 00	12,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,700 00	10,000 00	
Total railroad bonds of Maine ...	57,000 00			57,000 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 & Salisbury Beach, Mass., 1st Mortgage, Gold, 5s, 1911.....	\$5,000 00	\$5,100 00	\$4,875 00	
Burlington Electric, Ia., 1st Mort., 6s, 1910.....	3,000 00	2,700 00	2,940 00	
Central Pacific, 4s, 1949.....	15,000 00	15,150 00	14,737 50	
Chicago, Burlington & Quincy, 3½, 1949.....	10,000 00	10,050 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort., 5s, 1937.....	3,000 00	3,660 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1913.....	10,000 00	10,550 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s Opt., 1910.....	10,000 00	10,500 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s 1933.....	10,000 00	11,450 00	10,000 00	
Davenport & Rock Island, 1st Mort., 6s, 1910.....	2,000 00	2,000 00	2,000 00	
Des Moines Union, Ia., 1st Mort., 5s, 1917.....	11,000 00	11,660 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s Opt. 1927.....	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., O., 1st Mort., 5s, 1917.....	3,500 00	3,500 00	3,500 00	
Haverhill & Amesbury Street, Mass., 1st Mortgage, Gold, 5s, 1912.....	12,000 00	12,240 00	12,000 00	
Hereford, 4s, 1930.....	10,000 00	10,400 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	5,000 00	5,200 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	15,000 00	15,000 00	14,475 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,750 00	9,925 00	
Lehigh Valley of New York, 4½s, 1940.....	15,000 00	16,200 00	15,000 00	
Milford, Attleboro & Woonsocket Rt., 5s, 1919.....	5,000 00	5,200 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	10,400 00	9,725 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
Passenger & Belt, Lexington, Ky., 1st Mortgage, 6s, 1909.....	5,000 00	5,125 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928.....	10,000 00	10,200 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
Port Reading Railway Co., 1st Mort., 5s, 1941.....	5,000 00	5,400 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1906.....	10,000 00	11,300 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	13,000 00	12,675 00	12,675 00	
Saranac & Lake Placid, 1st Mort., Gold, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Saratoga Traction Company, N. Y., 5s, 1929.....	8,000 00	6,800 00	8,000 00	
Scioto Valley & New England, 4s 1939.....	10,000 00	10,050 00	10,000 00	
Trenton Passenger, N. J., Gold, 6s, 1931.....	11,000 00	12,870 00	11,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909.....	10,000 00	10,200 00	10,000 00	
Total railroad bonds out of Maine.....	274,500 00			\$272,322 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, 1902.....	9,500 00	9,500 00	9,500 00	
Caribou Water Company, 5s, 1916.....	5,000 00	4,500 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	5,175 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,700 00	10,000 00	
Presque Isle Water Company, 5s, 1907.....	5,000 00	5,100 00	5,000 00	
Public Works Company, Bangor 5s, 1920.....	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, Optional 1894.....	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 Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Ogdensburg	\$22,100 00	\$11,492 00	\$9,945 00	\$9,945 00
Duluth-Superior Traction Company, Pref..	2,000 00	1,500 00	1,500 00	
Duluth-Superior Traction Company, Com..	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 67	-	
Richmond Water Company	3,500 00	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	910 00	700 00	
Canal National Bank, Portland	8,000 00	8,640 00	8,000 00	
Casco National Bank, Portland	8,700 00	9,390 00	8,700 00	
Cumberland National Bank, Portland	4,000 00	4,080 00	4,000 00	
First National Bank, Brunswick	250 60	637 50	250 00	
First National Bank, Portland	3,800 00	3,895 00	3,800 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 & Leather Bank, Auburn	6,600 00	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	1,030 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	2,800 00	3,808 00	2,800 00	
Total national bank stock owned	53,475 00			53,475 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company, Portland	5,000 00	8,500 00	5,000 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
Newark Water Works Company, N. Y.		185 61	185 61	
Watertown Water, Light & Power Company, West Va.		500 00	500 00	685 61
<i>Loans to Municipalities.</i>				
Town of Brunswick		12,000 00	12,000 00	
Topsham		1,700 00	1,700 00	13,700 00
Loan on York Manufacturing Company stock, Saco		750 00	750 00	
Loan to Brunswick Manufacturing Company		3,000 00	3,000 00	
Loans on names		2,483 53	2,483 53	
Loan on life insurance policy		1,645 40	1,645 40	
Loans on mortgages of real estate		64,292 37	64,292 37	72,171 30
Real estate, investment		6,665 36	6,665 36	
Real estate, foreclosure		573 01	573 01	7,238 37
Cash on deposit		8,665 80	8,665 80	
Cash on hand		356 03	356 03	9,021 83
Unpaid accrued interest		10,068 79		\$761,731 32
Due depositors, earned dividend and accrued State tax		820,554 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax		722,232 83		
		\$98,321 95		

BUXTON AND HOLLIS SAVINGS BANK—WEST BUXTON.

April 24, 1902.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

LIABILITIES.

Deposits	\$299,777 81
Reserve fund.....	15,995 98
Undivided profits	4,895 55
	\$320,669 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 Millinocket, 4s, Opt., 1911, Gen. Imp	\$2,000 00	\$2,000 00	\$2,000 00	\$2,000 00
County of Clay, Ind., 5s, 1903-4, Bonds	3,000 00	3,060 00	3,000 00	
Franklin, Ky., 6s, Opt., 1903, Bridge	2,000 00	2,050 00	2,000 00	
Hamilton, O., 6s, 1905-6, Street Imp.	2,000 00	2,000 00	2,000 00	
Lawrence, O., 5s, 1920, Pike	5,000 00	5,275 00	5,000 00	
Sedgwick, Kan., 5s, 1920, Refund.	2,000 00	2,400 00	2,000 00	
Washington, Kan., 5s, 1920, Ref.	5,000 00	6,300 00	5,000 00	
Anderson, Ind., 5s, 1918, Water ..	5,000 00	5,825 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding	2,000 00	2,250 00	2,000 00	
East Liverpool, O., 6s, 1903-5, Ref.	2,000 00	2,100 00	2,000 00	
Evansville, Ind., 5s, 1912, Funding.	3,000 00	3,375 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Refund.	3,000 00	3,120 00	3,000 00	
Lima, O., 6s, 1907, Pa. Ing.	4,000 00	4,460 00	4,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,160 00	2,000 00	
Muncie, Ind., 5s, 1912, Funding ..	1,000 00	1,125 00	1,000 00	
Newark, O., 5s, 1906, Refunding ..	2,000 00	2,110 00	2,000 00	
Newport, Ky., 5s, Opt., 1911-13, Sew.	1,000 00	1,125 00	1,000 00	
Omaha, Neb., 4s, 1907, Renewal.	2,000 00	2,090 00	2,000 00	
Omaha, Neb., 4s, 1910, Eng. House	3,000 00	3,210 00	3,000 00	
Piqua, O., 6s, 1913, School	1,000 00	1,225 00	1,000 00	
Pontiac, Mich., 5s, 1910, School ..	4,000 00	4,340 00	4,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	5,000 00	5,800 00	5,000 00	
Total public funds out of Maine	64,000 00			64,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	3,000 00	3,240 00	2,955 00	
Bridgton and Saco River, 4s, 1928	2,000 00	2,080 00	2,000 00	
Lime Rock, 4s, 1928	5,000 00	5,200 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	3,300 00	3,000 00	
Portland and Rumford Falls, 4s, 1926	3,000 00	3,210 00	3,000 00	
Total railroad bonds of Maine	17,000 00			16,955 00
Allegheny and Kinzua, 5s, 1896	2,000 00	1,000 00	1,000 00	
Canton-Massillon Electric, O., 5s, 1920	3,000 00	3,030 00	3,000 00	
Detroit and Mackinac, 4s, 1905	2,000 00	1,840 00	1,500 00	
East Liverpool Ry., 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	3,030 00	3,000 00	
Hereford, 4s, 1930	3,000 00	3,120 00	3,000 00	
Indiana, Illinois and Iowa, 4s, 1950	5,000 00	5,100 00	4,875 00	
Lehigh and New York, 4s, 1942	3,000 00	2,880 00	2,975 50	
Lowell and Suburban Street, Mass., 5s, 1911	3,000 00	3,180 00	3,000 00	
Lynn and Boston, Mass., 5s, 1924	4,000 00	4,480 00	4,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	3,000 00	3,120 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	2,180 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	\$2,680 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	5,125 00	4,925 00	
People's Street, Scranton, Pa., 6s, 1918....	2,000 00	2,300 00	2,000 00	
St. Louis and San Francisco, 4s, 1951.....	3,000 00	2,925 00	2,925 00	
Scranton Passenger, Pa., 6s, 1920.....	1,000 00	1,180 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	3,240 00	3,000 00	
Taunton & Brockton Street, Mass., 5s, 1917.	2,000 00	2,140 00	2,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	6,000 00	5,340 00	5,700 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931	2,000 00	2,220 00	2,000 00	
Trenton Passenger, N. J., 6s, Opt. 1928....	5,000 00	5,850 00	5,000 00	
Watervliet Turnpike and Railway, Albany, N. Y., 6s, 1919.....	1,000 00	1,240 00	1,000 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	3,000 00	3,060 00	3,000 00	
Wheeling and Lake Erie, 4s, 1949.....	5,000 00	4,525 00	4,700 00	
Zanesville Electric, O., 4s, 1919.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	93,500 00			\$91,052 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.....	5,000 00	5,000 00	5,000 00	
Biddeford & Saco Water Company, 5s, 1904.	1,000 00	1,020 00	1,000 00	
Caribou Water Company, 5s, 1916.....	3,000 00	2,250 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	1,100 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.....	23,500 00			23,500 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	1,600 00	800 00	800 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	1,000 00	1,200 00	850 00	
Richmond Water Company.....	1,400 00	1,400 00	1,400 00	
Total corporation stock owned.....	2,400 00			2,250 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	3,800 00	4,104 00	3,800 00	
Casco National Bank, Portland.....	4,500 00	4,860 00	4,500 00	
Cumberland National Bank, Portland....	1,200 00	1,224 00	1,200 00	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	
First National Bank, Portland.....	3,300 00	3,465 00	3,300 00	
Georges National Bank, Thomaston.....	1,200 00	1,260 00	1,200 00	
Lime Rock National Bank, Rockland.....	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland.....	600 00	618 00	600 00	
Portland National Bank, Portland.....	2,000 00	2,800 00	2,000 00	
Total national bank stock owned.....	18,650 00			18,650 00
<i>Loans to Municipalities.</i>				
County of York.....		5,000 00	5,000 00	
Town of Buxton.....		2,500 00	2,500 00	
Hollis.....		1,000 00	1,000 00	8,500 00

BUXTON AND HOLLIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to York County Mutual Fire Insurance Com- pany, Buxton	\$950 00	\$950 00	
Loans on personal property.....	9,064 51	9,064 51	
Loan on Buxton and Hollis Savings Bank book.....	143 63	143 63	
Loans on mortgages of real estate.....	62,069 31	62,069 31	\$72,227 45
Real estate, foreclosure.....	4,985 48	4,985 48	
Safe.....	600 00	600 00	5,585 48
Expense account.....		6 10	6 10
Cash on deposit.....	7,853 84	7,853 84	
Cash on hand.....	1,788 97	1,788 97	9,642 81
Unpaid accrued interest.....	7,593 38		\$320,669 34
Due depositors, earned dividend and accrued State tax	343,555 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax	302,553 07		
	\$41,002 05		

CALAIS SAVINGS BANK—CALAIS.

July 16, 1902.

WILLIAM WOODS, President.

GEORGE A. LOWELL, Treasurer.

LIABILITIES.

Deposits.....	\$359,264 24
Reserve Fund.....	11,894 04
Undivided Profits.....	22,098 00
	\$393,266 28

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907.....	\$150 00	\$163 50	\$150 00	\$150 00
County of Aroostook, 4s, 1915, Court House	8,000 00	8,520 00	8,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	4,000 00	4,480 00	4,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	12,000 00	13,140 00	12,000 00	
Penobscot, 3½s, 1911-12, Ct. House	9,000 00	9,180 00	9,000 00	
Washington, 4s, Opt., 1923, R. R. Aid	10,000 00	10,750 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,650 00	10,000 00	
Lewiston, 4s, 1923, Refunding....	4,000 00	4,460 00	4,000 00	
Total public funds of Maine.....	57,000 00			57,000 00
County of Clermont, O., 5s, 1920, Defining Boundary.....	2,500 00	3,000 00	2,500 00	
Ramsey, Minn., 4½s, 1918, Court House and City Hall.....	3,000 00	3,465 00	3,000 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge.....	2,000 00	2,140 00	2,000 00	
City of Somerset, Md., 4½s, 1923-32, School	5,000 00	5,850 00	5,000 00	
Ashland, Wis., 5s, 1909-12, Public Improvement.....	9,000 00	9,900 00	9,000 00	
Battle Creek, Mich., 5s, 1909, Sew.	2,000 00	2,180 00	2,000 00	
Clinton, Ia., 5s, Opt., 1911, City Imp	2,000 00	2,230 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	3,000 00	3,375 00	3,000 00	
Findlay, O., 5s, 1908, Water.....	5,000 00	5,300 00	5,000 00	
Piqua, O., 6s, 1913, School.....	3,000 00	3,675 00	3,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,230 00	2,000 00	
St. Paul, Minn., 5s, 1915, Water..	7,000 00	7,295 00	7,000 00	
Sandusky, O., 5s, 1909-10, Wharf..	3,000 00	3,300 00	3,000 00	
Superior, Wis., 5s, 1910, Sewer...	5,000 00	5,000 00	5,000 00	
Wausau, Wis., 5s, 1909, Refund..	4,000 00	4,360 00	4,000 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	9,160 00	8,000 00	
Total public funds out of Maine.....	65,500 00			65,500 00
<i>Railroad Bonds Owned.</i>				
Portland & Cape Elizabeth, 5s, 1915.....	6,000 00	6,600 00	6,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,560 00	5,000 00	
Total railroad bonds of Maine.....	11,000 00			11,000 00
Akron, Bedford & Cleveland, O., 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	8,050 00	6,895 00	
Central Branch, 4s, 1919.....	3,000 00	2,775 00	2,850 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,325 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt., 1910	10,000 00	10,700 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,125 00	5,000 00	
Corrigan Street, Kansas City, 5s, 1916.....	5,000 00	5,300 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	7,000 00	7,070 00	7,000 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	3,210 00	3,000 00	
Detroit, Grand Rapids & Western, 4s, 1946..	2,000 00	2,000 00	1,220 00	
Georgetown, Rowley & Ipswich, Mass., 5s, 1920.....	7,000 00	7,280 00	7,000 00	

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hereford, 4s, 1930.....	\$5,000 00	\$5,200 00	\$5,000 00	
Iowa Central, 5s, 1938.....	5,000 00	3,510 00	2,640 00	
Lowell, Lawrence & Haverhill, Mass., 5s, 1923	2,000 00	2,080 00	1,800 00	
Manhattan Railway, N. Y., 4s, 1930.....	6,000 00	6,270 00	6,000 00	
Minneapolis, Lyndale and Minnetonka, Minn., 5s, 1919.....	9,000 00	9,900 00	8,662 50	
Montville Street, Conn., 5s, 1920.....	3,000 00	3,150 00	3,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,180 00	2,925 00	
New Bedford, Middleboro & Brockton, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,550 00	5,000 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,550 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919.....	7,000 00	7,630 00	7,000 00	
Toledo Consolidated Street, O., 5s, 1909....	5,000 00	5,100 00	4,900 00	
Trenton Passenger, N. J., 6s, Opt. 1910-11...	5,000 00	5,700 00	5,000 00	
Williamsport & North Branch, 4½s, 1931...	5,000 00	5,200 00	5,000 00	
Total railroad bonds out of Maine.....	139,000 00			\$136,892 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 & Maine.....	1,000 00	2,000 00	1,000 00	
European & North American.....	4,000 00	6,000 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	3,240 00	3,000 00	
Frontier National Bank, Eastport.....	3,700 00	4,625 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	5,600 00	4,000 00	
Total national bank stock owned.....	18,450 00			17,525 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 city of St. John, N. B. bond.....		450 00	450 00	
Loan on European & North American Railway stock		5,000 00	5,000 00	
Loans on Home Insurance Company stock, N. Y....		325 00	325 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.....		48,452 26	48,452 26	76,610 76
Real estate, foreclosure.....		3,978 62	3,978 62	3,978 62
Expense account.....			364 89	364 89
Cash on deposit.....		17,290 46	17,290 46	
Cash on hand.....		454 05	454 05	17,744 51
Unpaid accrued interest.....		4,469 22		\$393,266 28
Due depositors, earned dividend and accrued State tax.....		431,746 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		362,306 37		
		\$69,440 24		

CAMDEN SAVINGS BANK—ROCKPORT.

July 10, 1902.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

LIABILITIES.

Deposits.....	\$230,345 82
Reserve fund.....	11,531 91
Undivided profits.....	1,692 30
	\$243,570 03

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, 4s, 1951.....	\$3,000 00	\$3,540 00	\$2,850 00	
Belfast & Moosehead Lake, 4s, 1920.....	1,000 00	1,060 00	1,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5 600 00	5,000 00	
Lime Rock, 4s, 1929.....	2,000 00	2,080 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.....	21,000 00			\$20,850 00
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,600 00	4,550 00	
Cleveland Terminal & Valley, 4s, 1985.....	2,000 00	1,900 00	1,980 00	
Hudson Valley, N. Y., 5s, 1951.....	2,060 00	2,000 00	2,000 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, 1908.....	5,000 00	4,775 00	4,912 50	
Toronto, Hamilton & Buffalo, 4s, 1946.....	8,000 00	7,760 00	7,970 00	
Union Pacific, 4s, 1947.....	3,000 00	3,135 00	3,000 00	
Total railroad bonds out of Maine.....	26,000 00			25,412 50
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt., 1903..	10,000 00	10,000 00	10,000 00	
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 Co., Kennebunk, 4s, 1921....	10,000 00	10,000 00	9,950 00	
Old Orchard Water Company, 4s, 1922.....	2,000 00	2,000 00	2,000 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 Lime 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	1,075 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	4,240 00	4,000 00	
Total corporation bonds owned.....	75,500 00			75,450 00
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.....	8,000 00	12,800 00	7,800 00	7,800 00
Hudson Valley Railway, N. Y.....	900 00	270 00	900 00	
New York, New Haven & Hartford.....	1,000 00	2,310 00	1,000 00	
New York, Ontario & Western.....	2,770 00	737 75	120 00	
Total railroad stock out of Maine.....	4,670 00			2,020 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn.....	1,480 00	1,110 00	515 00	515 00
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland..	1,500 00	2,200 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.....	\$3,000 00	\$3,000 00	
Camden Masonic Temple Association	425 00	425 00	
Camden & Rockland Water Company.....	4,000 00	4,000 00	
Camden Woolen Company.....	3,300 00	3,300 00	
Knox Cooperage Company, West Rockport.....	1,000 00	1,000 00	
Megunticook Woolen Company, Camden.....	11,500 00	11,500 00	
Mt. Battie Manufacturing Company, Camden.....	6,300 00	6,300 00	
Rockport Ice Company.....	3,760 25	3,760 25	\$33,285 25
<i>Loans to Corporations.</i>			
Megunticook Woolen Company, Camden.....	6,000 00	6,000 00	
Mt. Battie Manufacturing Company, Camden.....	2,500 00	2,500 00	8,500 00
Loan on Camden Village Corporation bond	200 00	200 00	
Loans on Rockland, Thomaston & Camden Street Railway bonds.....	11,904 71	11,904 71	
Loans on names.....	435 80	435 80	
Loans on life insurance policies.....	1,680 00	1,680 00	
Loans on personal property.....	3,105 97	3,105 97	
Loans on deeds with agreement to re-convey...	6,775 00	6,775 00	
Loans on Camden Savings Bank books.....	1,525 00	1,525 00	
Loans on mortgages of real estate.	16,687 25	16,687 25	42,313 73
Real estate foreclosure.....	3,958 09	3,958 09	
Safe and fixtures	1,440 00	1,440 00	5,398 09
Premium account,		2,875 00	2,875 00
Cash on deposit.....	15,870 88	15,870 88	
Cash on hand	1,779 58	1,779 58	17,650 46
Unpaid accrued interest... ..	2,500 00		8243,570 03
	252,950 28		
Due depositors, earned dividend and accrued State tax.....	232,245 82		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$20,704 46		

CASCADE SAVINGS BANK—OAKLAND.

May 12, 1902.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

LIABILITIES.

Deposits	\$223,424 28
Reserve fund.....	10,800 00
Undivided profits	295 41
	\$234,519 69

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, 1930.....	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 Bellaire, Bridgeport & Martin's Ferry Street, Ohio, 6s, 1913	7,000 00	8,120 60	7,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.....	3,000 00	3,015 60	3,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,675 00	4,712 50	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910 Citizens Electric Street, Newburyport, Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	8,000 00	9,680 00	8,600 00	
Duluth Street, Minn., 5s, 1930.....	3,000 00	3,030 00	3,600 00	
Hereford, 4s, 1930.....	2,000 00	2,080 00	2,000 00	
Iowa Central, 5s, 1938.....	3,000 00	3,555 00	3,000 00	
Lehigh & Hudson River, 5s, 1911.....	2,000 00	2,080 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	11,000 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932.....	5,000 00	5,550 00	5,000 00	
Minnneapolis, Lyndale and Minnetonka, Minn., 5s, 1919.....	4,000 00	4,360 00	4,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	7,000 00	7,420 00	7,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,420 00	3,600 00	
Oswego Traction, N. Y., 3s, 1927.....	3,000 00	1,500 00	3,000 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931.....	1,000 00	1,090 00	1,000 00	
Trenton Passenger, N. J., 6s, Opt. 1915-16.....	7,000 00	7,770 00	7,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	890 00	890 00	
Western New York & Pennsylvania, 5s, 1937.....	2,000 00	2,400 00	2,000 00	
Total railroad bonds out of Maine.....	94,000 00			93,602 50
<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>				
Duluth-Superior Traction Co., Preferred..	1,200 00	900 00	900 00	
Duluth-Superior Traction Co., Common ...	300 00	30 00	-	
Iowa Central, Preferred.....	1,900 00	1,577 00	900 00	
Oswego Traction Company, N. Y., Preferred	1,500 00	160 00	-	
Oswego Traction Company, N. Y., Common	750 00	-	-	
Total railroad stock owned.....	5,650 00			1,800 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	1,000 00	900 00	1,000 00	
Madison Woolen Company, Preferred.....	1,900 00	1,900 00	1,900 00	
Total corporation stock owned.....	2,900 00			2,900 00

CASCADE 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.....	\$1,300 00	\$1,404 00	\$1,300 00	
Casco National Bank, Portland.	4,600 00	4,968 00	4,600 00	
First National Bank, Bath	2,000 00	2,400 00	2,000 00	
First National Bank, Portland.	7,500 00	7,875 00	7,500 00	
Messalonskee National Bank, Oakland ...	10,000 00	10,000 00	10,000 00	
National Shoe & 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	7,000 00	5,000 00	
Total national bank stock owned	33,600 00			\$33,600 00
<i>Loans on Corporation Stock.</i>				
Madison Woolen Company, Preferred.....		3,000 00	3,000 00	
Madison Woolen Company.....		300 00	300 00	3,300 00
Loans on Oakland Electric Company bonds		1,500 00	1,500 00	
Loans on Messalonskee National Bank stock, Oakland.		1,807 94	1,807 94	
Loan on personal property.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		28,219 10	28,219 10	32,527 04
Real estate, investment.....		1,000 00	1,000 00	
Real estate, foreclosure.		11,685 39	14,685 39	
Safe and fixtures.....		800 00	800 00	16,485 39
Premium account.....			9,245 83	
Expense account.....			29 94	9,275 77
Cash on deposit.....		4,709 69	4,709 69	
Cash on hand.		319 30	319 30	5,028 99
Unpaid accrued interest.....		1,300 00		\$234,519 69
Due depositors, earned dividend and accrued State tax.....		234,450 42		
		224,524 28		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$9,926 14		

DEXTER SAVINGS BANK—DEXTER.

August 13, 1902.

EBEN M. TIBBETTS, President.

WESLEY H. JUDKINS, Treasurer.

LIABILITIES.

Deposits	\$431,004 34
Reserve fund	2,916 18
Undivided profits	14,176 51
	\$448,097 03

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Old Orchard, 4s, 1919, Funding ..	\$3,000 00	\$3,135 00	\$3,000 00	\$3,000 00
County of Athens, O., 5s, 1925, Gen. Funding	5,000 00	6,175 00	5,000 00	
Bourbon, Kan., 6s, 1909, Funding	2,000 00	2,260 00	2,000 00	
Franklin, Kan., 6s, 1910, Funding	3,000 00	3,435 00	3,000 00	
Jackson, Ind., 5s, 1905-S, Grav. Rd.	3,000 00	3,180 00	3,000 00	
Lyon, Kan., 4½s, Opt. 1917, Refund.	9,000 00	9,765 00	9,000 00	
Sedgwick, Kan., 5s, Opt. 1922, Fund.	4,000 00	4,700 00	4,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	2,000 00	2,270 00	2,000 00	
City of Emporia, Kan., 4½s, Opt. 1919, Ref.	5,000 00	5,150 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921 ..	20,000 00	21,400 00	20,000 00	
Total public funds out of Maine	53,000 00			53,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 ..	9,000 00	8,550 00	8,550 00	
Knox & Lincoln, 6s, 1912	14,000 00	15,680 00	14,000 00	
Lime Lock, 4s, 1920	4,000 00	4,160 00	4,000 00	
Mousam River, 6s, 1912	10,000 00	10,000 00	10,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917	5,000 00	5,300 00	5,000 00	
Waterville & Fairfield Ry. & Lt. Co., 6s, 1909	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine ..	57,000 00			56,550 00
Amesbury & Hampton Street, Mass., 5s, 1919	3,600 00	3,180 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,060 00	2,320 00	2,000 00	
Bristol County Street, Mass., 5s, 1921	3,000 00	3,150 00	3,000 00	
Cambria & Clearfield, 5s, 1941 ..	2,000 00	2,020 00	2,000 00	
Canton Massillon Electric, O., 5s, 1920	15,600 00	15,150 00	15,000 00	
Central Branch, 4s, 1919	5,000 00	4,700 00	4,730 00	
Central Branch, Union Pacific, 4s, 1948	3,000 00	2,745 00	2,850 00	
Filnt & Pere Marquette, Port Huron Division, 5s, 1939	3,000 00	3,405 00	3,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	3,000 00	3,150 00	3,000 00	
Greenfield & Turner's Falls, Mass., 5s, 1916	2,000 00	2,060 00	2,000 00	
Hartford and Springfield Street, 5s, 1921 ..	2,000 00	2,140 00	2,000 00	
Kansas City and Northwestern, 5s, 1933 ..	2,000 00	2,020 00	2,000 00	
Kansas City and Pacific, 4s, 1990 ..	3,000 00	2,715 00	2,745 00	
Missouri, Kansas and Texas, 5s, 1944	10,000 00	10,650 00	10,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910 ..	8,000 00	8,480 00	8,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 ..	3,000 00	3,090 00	3,000 00	
Ottumwa, Traction & Light Co., Ia., 5s, 1921	4,000 00	4,000 00	4,000 00	
Toledo and Ohio Central, 5s, 1935	5,000 00	5,625 00	5,000 00	
Toledo and Ohio Central, St. Mary's Division, 4s, 1951	25,000 00	23,250 00	23,750 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,850 00	5,000 00	
Wheeling and Lake Erie, 4s, 1949	10,000 00	9,500 00	9,210 00	
Williamsport and North Branch, 4½s, 1931 ..	3,000 00	3,120 00	3,000 00	
Wisconsin Central, 4s, 1951	8,000 00	7,440 00	7,400 00	
Wisconsin Central, 4s, 1949 ..	3,000 00	2,775 00	2,700 00	
Total railroad bonds out of Maine	132,000 00			128,475 00

DEXTER 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>
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	
Rockland-Rockport Lime Co., 5s, 1920	2,000 00	2,000 00	2,000 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	56,000 00			\$56,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	1,000 00	520 00	455 00	455 00
<i>Corporation Stock Owned.</i>				
Dexter Electric Light and Power Co., Pfd. ..	2,600 00	2,000 00	2,000 00	
Lockwood Company, Waterville	5,600 00	4,600 00	5,000 00	
Penobscot Woolen Mills, Dexter	5,000 00	3,750 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	5,000 00	5,400 00	5,000 00	
Kineo National Bank, Dover	5,000 00	5,900 00	5,000 00	
National Shoe and Leather Bank, Auburn ..	14,300 00	14,300 00	14,300 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	2,600 00	2,000 00	
Total national bank stock owned	33,500 00			33,500 00
Loan on Dexter Co-operative Store stock		150 00	150 00	
Loan on Kineo National Bank stock, Dover ..		125 00	125 00	
Loan to town of Bridgewater		1,000 00	1,000 00	
Loan on life insurance policy		2,850 00	2,850 00	
Loan on Dexter Savings Bank book		40 00	40 00	
Loans on mortgages of real estate		52,026 76	52,026 76	56,191 76
Real estate, investment		21,857 16	21,857 16	
Real estate, foreclosure		19,346 02	19,346 02	41,203 18
Premium account			4,208 30	4,208 30
Cash on deposit		1,152 27	1,152 27	
Cash on hand		2,361 52	2,361 52	3,513 79
Unpaid accrued interest		5,688 39		\$48,097 03
Due depositors, earned dividend and accrued State tax		462,852 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax		438,414 34		
		\$29,437 78		

EASTPORT SAVINGS BANK—EASTPORT.

July 16, 1902.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer.

LIABILITIES.

Deposits	\$671,750 16
Reserve fund	11,726 97
Undivided profits	400 19
	\$683,877 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1907.....	\$15,000 00	\$16,350 00	\$15,000 00	\$15,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	13,000 00	14,560 00	13,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	10,000 00	10,750 00	10,000 00	
City of Eastport, 3½s, 1919, School.....	20,000 00	20,000 00	20,000 00	
Lewiston, 3½s, 1931, Funding.....	5,000 00	5,225 00	5,000 00	
Town of Cape Elizabeth, 4s, 1903-12, Fund.	11,000 00	11,110 00	11,000 00	
Cutler, orders.....	3,000 00	3,000 00	3,000 00	
Freeport, 4s, 1904-6, Funding.....	5,000 00	5,025 00	5,000 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,175 00	5,000 00	
Pembroke, order.....	850 00	850 00	850 00	
Perry, orders.....	609 92	609 92	609 92	
Total public funds of Maine	73,469 92			73,469 92
County of Anne Arundel, Md., 5s, 1913, Bdg..	5,000 00	5,675 00	5,000 00	
Clay, Minn., 6s, 1903, Funding....	3,000 00	3,060 00	3,000 00	
Douglass, Neb., 5s, 1907, Funding	3,000 00	3,210 00	3,000 00	
Gallia, O., 5s, 1918-19, Turnpike...	10,000 00	11,850 00	10,000 00	
Greene, Ind., 5s, 1902-5, Road....	6,000 00	6,120 00	6,000 00	
Howard, Ind., 6s, 1902, Funding..	5,000 00	5,000 00	5,000 00	
Lawrence, Ind., 5s, 1908, Road...	3,000 00	3,240 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,325 00	5,000 00	
Sedgwick, Kan., 5s, 1923-4, Fund..	10,000 00	11,850 00	10,000 00	
Shelby, O., 6s, 1905-9, Funding...	5,000 00	5,575 00	5,000 00	
Vernon, Mo., 4½s, 1918, Funding..	4,000 00	4,480 00	4,000 00	
Warren, Ky., 4s, Opt. 1924, Turnp'k	3,000 00	3,225 00	3,000 00	
Washington, Ill., 6s, 1904, Funding	1,000 00	1,045 00	1,000 00	
Wyandotte, Kan., 5½s, 1918 Ref...	5,000 00	6,225 00	5,000 00	
Ashtabula, Wis., 5s, 1912, Improve.	5,000 00	5,575 00	5,000 00	
City of Ashtabula, O., 6s, 1902, Refunding	1,000 00	1,000 00	1,000 00	
East Liverpool, O., 5s, Optional				
1905, Funding.....	6,000 00	6,240 00	6,000 00	
Hammond, Ind., 5s, 1918, School.	3,000 00	3,555 00	3,000 00	
Marquette, Mich., 3½s, 1911, Municipal Improvement.....	2,000 00	2,000 00	2,000 00	
Minneapolis, Minn., 3½s, 1932, Park	3,000 00	3,150 00	3,000 00	
Newport, Ky., 5s, 1919, Improve.	500 00	595 00	500 00	
South Chicago, Ill., 5s, 1908, School	15,000 00	16,200 00	15,000 00	
Steubenville, O., 4s, 1924, Water.	10,000 00	10,750 00	10,000 00	
Vincennes, O., 5s, 1902-11, Fund..	4,000 00	4,240 00	4,000 00	
Woonsocket, R. I., Registered				
4s, 1919, Water Refunding.....	2,660 00	2,160 00	2,000 00	
Woonsocket, R. I., 3½s, 1925, Sewer	5,000 00	5,100 00	5,000 00	
Village of Celina, O., 6s, Opt. 1882, Improve.	4,000 00	4,000 00	4,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,725 00	5,000 00	
Borough of Bradlock, Pa., 4½s, 1909-11, School	8,000 00	8,480 00	8,000 00	
Total public funds out of Maine.....	141,500 00			141,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	7,000 00	8,260 00	7,000 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943.....	3,000 00	3,540 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	

EASTPORT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Rumford Falls, 4s, 1927.....	\$3,000 00	\$3,000 00	\$3,000 00	
Somerset, 5s, 1917.....	6,000 00	6,360 00	6,000 00	
Total railroad bonds of Maine.....	29,000 00			\$29,000 00
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 & Rock Island, 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	5,000 00	5,050 00	5,000 00	
Hereford, 4s, 1930.....	15,000 00	15,600 00	15,000 00	
Manhattan Elevated, New York, 4s, 1930.....	5,000 00	5,225 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1913.....	12,000 00	13,200 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 & Lake Champlain, 4s, 1948.....	5,000 00	5,150 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	15,000 00	17,100 00	15,000 00	
Rutland-Canadian, 4s, 1949.....	2,000 00	2,060 00	2,000 00	
Trenton Passenger, N. J., 6s, Optional 1906.	10,000 00	10,400 00	10,000 00	
Total railroad bonds out of Maine	94,000 00			94,000 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.....	10,000 00	10,000 00	10,000 00	
Portland Water Company, 4s, 1927.....	7,000 00	7,490 00	7,000 00	
Total corporation bonds of Maine.....	22,000 00			22,000 00
City Water Works, Sioux City, Ia., 6s, Optional, 1904.....	1,000 00	1,000 00	1,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	3,500 00	3,500 00	3,500 00	
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	4,800 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	1,620 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank, Portland.....	600 00	630 00	600 00	
Frontier National Bank, Eastport.....	8,600 00	10,750 00	8,600 00	
Kineo National Bank, Dover.....	3,600 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	1,505 00	1,075 00	
First National Bank, Clyde, Kan.....	3,000 00	-	2,000 00	
South End National Bank, Boston, Mass...	2,500 00	1,875 00	2,500 00	
Total national bank stock out of Maine....	6,575 00			5,575 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, Dicklison, N. D.....	-	1,827 70	1,827 70	4,827 70
<i>Loans on Savings Bank Books.</i>				
Eastport Savings Bank.....	-	300 00	300 00	
Maine Savings Bank, Portland.....	-	200 00	200 00	500 00

EASTPORT SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on county of Aroostook bond.....	\$1,000 00	\$1,000 00	
Loan to St. Croix Shoe Company, Calais (endorsed).....	5,000 00	5,000 00	
Loan to city of Eastport.....	10,000 00	10,000 00	
Loans on names.....	2,100 00	2,100 00	
Loans on life insurance policies.....	3,903 60	3,903 60	
Loans on personal property.....	28,449 49	28,449 49	
Loans on mortgages of real estate.....	155,959 01	155,959 01	\$206,412 16
Real estate, investment.....	40,000 00	32,705 53	
Furniture and fixtures.....	1,000 00	1,000 00	33,705 53
Premium account.....		18,162 66	18,162 66
Cash on deposit.....	6,023 47	6,023 47	
Cash on hand.....	2,010 94	2,010 94	8,034 41
Unpaid accrued interest.....	5,947 34		\$683,877 32
Due depositors, earned dividend and accrued State tax.....	705,069 47		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	673,487 66		
	\$31,581 81		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

September 10, 1902.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

LIABILITIES.

Deposits	\$471,499 60
Reserve fund	22,756 93
Undivided profits	7,815 41
	\$502,071 94

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, R. R. Aid	\$14,000 00	\$15,470 00	\$14,000 00	
City of Portland, 4s, 1913, Funding	5,000 00	5,400 00	5,000 00	
Town of Fairfield, 4s, 1905-12, Refunding..	15,000 00	15,450 00	15,000 00	
Norridgewock, 3½s, 1910-11, Fund.	3,000 00	3,000 00	3,000 00	
Total public funds of Maine.....	37,000 00			\$37,000 00
County of Franklin, O., 4s, 1904, Bridge	5,000 00	5,075 00	5,000 00	
Hardin, O., 6s, 1903, Ditch.....	5,000 00	5,125 00	5,000 00	
Henry, O., 4s, 1908-9, Road Imp..	4,500 00	4,635 00	4,500 00	
Polk, Ia., 3½s, 1908, Court House ..	5,000 00	5,025 00	5,000 00	
City of Akron, O., 4s, 1912, Board of Ed..	5,000 00	5,275 00	5,000 00	
Findlay, O., 4s, 1903-6, Sewer ...	3,750 00	3,768 75	3,750 00	
Hazleton, Pa., 4s, 1918-19, Sch. D.	5,000 00	5,300 00	5,000 00	
Muskegon, Mich., 4s, 1908, School	3,000 00	3,075 00	3,000 00	
Nebraska, Neb., 4s, 1915, Sch. Dist.	2,000 00	2,000 00	2,000 00	
Omaha, Neb., 4s, 1921, Sewer	5,000 00	5,350 00	5,000 00	
Pontiac, Mich., 5s, 1903-4, Paving.	5,500 00	5,610 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	2,290 00	2,000 00	
Total public funds out of Maine.....	55,750 00			55,750 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	2,000 00	2,160 00	2,000 00	
Baugor & Aroostook, 5s, 1943.....	8,000 00	9,440 00	8,000 00	
Bridgton & Saco River, 4s, 1928 ..	5,000 00	5,200 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,600 00	5,000 00	
Maine Central, 7s, 1912.....	2,000 00	2,640 00	2,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,200 00	2,000 00	
Maine Central, 4s, 1912	3,000 00	3,180 00	3,000 00	
Portland & Rumford Falls, 4s, 1927 ..	5,000 00	5,100 00	5,000 00	
Rockland, Thomaston & Cauden, 4s, 1921..	3,000 00	3,000 00	3,000 00	
Total railroad bonds of Maine.....	35,000 00			35,000 00
Baltimore & Ohio, 4s, 1948	5,000 00	5,225 00	5,000 00	
Central Pacific, 4s, 1949	10,000 00	10,050 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	4,160 00	4,000 00	
Hutchinson & Southern, 5s, 1928 ..	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,100 00	9,650 00	
Iowa Central, 5s, 1938	7,000 00	8,190 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,500 00	5,000 00	
Leominster & Clinton Street, Mass., 5s, 1917	4,000 00	4,120 00	4,000 00	
New York, Chicago and St. Louis, 4s, 1937..	2,000 00	2,130 00	2,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,750 00	5,000 00	
Omaha Street, Neb., 5s, 1914	4,000 00	4,100 00	4,000 00	
Pontiac, Oxford and Northern, 6s, 1916.....	4,000 00	4,560 00	4,000 00	
Seranton Suburban, Pa., 6s, 1909	2,500 00	2,700 00	2,500 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,125 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939	5,000 00	5,450 00	4,750 00	
West Roxbury & Roslindale St., Mass., 5s, 1910	6,500 00	6,760 00	6,500 00	
Total railroad bonds out of Maine.....	89,000 00			88,400 00

FAIRFIELD 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>
Berlin Mills Company, 5s, 1908	\$10,000 00	\$10,000 00	\$10,000 00	
Caribou Water Company, 5s, 1916.	4,000 00	3,000 00	4,000 00	
Madison Water Company, 5s, Optional 1902	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...	3,500 00	3,500 00	3,500 00	
Total corporation bonds of Maine.....	27,500 00			\$27,500 00
Berlin Water Company, N. H., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Fort Smith Water Company, Ark., 6s, 1910..	3,500 00	1,750 00	3,500 00	
Hurley Water Company, Wis., 6s, 1920.....	1,000 00	900 00	1,000 00	
Total corporation bonds out of Maine.....	9,500 00			9,500 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.	5,000 00	4,200 00	3,000 00	3,000 00
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor	3,733 33	373 33	2,268 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	2,378 00	2,200 00	
First National Bank, Portland.....	2,600 00	2,730 00	2,600 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 and 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	2,800 00	2,000 00	
South Berwick National Bank, So. Berwick	2,500 00	2,900 00	2,500 00	
Total national bank stock owned	25,225 00			25,225 00
<i>Loans on Railroad Bonds.</i>				
Portland and Brunswick Street		10,000 00	10,000 00	
Silverton, Gladstone and Northerly.....		300 00	500 00	10,500 00
<i>Loans on Corporation Bonds.</i>				
Oakland Electric Company		4,000 00	4,000 00	
Somerset and Kennebec Company, Fairfield.....		12,000 00	12,000 00	16,000 00
<i>Loans on Corporation Stock.</i>				
Fairfield Furniture Company		5,000 00	5,000 00	
F. H. Brown Clothing Company, Fairfield.....		2,000 00	2,000 00	
Jaynes Creamery Company, Watervilla.....		1,000 00	1,000 00	
Somerset and Kennebec Company, Fairfield		11,200 00	11,200 00	19,200 00
<i>Loans on Trust Company Stock.</i>				
Lewiston Trust and Safe Deposit Company.....		3,000 00	3,000 00	
Waterville Trust Company		20,500 00	20,500 00	23,500 00
<i>Loans to Corporations.</i>				
Benton and Fairfield Railway Company (endorsed).		5,000 00	5,000 00	
Maine Furniture Supply Co., Fairfield (endorsed)...		33 15	33 15	
Masonic Trustees, Fairfield (endorsed).....		350 00	350 00	5,383 15
<i>Loans to Municipalities.</i>				
Town of Fairfield		23,500 00	23,500 00	
Fairfield Village Corporation.....		4,625 00	4,625 00	28,125 00
Loan on Lewiston, Brunswick and Bath St. Ry. stock		2,500 00	2,500 00	
Loans on People's National Bank stock, Waterville.		933 42	933 42	
Loans on names.		3,100 00	3,100 00	
Loan on Fairfield Savings Bank book		225 00	225 00	
Loans on mortgages of real estate.....		70,896 76	70,896 76	77,655 18

FAIRFIELD SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$5,000 00	\$6,000 00	\$6,300 00
Safe and fixtures	300 00	300 00	
Premium account.....		2,805 99	4,951 65
Expense account.....		2,145 66	
Cash on deposit	23,193 94	23,193 94	25,415 29
Cash on hand.	2,221 35	2,221 35	
Unpaid accrued interest	3,095 50		\$502,071 94
Due depositors, earned dividend and accrued State tax	511,614 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$34,323 80		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

May 22, 1902.

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

LIABILITIES.

Deposits	\$700,835 84
Reserve fund	5,000 00
Undivided profits	4,535 90
	\$710,371 74

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Sagadahoc, 4s, 1903, Funding	\$500 00	\$502 50	\$500 00	
City of Deering, 4s, 1917, Sewer	5,000 00	5,450 00	5,000 00	
Deering, 4s, 1919, School	3,000 00	3,285 00	3,600 00	
Westbrook, 4s, 1918, Refunding ..	5,000 00	5,300 00	5,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	1,000 00	1,035 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	5,125 00	5,000 00	
Yarmouth, 4s, 1903	500 00	502 50	500 00	
Village of Farmington, 5s, 1932, Refunding	42,000 00	51,450 00	42,000 00	
Total public funds of Maine	65,000 00			\$65,000 00
County of Bay, Mich., 5s, 1906, Bridge	1,000 00	1,065 00	1,000 00	
Delaware, Ind., 5s, 1904, Ct. House	7,000 00	7,210 00	7,000 00	
Franklin, O., 5s, 1917-18, Bridge ..	4,000 00	4,840 00	4,000 00	
Heenepin & Minneapolis, Minn., 4½s, 1924, Ct. House and City Hall	1,000 00	1,195 00	1,000 00	
Miami, O., 6s, 1903-6, Ditch	11,000 00	11,440 00	11,000 00	
Polk, Ia., 3½s, 1917, Ct. House ...	1,000 00	1,015 00	1,000 00	
Shelby, O., 6s, 1903, Improve. ...	1,500 00	1,537 50	1,500 00	
Van Wert, O., 5s, 1918, Funding ..	2,000 00	2,370 00	2,000 00	
City of Bradford, Pa., 6s, 1903, Water ...	3,000 00	3,075 00	3,000 00	
Chicago, Ill., 4½s, 1915, Sanitary District	2,000 00	2,210 00	2,000 00	
Cincinnati, O., 7s, 1904, Float, Debt	3,000 00	3,210 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Ref.	2,200 00	2,453 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Imp.	1,000 00	1,055 00	1,000 00	
Total public funds out of Maine	39,700 00			39,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,360 00	1,970 00	
Bangor & Aroostook, Piscataquis Division 5s, 1943	2,000 00	2,360 00	2,000 00	
Bangor & Aroostook, Car Trust, 5s, 1907-10 ..	5,000 00	5,000 00	5,000 00	
Bridgton & Saco River, 4s, 1928	5,500 00	5,720 00	5,500 00	
Bridgton & Saco River, 2nd 4s, 1928	2,000 00	2,000 00	1,980 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Line Rock, 4s, 1929	8,000 00	8,320 00	8,000 00	
Maine Central, 7s, 1912	1,000 00	1,320 00	1,000 00	
Maine Central, 5s, 1923	1,000 00	1,220 00	1,000 00	
Portland Railroad, 4½s, 1913	1,000 00	1,090 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915	5,000 00	5,500 00	5,000 00	
Portland & Ogdenburg, 5s, 1908	10,000 00	11,000 00	10,000 00	
Portland & Rumford Falls, 4s, 1926	7,000 00	7,490 00	7,000 00	
Rockland, Thomaston & Camden, 5s, 1922 ..	4,700 00	4,935 00	4,700 00	
Total railroad bonds of Maine	64,200 00			64,150 00
Allegheny & Kinzua, 5s, 1895	5,000 00	2,500 00	2,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1895	2,000 00	2,070 00	1,930 00	
Athol & Orange Street, Mass., 5s, 1915	1,000 00	1,040 00	1,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925	2,000 00	1,800 00	1,770 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore & Ohio, S. W. Division, 3½s, 1925.	\$2,000 00	\$1,820 00	\$1,760 00	
Beech Creek, 4s, 1936.....	1,000 00	1,100 00	1,600 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.	2,000 00	2,140 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917..	2,000 00	2,140 00	2,000 00	
Bristol County Street, Mass., 5s, 1921..	2,000 00	2,100 00	2,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918.	2,000 00	2,120 00	2,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920..	2,000 00	2,060 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916....	1,000 00	1,320 00	1,000 00	
Buffalo & Susquehanna, 4s, 1951.....	3,000 00	3,000 00	3,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	1,000 00	1,050 00	1,000 00	
Canton-Massillon Electric, O., 5s, 1920....	5,000 00	5,050 00	5,000 00	
Central Pacific, 4s, 1949.....	5,000 00	5,050 00	4,900 00	
Chicago & Alton, 3½s, 1950.....	1,000 00	850 00	850 00	
Chicago, Burlington & Quincy, 3½s, 1949....	2,000 00	2,040 00	2,000 00	
Chicago, Burlington & Quincy, 7s, 1906....	2,000 00	2,120 00	2,000 00	
Clearfield & Jefferson, 6s, 1927.....	3,000 00	3,630 00	3,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	2,000 00	2,280 00	2,000 00	
Cleveland & Marietta, 4½s, 1935.....	2,000 00	2,150 00	2,000 00	
Concord & Montreal, 4s, 1920.....	3,000 00	3,180 00	3,000 00	
Des Moines & Fort Dodge, 2½s, 1905.....	1,000 00	970 00	900 00	
Des Moines Suburban, Ia., 6s, Optional 1906	10,000 00	10,200 00	10,000 00	
Duluth Short Line, 5s, 1916.....	1,000 00	1,030 00	1,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, 1912.....	5,000 00	3,750 00	5,000 00	
Frammingham, Southboro & Marlboro Street, Mass., 5s, 1919.....	2,000 00	2,100 00	2,000 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	
Grand Rapids & Indiana, 4½s, 1941.....	3,000 00	3,345 00	3,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	4,000 00	4,120 00	4,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,100 00	5,000 00	
Haverford, 4s, 1930.....	3,600 00	3,120 00	2,980 00	
Hutchinson & Southern, 5s, 1928.....	2,000 00	2,060 00	2,000 00	
Illinois Central, St. Louis Division, 3½s, 1951	1,000 00	1,000 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951.	1,000 00	1,050 00	1,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	3,000 00	3,045 00	2,890 00	
Iowa Central, 4s, 1951.....	2,000 00	1,910 00	1,850 00	
Iowa Central, 5s, 1938.....	1,000 00	1,175 00	1,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.....	1,000 00	1,140 00	1,000 00	
Kentucky Central, 4s, 1987.....	3,000 00	3,900 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940.....	3,000 00	3,345 00	3,000 00	
Leominster & Clinton St., Mass., 5s, 1923....	2,000 00	2,060 00	2,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	2,000 00	2,060 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945.	3,000 00	3,000 00	3,000 00	
Lowell & Boston Street, Mass., 4½s, 1921....	2,000 00	2,030 00	2,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923.....	2,000 00	2,080 00	1,800 00	
Middleboro, Wareham & Buzzard's Bay Street, Mass., 5s, 1921.....	2,000 00	2,090 00	2,000 00	
Milford, Attleboro & Woonsocket Street, 5s, 1919.....	3,000 00	3,120 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	5,000 00	5,450 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949.....	3,000 00	3,120 00	2,925 00	
Nantuckeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,300 00	5,000 00	
New York & New England, 7s, 1905.....	1,000 00	1,080 00	1,000 00	
New York, Ontario & Western, 4s, 1992.....	1,000 00	1,030 00	1,000 00	
Northern Pacific, 4s, 1997.....	2,000 00	2,090 00	2,000 00	
Ogden Street, Chicago, 6s, 1916.....	2,000 00	2,260 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	3,000 00	3,060 00	3,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,125 00	4,925 00	
Plymouth & Kingston Street, Mass., 5s, 1910	1,000 00	1,030 00	1,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,280 00	2,000 00	
Providence & Fall River Street, 5s, 1921....	3,000 00	3,240 00	3,000 00	
Providence & Taunton Street, 5s, 1918....	2,000 00	2,100 00	2,000 00	
Rutland-Canadian, 4s, 1949.....	3,000 00	3,060 00	3,000 00	
Scioto Valley & New England, 4s, 1989.....	2,000 00	2,040 00	2,060 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>
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	\$2,000 00	\$1,780 00	\$1,900 00	
Toledo & Ohio Central, West. Div., 5s, 1935.....	3,000 00	3,150 00	3,000 00	
Trenton Passenger, N. J., 6s, Opt. 1916-17....	5,000 00	5,575 00	5,000 00	
Union Pacific, 4s, 1947.....	3,000 00	3,180 00	2,760 00	
Wabash, Omaha Division, 3½s, 1941.....	500 00	446 00	425 00	
Wakefield & Stoneham St., Mass., 5s, 1915....	3,000 00	3,150 00	3,000 00	
West Shore 4s, 2381.....	2,000 00	2,290 00	2,000 00	
Wheeling & Lake Erie, 1st Consol., 4s, 1949....	3,000 00	2,760 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,435 00	3,000 00	
Williamsport & North Branch, 4½s, 1931....	3,000 00	3,090 00	3,000 00	
Wisconsin Central, 4s, 1949.....	2,000 00	1,860 00	1,780 00	
Total railroad bonds out of Maine.....	202,500 00			\$196,390 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	2,000 00	2,040 00	2,000 00	
Bar Harbor Electric Light Company, 6s, 1908....	3,000 00	3,000 00	3,000 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 & Rockland Water Co., 6s, 1905.....	5,000 00	5,440 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917.....	1,000 00	1,060 00	1,000 00	
Consolidated Electric Light Company, Portland, 5s, 1906.....	1,000 00	1,000 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	5,100 00	5,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918....	4,000 00	4,000 00	4,000 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	3,000 00	2,910 00	
Knox Gas & Electric Co., Rockland, 6s, 1903....	8,800 00	8,800 00	8,800 00	
Maine Steamship Co., Portland, 6s, 1926.....	1,000 00	1,110 00	1,000 00	
Mousam Water Co., Kennebec, 5s, 1915.....	2,000 00	2,020 00	2,000 00	
Old Orchard Water Company, 4s, 1922.....	2,000 00	2,000 00	2,000 00	
Oxford Paper Company, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Pejepscot Water Company, 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	5,885 00	5,500 00	
Rockland-Rockport Lime Company, 5s, 1920....	10,000 00	10,000 00	10,000 00	
Rumford Falls Light & Water Co., 6s, 1903-8....	3,500 00	3,500 00	3,500 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....	5,000 00	5,375 00	4,670 00	
Standish Water & Construction Co., 5s, 1913....	500 00	550 00	500 00	
York Light & Heat Co., Biddeford, 4½s, 1920....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	94,800 00			94,380 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	1,500 00	1,000 00	
Maine Central.....	2,700 00	4,590 00	2,700 00	
Portland & Ogdensburg.....	66,400 00	34,528 00	30,000 00	
Total railroad stock of Maine.....	70,100 00			33,700 00
Hereford.....	2,000 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	1,200 00	850 00	
Total corporation stock owned.....	4,500 00			4,250 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	300 00	390 00	300 00	
Canal National Bank, Portland.....	6,800 00	7,344 00	6,800 00	
Casco National Bank, Portland.....	11,500 00	12,420 00	11,500 00	
Cumberland National Bank, Portland.....	4,300 00	4,386 86	4,295 00	

FRANKLIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Farmington	\$6,000 00	\$6,000 00	\$5,900 00	
First National Bank, Lewiston	3,300 00	4,950 00	3,300 00	
First National Bank, Portland	10,600 00	11,130 00	10,600 00	
Manufacturers' National Bank, Lewiston..	8,300 00	9,130 60	8,300 00	
Merchants' National Bank, Portland.....	4,875 00	6,630 00	4,875 00	
National Shoe & Leather Bank, Auburn...	5,000 00	5,000 00	5,000 00	
National Traders' Bank, Portland.....	1,500 00	1,545 00	1,500 00	
Phillips National Bank, Phillips	14,000 00	16,800 00	14,000 00	
Richmond National Bank, Richmond	1,600 00	1,600 00	1,600 00	
Total national bank stock owned	78,075 00			\$77,970 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company, Westbrook...	400 00	420 00	400 00	400 00
<i>Loans on Railroad Bonds.</i>				
Maine Central		1,100 00	1,100 00	
Middleboro, Wareham & Buzzard's Bay St., Mass...		5,000 00	5,000 00	6,100 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		10,000 00	10,000 00	
Sterling Water Company, Ill		5,600 00	5,600 00	15,000 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company		1,800 00	1,800 00	
New England Cotton Yarn Company.....		200 00	200 00	
Rockland-Rockport Lime Company, preferred		5,000 00	5,000 00	7,600 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		440 00	440 00	740 00
Loan on city of Richmond, Ky., warrant.....		400 00	400 00	
Loan on Hereford Railway stock		500 00	500 00	
Loans on life insurance policies		226 10	226 10	
Loans on mortgages of real estate		42,919 85	42,919 85	44,045 95
Real estate, investment.....		22,000 00	22,000 00	
Real estate, foreclosure.....		8,000 00	11,000 00	33,000 00
Cash on deposit.....		21,850 55	21,850 55	
Cash on hand.....		895 24	895 24	22,745 79
Unpaid accrued interest.....		10,165 00		\$710,371 74
Due depositors, earned dividend and accrued State tax.....		766,240 24		
		706,586 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$59,653 40		

GARDINER SAVINGS INSTITUTION—GARDINER.

April 11, 1902.

GEORGE L. ROGERS, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer.

LIABILITIES.

Deposits	\$2,442,119 06
Reserve fund.....	110,000 00
Undivided profits.....	26,789 18
	<u>\$2,578,908 24</u>

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
United States, Registered 4s, 1925.....	\$170,000 00	\$236,300 00	\$170,000 00	
United States, Coupon 4s, 1925.....	18,000 00	25,065 00	18,000 00	
Total United States bonds owned.....	188,000 00			\$188,000 00
County of Aroostook, 4½s, 1912-15, R. R.....	25,000 00	27,625 00	25,000 00	
Penobscot, 3½s, 1916-21, Ct. House	10,000 00	10,300 00	10,000 00	
Sagadahoc, 4s, 1903, Funding....	3,000 00	2,015 00	3,000 00	
City of Auburn, 4s, 1904-6, Municipal ...	1,560 00	1,530 00	1,500 00	
Augusta, 4s, 1917, Refunding.....	1,000 00	1,090 00	1,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	
Biddeford, 4s, 1915-20, Refunding	20,000 00	21,500 00	20,000 00	
Biddeford, 4s, 1907, Sewer.....	8,500 00	8,755 00	8,500 00	
Brewer, 4s, 1921, Refunding.....	5,000 00	5,350 00	5,000 00	
Calais, 4s, 1926, Refunding.....	10,000 00	11,000 00	10,000 00	
Deering, 4s, 1918, Sch. Buildings.	10,000 00	10,950 00	10,000 00	
Eastport, 4½s, 1902-7, Memorial H.	2,000 00	2,050 00	2,000 00	
Ellsworth, 4s, 1917, Refunding....	14,000 00	15,050 00	14,000 00	
Gardiner, 4s, 1916, Refunding....	30,000 00	32,100 00	30,000 00	
Gardiner, 3½s, 1913, Refunding....	10,500 00	10,695 00	10,500 00	
Hallowell, 4s, 1918, Water....	10,000 00	10,600 00	10,000 00	
Lewiston, 3½s, 1913, Refunding....	10,000 00	10,250 00	10,000 00	
Old Town, 3½s, 1921, Refunding....	10,000 00	10,000 00	10,000 00	
Portland, 6s, 1907, Railroad Aid .	8,000 00	9,040 00	8,000 00	
Saco, 4s, 1917, Municipal.....	2,000 00	2,150 00	2,000 00	
South Portland, 4s, 1906-9, Ref...	7,000 00	7,175 00	7,000 00	
Waterville, 3½s, 1924-6, Refunding	15,000 00	15,000 00	15,000 00	
Waterville, 4s, 1902-3, Refunding	15,000 00	15,075 00	15,000 00	
Westbrook, 4s, 1911, Refunding....	10,000 00	10,400 00	10,000 00	
Town of Boothbay, 4s, 1903-6.....	500 00	505 00	500 00	
Boothbay Harbor, 4s, 1914, Water	2,000 00	2,070 00	2,000 00	
Brunswick, 4s, 1913-33, Sch. House	10,000 00	10,750 00	10,000 00	
Caribou, 4s, 1915, Refunding.....	10,000 00	10,500 00	10,000 00	
Damariscotta, 3½s, 1911-27, Refund.	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, Optional 1903, Ref...	5,000 00	5,025 00	5,000 00	
Southport, 4s, 1906, Bridge.....	2,800 00	2,814 00	2,800 00	
Total public funds of Maine	297,300 00			297,300 00
County of Ashland, Wis., 5s, 1902-17, Refund.	10,000 00	11,000 00	10,000 00	
Bay, Mich., 5s, 1903, Bridge....	10,000 00	10,150 00	10,000 00	
Boone, Ia., 5s, 1904, Jail.....	5,000 00	5,150 00	5,000 00	
Butler, O., 4½s, 1916-18, Replen....	5,000 00	5,650 00	5,000 00	
Cerro Gorda, Ia, 3½s, 1905, Ct. H.	5,000 00	5,000 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road.	5,000 00	5,525 00	5,000 00	
Clay, Ind., 5s, 1903, Funding.....	5,000 00	5,075 00	5,000 00	
Clermont, O., 5s, 1916-22, Deftic ...	10,000 00	11,900 00	10,000 00	
Columbiana, O., 4s, 1905, Refund.	10,000 00	10,200 00	10,000 00	
Delaware, Ind., 5s, 1902-3, Ct. H.	4,000 00	4,020 00	4,000 00	
Douglas, Neb., 5s, 1911, Refunding.	5,000 00	5,575 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund.	10,000 00	11,450 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding.	10,000 00	10,450 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	5,925 00	5,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Hancock, O., 4½s, 1910-12, Funding	\$5,000 00	\$5,375 00	\$5,000 00	
Harrison, Ind., 4s, 1906-9, Refund.	7,000 00	7,175 00	7,000 00	
Henry, O., 4s, 1910-11, Rd. Imp...	5,000 00	5,175 00	5,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,275 00	5,000 00	
Jackson, O., 4s, 1918, Turnpike...	10,000 00	10,600 00	10,000 00	
Johnson, Ia., 3½s, 1908-9, C.H. & Jail	25,000 00	25,000 00	25,000 00	
Kosciusko, Ind., 4s, 1906-7, Infirmary	10,000 00	10,200 00	10,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	11,050 00	10,000 00	
Madison, O., 6s, 1905, Ct. H. & Jail	10,000 00	10,700 00	10,000 00	
Mahoning, O., 4½s, 1912-13, Bridge	10,000 00	11,000 00	10,000 00	
Monroe, Wis., 5s, 1903, Ct. House	2,500 00	2,537 50	2,500 00	
Monroe, Wis., 4s, 1907, Pub. Bld'g	5,000 00	5,125 00	5,000 00	
Muskegon, Mich., 4½s, 1906, Ref..	25,000 00	25,875 00	25,000 00	
Ottawa, O., 5s, 1903-21, Ct. House	9,500 00	10,687 50	9,500 00	
Otter Tail, Minn., 6s, 1905, Jail ..	10,000 00	10,700 00	10,000 00	
Paulding, O., 5s, 1903-4, Ct. House	8,000 00	8,160 00	8,000 00	
Polk, Ia., 3½s, 1912-15, Ct. House .	5,000 00	5,050 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge.....	10,500 00	13,230 00	10,500 00	
Putnam, O., 4½s, 1907-8, Bridge...	7,000 00	7,350 00	7,000 00	
Reno, Kan., 5½s, Opt. 1914, Ref...	15,000 00	17,325 00	15,000 00	
Rice, Kan., 6s, 1920, Refunding ..	10,000 00	12,200 00	10,000 00	
St. Louis, Minn., 6s, 1907, Refund.	7,000 00	7,840 00	7,000 00	
Sandusky, O., 5s, 1902, Deficiency	2,500 00	2,500 00	2,500 00	
Sedgwick, Kan., 5½s, 1910, Ref...	10,000 00	11,100 00	10,000 00	
Shawnee, Kan., 5½s, 1907, Fund ..	25,000 00	27,000 00	25,000 00	
Shelby, O., 6s, 1902, Funding.....	1,500 00	1,500 00	1,500 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	12,100 00	10,000 00	
Vigo, Ind., 5s, 1904, Court House.	2,000 00	2,060 00	2,000 00	
Wapello, Ia., 4½s, 1903, Funding .	4,000 00	4,040 00	4,000 00	
Warren, Ky., 4s, Opt. 1914, Turnp'k.	20,000 00	21,000 00	20,000 00	
Washington, Kan., 5s, Optional 1904, Refunding	4,000 00	4,080 00	4,000 00	
Webster, Ia., 4s, Opt. 1902, Ref...	18,000 00	18,000 00	18,000 00	
Wells, Ind., 5s, 1907, Court House	13,000 00	13,910 00	13,000 00	
Wyandotte, Kan., 5½s, Optional 1908, Refunding.....	17,000 00	18,785 00	17,000 00	
City of Woodbury, Ia., 3½s, 1914, Refund.	15,000 00	15,150 00	15,000 00	
Akron, O., 5s, 1906, St. Improve .	15,000 00	15,900 00	15,000 00	
Akron, O., 4s, 1915, Bd. of Educ'n	5,000 00	5,325 00	5,000 00	
Anderson, Ind., 5s, 1918, Refund.	8,000 00	9,320 00	8,000 00	
Ashland, Wis., 5s, 1912, Improve.	10,000 00	11,150 00	10,000 00	
Ashtabula, O., 6s, 1902-3, Refund.	1,000 00	1,010 00	1,000 00	
Aurora, Ill., 5s, 1905, Refunding.	10,000 00	10,400 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,875 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	5,500 00	4,000 00	
Bellair, O., 5s, 1910, Water & Fund.	10,000 00	10,850 00	10,000 00	
Big Rapids, Mich., 5½s, 1905-7, Bldg.	15,000 00	15,000 00	15,000 00	
Cincinnati, O., 6s, 1904, Sewer...	9,000 00	9,490 00	9,000 00	
Cleveland, O., 4s, 1906, Sch. Dist.	10,000 00	10,450 00	10,000 00	
Clinton, Ia., 5s, Opt. 1901, 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	
Dayton, O., 4s, 1918, Board of Ed.	5,000 00	5,375 00	5,000 00	
Duluth, Minn., 6s, 1909, Ind. Sch. D.	10,000 00	11,700 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,875 00	4,500 00	
East Liverpool, O., 5s, 1902-6, S. D.	5,000 00	5,150 00	5,000 00	
East Liverpool, O., 5s, 1924, Ref..	10,000 00	12,300 00	10,000 00	
Eau Claire, Wis., 6s, 1903, Bridge	20,000 00	20,500 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	5,325 00	5,000 00	
Elkhart, Ind., 5s, 1902-5, School..	8,000 00	8,160 00	8,000 00	
Fergus Falls, Minn., 6s, 1908, City Hall and School... ..	10,000 00	10,500 00	10,000 00	
Findlay, O., 6s, 1903, School Bldg.	3,000 00	3,060 00	3,000 00	
Findlay, O., 5s, 1908, Water . . .	8,000 00	8,480 00	8,000 00	
Findlay, O., 6s, 1907, Water.....	5,000 00	5,475 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,075 00	5,000 00	
Fremont, O., 5s, 1902-3, Wat. Works	6,000 00	6,030 00	6,000 00	
Galesburg, Ill., 5s, 1910, Water ..	5,000 00	5,525 00	5,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Hazleton, Pa., 4s, Optional 1905, Third City Loan.....	\$10,000 00	\$10,150 00	\$10,000 00	
	Hazleton, Pa., 4s, Opt. 1905, S. D.	5,000 00	5,075 00	5,000 00	
	Hutchinson, Kan., 6s, 1909, Board of Education	16,000 00	17,440 00	16,000 00	
	Ironton, O., 5s, 1912, Sewer	20,000 00	22,500 00	20,000 00	
	Ironton, O., 5s, 1915, Refunding..	5,000 00	5,775 00	5,000 00	
	Ishpeming, Mich., 4s, 1912-13, S. D.	10,000 00	10,450 00	10,000 00	
	Jacksonville, Ill., 4s, 1919, Refund.	5,000 00	5,325 00	5,000 00	
	Kansas City, Kan., 5s, 1909, School	10,000 00	10,600 00	10,000 00	
	Kansas City, Mo., 4½s, 1915, Judg.	5,000 00	5,600 00	5,000 00	
	Kansas City, Mo., 3½s, 1919, S. D.	15,000 00	15,225 00	15,000 00	
	Kokomo, Ind., 4s, 1905, Refunding	14,000 00	14,070 00	13,105 40	
	Lansing, Mich., 4s, 1914-16, C. H..	22,000 00	23,100 00	22,000 00	
	Lexington, Ky., 4½s, 1932, Funding	10,000 00	11,850 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	5,175 00	5,000 00	
	Louisville, Ky., 4s, 1930, Park....	21,000 00	23,835 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	5,100 00	5,000 00	
	Manistee, Mich., 4s, 1911, Water.	10,000 00	10,400 00	10,000 00	
	Mankato, Minn., 4s, 1907, Sewer.	10,000 00	10,250 00	10,000 00	
	Mankato, Minn., 5s, 1909, Water.	4,000 00	4,360 00	4,000 00	
	Marquette, Wis., 5s, 1902-10, Sew..	7,500 00	7,912 50	7,500 00	
	Marquette, Mich., 3½s, 1926, Wat.	10,000 00	10,000 00	10,000 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	12,250 00	10,000 00	
	Milwaukee, Wis., 4s, 1903, Flush- ing Tunnel.....	6,000 00	6,030 00	6,000 00	
	Moline, Ill., 4s, 1919, School Dist.	5,000 00	5,325 00	5,000 00	
	Moline, Ill., 5s, 1907, Refunding..	3,000 00	3,210 00	3,000 00	
	Moline, Ill., 4½s, 1904, Water Ex.	5,000 00	5,100 00	5,000 00	
	Muncie, Ind., 5s, 1907-12, Funding	22,000 00	24,200 00	22,000 00	
	Muskegon, Mich., 5s, 1902-24, Wat.	21,000 00	23,835 00	21,000 00	
	Muskegon, Mich., 5s, 1907, Con- tingent Fund	5,000 00	5,350 00	5,000 00	
	Newark, O., 5s, 1902, St. Imp	3,000 00	3,000 00	3,000 00	
	Newport, Ky., 5s, 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	5,300 00	5,000 00	
	Owensboro, Ky., 4s, 1930, St. Imp.	10,000 00	10,900 00	10,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,020 00	2,000 00	
	Port Huron, Mich., 5s, 1914, School	12,000 00	13,740 00	12,000 00	
	Port Huron, Mich., 4s, Optional 1918, Bridge	10,000 00	10,600 00	10,000 00	
	Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,350 00	5,000 00	
	Saginaw, Mich., 4s, 1905-10, St. Imp.	15,200 00	15,656 00	15,200 00	
	Sandusky, O., 4½s, 1903-8, Wat., Ref.	9,000 00	9,315 00	8,930 00	
	Sault Ste Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,675 00	5,000 00	
	South Bend, Ind., 4s, 1909, Refund.	5,000 00	5,350 00	5,000 00	
	South Bend, Ind., 4s, 1909, Gen- eral Purposes	5,000 00	5,350 00	5,000 00	
	Springfield, Mo., 4½s, Opt. 1901, Sew	10,000 00	10,000 00	10,000 00	
	Staubenville, O., 4s, Opt. 1914, Wat.	12,500 00	13,125 00	12,500 00	
	Superior, Wis., 5s, 1912, School..	35,000 00	39,025 00	35,000 00	
	Tiffin, O., 6s, 1907, Park	5,000 00	5,500 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	12,150 00	10,000 00	
	Winfield, Kan., 6s, Optional 1907, Board of Education	10,000 00	10,450 00	10,000 00	
	Wyandotte, Kan., 6s, 1903... ..	7,500 00	7,575 00	7,500 00	
	Xenia, O., 4½s, Opt. 1897, Freshet	8,000 00	8,000 00	8,000 00	
	Youngstown, O., 5s, 1907, Sch. Imp.	10,000 00	10,750 00	10,000 00	
Borough of	Braddock, Pa., 5s, 1904, Water..	4,500 00	4,612 50	4,500 00	
Township of	Madison, O., 6s, 1903-7, Building	10,000 00	10,650 00	10,000 00	
	Newark, O., 5s, 1918-22, Memo. Bldg	5,000 00	5,825 00	5,000 00	
	Sterling, Ill., 4½s, 1908-9, School..	10,000 00	10,450 00	10,000 00	
	Youngstown, O., 5s, 1914, Park..	10,000 00	11,450 00	10,000 00	
Total public funds out of Maine		1,288,200 00			1,287,035 40

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>
Bridgton & Saco River, 4s, 1928	\$5,000 00	\$5,200 00	\$5,000 00	
Kennebec Central, 5s, 1910.	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Maine Central, 4½s, 1905	3,000 00	3,000 00	3,000 00	
Maine Central, 4s, 1912	15,000 00	15,900 00	15,000 00	
Penobscot Shore Line, Registered 4s, 1920..	10,000 00	10,800 00	10,000 00	
Phillips & Rangeley, 5s, 1910.	25,000 00	25,000 00	25,000 00	
Sandy River, 5s, 1915.	10,000 00	10,600 00	10,000 00	
Somerset, 4s, 1950.	40,000 00	40,000 00	40,000 00	
Total railroad bonds of Maine.	133,000 00			\$133,000 00
Allegheny & Western, 4s, 1938.	18,000 00	18,360 00	18,000 00	
Baltimore, Chesapeake & Atlantic, 4s, 1934.	10,000 00	11,600 00	10,000 00	
Baltimore & Ohio, 4s, 1948.	10,000 00	10,350 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1910	5,000 00	5,350 00	5,000 00	
Central Pacific, 4s, 1949.	5,000 00	5,050 00	4,912 50	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,600 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.	5,000 00	5,350 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.	8,000 00	8,240 00	8,000 00	
Concord & Montreal, 4s, 1920.	10,000 00	10,600 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941.	5,000 00	5,700 00	5,000 00	
Illinois Central, St. Louis Division & Terminal, 3½s, 1951	10,000 00	10,000 00	9,550 00	
Illinois Central, Omaha Division, 3s, Opt. 1951	10,000 00	8,750 00	9,050 00	
Kanawha & Michigan, 4s, 1920.	20,000 00	19,400 00	16,400 00	
Lowell & Suburban Street, Mass., 5s, 1911. .	10,000 00	10,600 00	10,000 00	
Lynn & Boston Railroad, Mass., 5s, 1924. . .	10,000 00	11,200 00	10,600 00	
New York & Greenwood Lake, 5s, 1946. . . .	10,000 00	11,400 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916.	5,000 00	5,700 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946. . . .	9,000 00	9,090 00	9,000 00	
Utica Belt Line, N. Y., 5s, 1933.	15,000 00	16,350 00	14,625 00	
Williamsport & North Branch, 4½s, 1931. . .	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of Maine.	195,000 00			189,537 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Me. and N. H.) 5s, 1904. . .	5,000 00	5,000 00	5,000 00	
Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,750 00	30,000 00	
Madison Water Company, 5s, 1917	20,000 00	20,000 00	19,800 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 of Maine	176,000 00			175,800 00
Monroe Water Company, Mich., 4s, 1914 . .	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.	4,500 00	5,962 50	4,500 00	
European & North American.	2,000 00	3,000 00	2,000 00	
Portland & Ogdensburg.	10,000 00	5,200 00	5,500 00	
Total railroad stock of Maine.	16,500 00			12,000 00
Syracuse Rapid Transit, Common	10,500 00	2,100 00	3,000 00	3,000 00
<i>Loans on Public Funds.</i>				
City of Elizabeth, N. J		400 00	400 00	
Wichita, Kan.		1,000 00	1,000 00	1,400 00
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott & Gulf.		200 00	200 00	
Maine Central.		400 00	400 00	
Sandy River.		20,000 00	20,000 00	20,600 00
<i>Loans on Corporation Bonds.</i>				
Denver Union Water Company, Col.		25 00	25 00	
People's Gas Light & Coke Company, Buffalo, N. Y..		13,606 25	13,606 25	13,631 25

GARDINER SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Proprietors of Revere House stock, Boston..	\$1,850 00	\$1,850 00	
Loan on Maine Trust & Banking Co. stock, Gardiner	2,000 00	2,000 00	
Loans to city of Gardiner.....	25,000 00	25,000 00	
Loans on Gardiner Savings Institution books... ..	3,710 00	3,710 00	
Loans on mortgages of real estate.....	139,695 12	139,695 12	\$172,255 12
Real estate, investment.....	30,000 00	30,000 00	
Real estate, foreclosure.....	1,700 00	1,700 00	31,700 00
Cash on deposit.....	48,077 44	48,077 44	
Cash on hand	2,571 53	2,571 53	50,648 97
Unpaid accrued interest.....	29,083 79		2,578,908 24
Due depositors, earned dividend and accrued State tax	2,813,349 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$345,382 69		

GORHAM SAVINGS BANK—GORHAM.

March 28, 1902.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$506,582 70
Reserve fund	25,830 00
Undivided profits	5,969 49
	\$538,382 19

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$5,600 00	\$5,600 00	\$5,000 00	
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	
Calais, 4s, 1926, Refunding.....	2,000 00	2,200 00	2,000 00	
Deering, 4s, 1912, Funding.....	500 00	527 50	500 00	
Saco, 4s, 1917, Municipal.....	1,000 00	1,075 00	1,000 00	
Town of Gorham, 4s, 1905, Funding.....	500 00	507 50	500 00	
Gorham, orders.....	506 33	506 33	506 33	
Total public funds of Maine.....	14,506 33			\$14,506 33
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	5,000 00	5,425 00	5,000 00	
County of Allen, Ind., 4s, 1933, Ct. House...	5,000 00	5,600 00	5,000 00	
Boone, Ia., 5s, 1904, Jail.....	5,000 00	5,150 00	5,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,410 00	2,000 00	
Delaware, Ind., 5s, 1903, Ct. House	1,000 00	1,015 00	1,000 00	
Delaware, Ind., 6s, 1913, Funding	2,000 00	2,450 00	2,000 00	
Franklin, Ky., 6s, Opt. 1903, Bridge	7,000 00	7,175 00	7,000 00	
Lawrence, O., 5s, 1920, Turnpike.	2,000 00	2,400 00	2,000 00	
Lucas, O., 5s, 1904, Turnpike.....	1,500 00	1,552 50	1,500 00	
Miami, O., 6s, 1903, Court House.	3,000 00	3,075 00	3,000 00	
Ottawa, O., 6s, 1903, Ditch.....	1,000 00	1,025 00	1,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	1,000 00	1,030 00	1,000 00	
Ramsey, Minn., 4½s, 1918, C. H....	2,000 00	2,310 00	2,000 00	
St. Louis, Mo., 6s, 1905, Park.....	5,000 00	5,400 00	5,000 00	
Shelby, O., 6s, 1903-6, Funding....	7,000 00	7,420 00	7,000 00	
Vigo, Ind., 5s, 1906, Court House.	1,000 00	1,055 00	1,000 00	
Washington, Kan., 5s, Optional 1904-5, Refunding.....	6,000 00	6,150 00	6,000 00	
City of Anderson, Ind., 6s, 1896, Improve.	930 00	930 00	930 00	
Anderson, Ind., 6s, 1905, Funding	1,000 00	1,065 00	1,000 00	
Boston, Mass., 4s, 1936, Street....	5,000 00	5,900 00	5,000 00	
Cleveland, O., 4s, 1921, Sewer....	4,000 00	4,420 00	4,000 00	
Cleveland, O., 5s, 1907, St. Improve.	5,000 00	5,175 00	5,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	5,000 00	5,525 00	5,000 00	
Duluth, Minn., 5s, 1907, Defining Boundary.....	1,000 00	1,080 00	1,000 00	
East Liverpool, O., 5s, 1923, Ref..	6,000 00	7,325 00	6,000 00	
Evansville, Ind., 6s, 1908, Redemp.	1,000 00	1,135 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	5,600 00	5,000 00	
Kansas City, Kan., 6s, 1904, Imp....	3,000 00	3,120 00	3,000 00	
Kokomo, Ind., 5s, 1909, School....	3,000 00	3,225 00	3,000 00	
Lima O., 5s, 1916, Water.....	1,000 00	1,180 00	1,000 00	
Marion, Ind., 6s, 1902-4, School....	3,000 00	3,075 60	3,000 00	
Moline, Ill., 5s, 1909, School Dist.	5,000 00	5,450 00	5,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	5,000 00	5,575 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding..	4,000 00	4,500 00	4,000 00	
Newport, Ky., 5s, Opt. 1914, Sew.	1,000 00	1,145 00	1,000 00	
Newton, Mass., 6s, 1905, Water....	5,000 00	5,400 00	5,000 00	
New York, N. Y., Registered, 3½s, 1950, Rapid Transit	10,000 00	10,950 00	10,000 00	
Piqua, O., 6s, 1903, Refunding....	1,500 00	1,537 50	1,500 00	
Piqua, O., 6s, 1913, School	2,500 00	3,062 50	2,500 00	

CORHAM 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, Opt. 1918, Bridge.....	\$3,000 00	\$3,180 00	\$3,000 00	
Port Huron, Mich., 4s, Optional 1918, Refunding.....	5,000 00	5,300 00	5,000 00	
St. Cloud, Minn., 5s, Opt. 1914, Ref.	5,000 00	5,475 00	5,000 00	
St. Joseph, Mo., 6s, 1903, Funding	5,000 00	5,125 00	5,000 00	
St. Louis, Mo., 6s, 1906, Purchase	1,000 00	1,100 00	1,000 00	
Sioux City, Ia., 4½s, Opt. 1906, Ref.	2,000 00	2,040 00	2,000 00	
South Chicago, Ill., 5s, 1908, Sch.	5,000 00	5,400 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	1,000 00	1,230 00	1,000 00	
Wausau, Wis., 5s, 1905, Water...	1,000 00	1,040 00	1,000 00	
Wausau, Wis., 5s, 1906, Refund...	2,000 00	2,100 00	2,000 00	
West Bay City, Mich., 5s, 1925, Ref.	6,000 00	7,290 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	2,000 00	2,140 00	2,000 00	
Zanesville, O., 4½s, 1913, Refund.	2,000 00	2,180 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park.	5,000 00	5,725 00	5,000 00	
Total public funds out of Maine.....	184,430 00			\$184,430 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 1st Mortgage, 6s, Opt. 1904...	3,000 00	3,000 00	3,000 00	
Maine Central, Consolidated 4½s, 1912.....	4,000 00	4,400 00	4,000 00	
Total railroad bonds of Maine	7,000 00			7,000 00
Albany & Susquehanna, 6s, 1906.....	2,000 00	2,200 00	2,000 00	
Central of New Jersey, 5s, 1987.....	5,000 00	6,900 00	5,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	5,400 00	4,675 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,425 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990.....	6,000 00	6,210 00	5,880 00	
Detroit & Mackinac, 4s, 1995.....	1,000 00	920 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 & Eastern, 5s, 1941.....	6,000 00	6,840 00	6,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,250 00	4,775 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,200 00	9,970 00	
Lehigh Valley of New York, 4½s, 1940.....	6,000 00	6,540 00	6,000 00	
Lynn & Boston, 1st Mortgage, 5s, 1924.....	6,000 00	6,720 00	6,000 00	
New York & Greenwood Lake, 5s, 1945.....	5,000 00	5,700 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,125 00	5,000 00	
St. Louis & San Francisco, S. W. Div., 5s, 1947	5,000 00	5,125 00	4,850 00	
St. Louis & San Francisco, 5s, 1987.....	5,000 00	5,550 00	5,000 00	
Scioto Valley & New England, 4s, 1989.....	5,000 00	5,100 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	9,360 00	8,000 00	
Watervliet Turnpike & Ry., Albany, 6s, 1919	1,000 00	1,240 00	1,000 00	
Wheeling & Lake Erie, 5s, 1926.....	1,000 00	1,150 00	1,000 00	
Total railroad bonds out of Maine.....	102,000 00			101,150 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	3,000 00	4,000 00	
Maine & New Hampshire Granite Com- pany, 5s, Optional 1902.....	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, 1902...	1,000 00	1,000 00	1,000 00	
Norway Water Company, 5s, 1906.....	1,000 00	1,025 00	1,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	1,000 00	1,010 00	1,000 00	
Portland Water Company, 4s, 1927.....	4,000 00	4,280 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.....	27,500 00			27,500 00

GORHAM SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	500 00	500 00	
Total corporation bonds out of Maine.....	1,750 00			\$1,750 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	3,456 00	3,125 00	
Cumberland National Bank, Portland.....	3,600 00	3,672 00	3,160 00	
First National Bank, Portland.....	2,500 00	2,562 50	2,500 00	
Merchants' National Bank, Portland.....	150 00	204 00	150 00	
National Traders' Bank, Portland.....	3,300 00	3,399 00	3,300 00	
Total national bank stock owned.....	14,650 00			14,135 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 Richmond National Bank stock.....		1,000 00	1,000 00	
Loan on Westbrook Trust Company stock.....		900 00	900 00	
Loan to town of Gorham.....		2,000 00	2,000 00	
Loan on personal property.....		250 00	250 00	
Loans on Gorham Savings Bank books.....		750 00	750 00	
Loans on mortgages of real estate.....		165,610 07	165,610 07	170,510 07
Real estate, foreclosure.....		8,850 00	8,850 00	8,850 00
Cash on deposit.....		4,470 56	4,470 56	
Cash on hand.....		1,730 23	1,730 23	6,200 79
Unpaid accrued interest.....		7,314 85		\$538,382 19
Due depositors, earned dividend and accrued State tax.....		575,670 04		
		509,542 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$66,127 34		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 9, 1902.

ELIPHALET ROWELL, President.

CHARLES H. DUDLEY, Treasurer.

LIABILITIES.

Deposits.....	\$785,729 21
Reserve fund.....	39,000 00
Undivided profits.....	11,266 06
	\$835,995 27

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	\$11,050 00	\$10,000 00	
City of Old Town, 3½s, 1921, Refunding..	6,000 00	6,000 00	6,000 00	
Town of Boothbay Harbor, 4s, 1908-10, Ref.	6,660 00	6,826 50	6,660 00	
Caribou, 3½s, 1921, Refunding....	3,000 00	3,000 00	3,000 00	
East Livermore, 3½, 1920, School.	5,000 00	5,000 00	5,000 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,175 00	5,000 00	
Total public funds of Maine.....	35,660 00			\$35,660 00
County of Anne Arundel, Md., 5s, 1908, School and Building.....	12,000 00	12,960 00	12,000 00	
Bay, Mich., 5s, 1906, Bridge.....	5,000 00	5,325 00	5,000 00	
Clay, Ind., 5s, 1903-5, Road.....	10,000 00	10,300 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,650 00	10,000 00	
Gallia, O., 5s, 1919, Pike.....	10,000 00	11,900 00	10,000 00	
Hancock, O., 4½s, 1917, Funding..	5,000 00	5,650 00	5,000 00	
Hancock, O., 5s, 1918, Ct. House..	2,000 00	2,400 00	2,000 00	
Hardin, O., 6s, 1905-7, Ditch.....	5,000 00	5,475 00	5,000 00	
Jackson, O., 4s, 1917, Turnpike..	5,000 00	5,300 00	5,000 00	
Lawrence, Ind., 5s, 1907, Road...	5,000 00	5,350 00	5,000 00	
Lyon, Kan., 4½s, Opt. 1909, Ref...	11,000 00	11,440 00	11,000 00	
Macon, Ill., 5s, 1906, Court House	2,000 00	2,110 00	2,000 00	
Polk, Ia., 3½s, 1912, Court House..	5,000 00	5,100 00	5,000 00	
Sedgwick, Kan., 5s, Optional 1915, Funding.....	2,000 00	2,260 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	10,000 00	11,350 00	10,000 00	
Shelby, O., 6s, 1907-9, Funding....	5,000 00	5,675 00	5,000 00	
Stark, O., 5s, 1903, Refunding....	5,000 00	5,075 00	5,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,225 00	5,000 00	
City of Anderson, Ind., 6s, 1902-3, Funding	9,000 00	9,090 00	9,000 00	
Ashland, Wis., 4s, 1903-7, Sewer..	1,500 00	1,507 50	1,500 00	
Ashland, Wis., 5s, 1912, Improve.	4,000 00	4,420 00	4,000 00	
Ashland, Wis., 4s, 1905, Improve.	3,000 00	3,015 00	3,000 00	
Bay City, Mich., 8s, 1902-3, Water	5,000 00	5,100 00	5,000 00	
Chicago, Ill., 5s, 1904, San. Dist..	1,000 00	1,030 00	1,000 00	
Clinton, Ia., 5s, 1912, Funding....	6,000 00	6,750 00	6,000 00	
Council Bluffs, Ia., 6s, Optional 1900-1, Improvement.....	10,000 00	10,000 00	10,000 00	
Elgin, Ill., 5s, 1904, School Dist..	2,000 00	2,060 00	2,000 00	
Elwood, Ind., 6s, 1908, School....	5,000 00	5,625 00	5,000 00	
Pindlay, O., 5s, 1908, Water.....	5,000 00	5,300 00	5,000 00	
Ironton, O., 5s, 1912, Sewer.....	3,000 00	3,345 00	3,000 00	
Ironwood, Mich., 6s, 1913, Imp...	3,000 00	3,000 00	3,000 00	
Ishpeming, Mich., 4s, 1914, School	9,000 00	9,450 00	9,000 00	
Jacksonville, Ill., 5s, 1905, Fund..	10,000 00	10,400 00	10,000 00	
Kansas City, Kan., 6s, Optional 1905, Improvement.....	5,000 00	5,275 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	2,180 00	2,000 00	
Marquette, Mich., 3½s, 1911, Imp.	5,000 00	5,000 00	5,000 00	
Nebraska City, Neb., 6s, 1912, Pav.	5,000 00	5,825 00	5,000 00	
Newport, Ky., 5s, 1906, Sewer... .	2,000 00	2,110 00	2,000 00	
New York, N. Y., 3½s, 1920, Aque.	5,000 00	5,250 00	5,000 00	
Owensboro, Ky., 4s, Optional 1915, Street Improvement.....	11,000 00	11,550 00	11,000 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 St. Cloud, Minn., 5s, 1918, Bridge	\$10,000 00	\$11,850 00	\$10,000 00	
Sedalia, Mo., 4½s, Opt. 1907, Ref..	5,000 00	5,225 00	5,000 00	
Sioux City, Ia., 6s, 1897-9, Dist. Imp.	2,000 00	2,000 00	2,000 00	
South Bend, Ind., 6s, 1904, Sewer	2,500 00	2,625 00	2,500 00	
Springfield, Mo., 4½s, Opt. 1906, Ref.	5,000 00	5,175 00	5,000 00	
Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,500 00	4,000 00	
Toledo, O., 4s, 1929, Refunding...	20,000 00	22,700 00	20,000 00	
Wausau, Wis., 5s, 1905, Water....	7,000 00	7,280 00	7,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	8,000 00	9,280 00	8,000 00	
Zanesville, O., 4½s, 1905, Improve.	5,000 00	5,000 00	5,000 00	
Town of Stowe, Vt., 4s, 1913, Railroad.....	5,000 00	5,175 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Funding.	10,000 00	11,500 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,725 00	5,000 00	
Total public funds out of Maine.....	321,000 00			\$321,000 00
<i>Railroad Bonds Owned.</i>	*			
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Boston & Maine, 4s, 1942.....	5,000 00	5,750 00	5,000 00	
Eastern, 6s, 1906.....	10,000 00	11,100 00	9,481 42	
Knox & Lincoln, 5s, 1921.....	3,000 00	3,360 00	3,000 00	
Maine Central, 7s, 1912.....	4,000 00	5,280 00	4,000 00	
Penobscot Shore Line, Reg. 4s, 1920	10,000 00	10,800 00	10,000 00	
Total railroad bonds of Maine	42,000 00			41,461 42
Baltimore, Chesapeake & Atlantic, 5s, 1943.	5,000 00	5,800 00	5,000 00	
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, Optional, 1908.....	11,000 00	11,000 00	11,000 00	
Bennington & Rutland, 4½s, 1927.....	5,000 00	5,200 00	5,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903.....	17,000 00	17,170 00	17,000 00	
Buffalo & Susquehanna, 4s, 1951.....	5,000 00	5,000 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,600 00	10,000 00	
East Liverpool Ry., 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 & Southeastern, 5s, 1907.....	5,000 00	5,050 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 & Framingham Street, Mass., 5s, 1918.....	10,000 00	10,500 00	10,000 00	
Nahumkeag Street, Salem, Mass., 5s, 1910...	16,000 00	16,960 00	16,000 00	
Southern Railway, St. Louis, 6s, 1904.....	13,500 00	13,905 00	13,500 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,100 00	5,000 00	
Trenton Passenger, N. J., 6s, Opt. 1913-14....	10,000 00	11,000 00	10,000 00	
Total railroad bonds out of Maine.....	164,500 00			164,500 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	12,360 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	3,075 00	3,000 00	
Phillips Water Company, 5s, 1916.....	5,000 00	5,100 00	5,000 00	
Portland Water Company, 5s, 1908.....	5,000 00	5,300 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	11,000 00	10,000 00	
Total corporation bonds of Maine.....	120,500 00			120,37

HALLOWELL SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Company, N. H., 5s, 1917	\$6,000 00	\$6,000 00	\$6,000 00	
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	
Ottawa Water Company, Ill., 6s, 1904-10.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds out of Maine	46,500 00			\$46,500 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>				
Casco National Bank, Portland.....	2,000 00	2,160 00	2,000 00	
Cumberland National Bank, Portland.....	700 00	714 00	700 00	
First National Bank, Augusta.....	5,000 00	6,125 00	5,000 00	
First National Bank, Bath,	1,000 00	1,180 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.....	20,900 00			20,900 00
Loan on Hallowell Savings Institution book.....		500 00	500 00	
Loans on mortgages of real estate	54,344 73		54,344 73	54,844 73
Real estate investment		1,000 00	1,000 00	
Real estate, foreclosure		2,658 89	2,658 89	3,658 89
Expense account.....		-	420 80	420 80
Cash on deposit	21,336 43		21,336 43	
Cash on hand	418 00		418 00	21,754 43
Unpaid accrued interest.....		10,868 32		\$835,995 27
Due depositors, earned dividend and accrued State tax.....		892,957 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax		792,420 95		
		\$100,536 75		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 14, 1902.

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

LIABILITIES.

Deposits	\$580,104 87
Reserve fund	19,750 00
Undivided profits	4,850 69
	\$404,705 56

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	\$17,720 00	\$16,000 00	
United States Coupon 4s, 1907.....	1,750 00	1,938 13	1,750 00	
United States Coupon 4s, 1925..	6,000 00	8,235 00	6,000 00	
Total United States bonds owned.....	23,750 00			\$23,750 00
County of Aroostook, 4½s, 1915, R. R. Aid...	2,000 00	2,240 00	2,000 00	
Penobscot, 3½s, 1922, Ct. House ..	5,000 00	5,175 00	5,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	2,000 00	2,150 00	2,000 00	
City of Bangor, 6s, 1905, Water.....	1,000 00	1,080 00	1,000 00	
Deering, 4s, 1917, Sewer.....	500 00	545 00	500 00	
Ellsworth, 4s, 1907, Municipal.....	2,400 00	2,472 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	1,130 00	1,000 00	
Waterville, 3½s, 1926, Refunding..	2,000 00	2,000 00	2,000 00	
Town of Newport, 4s, Opt. 1907, Municipal	10,000 00	10,100 00	10,000 00	
Otis, orders.....	70 00	70 00	70 00	
Total public funds of Maine	27,870 00			27,870 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall.	1,000 00	1,195 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refunding..	3,000 00	3,285 00	3,000 00	
Lyon, Kan., 4s, 1909, Refunding..	2,000 00	2,060 00	2,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund.	2,000 00	2,430 00	2,000 00	
Kansas City, Mo., 6s, 1903-4, Imp.	5,000 00	5,200 00	5,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,150 00	2,000 00	
Muskegon, Mich., 5s, 1903-24, Wat.	3,000 00	3,420 00	3,000 00	
Omaha, Neb., 4s, 1907, Refunding	8,000 00	8,200 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	5,000 00	5,350 00	5,000 00	
Toledo, O., 3½s, Opt. 1924, Refund.	3,000 00	3,120 00	3,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	2,000 00	2,320 00	2,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	1,000 00	1,150 00	1,000 00	
Total public funds out of Maine	37,000 00			37,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,360 00	2,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	2,000 00	2,360 00	2,000 00	
Knox & 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 & Ogdensburg, 5s, 1908.	1,000 00	1,100 00	1,000 00	
Total railroad bonds of Maine	11,000 00			11,000 00
Davenport & Rock Island, 6s, 1916.....	3,000 00	3,000 00	3,000 00	
Hereford, 4s, 1930.....	2,000 00	2,080 00	2,000 00	
Hudson Valley, N. Y., 5s, 1951	2,000 00	2,000 00	2,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	2,000 00	2,200 00	1,920 00	

HANCOCK 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>
Trenton Passenger, N. J., 6s, Opt. 1910-11....	\$3,000 00	\$3,240 00	\$3,000 00	
Williamsport & North Branch, 4½s, 1931.....	3,000 00	3,150 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	17,000 00			\$16,920 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903...	5,000 00	5,000 00	5,000 00	
Bar Harbor Electric Light Co., 4½s, 1921....	500 00	500 00	500 00	
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	
Lejok Lodge, No. 90, I. O. O. F., Ellsworth, 5s, Optional.....	100 00	100 00	100 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.....	27,100 00			27,100 00
Eau Claire Light & Power Co., Wis., 4s, 1917	1,000 00	1,000 00	980 00	
Littleton Water & Light Co., N. H., 5s, 1916.	6,000 00	5,400 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	600 00	400 00	400 00
Hudson Valley, N. Y.....	900 00	270 00	200 00	200 00
<i>National Bank Stock Owned</i>				
Burrill National Bank, Ellsworth.....	10,000 00	11,200 00	10,000 00	
Casco National Bank, Portland.....	1,000 00	1,080 00	1,000 00	
Cumberland National Bank, Portland.....	700 00	714 00	700 00	
First National Bank, Ellsworth.....	300 00	465 00	300 00	
Portland National Bank, Portland.....	1,000 00	1,400 00	1,000 00	
Total national bank stock owned	13,600 00			13,000 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	500 00	550 00	500 00	500 00
<i>Loans on Corporation Bonds.</i>				
City Water Company, East St. Louis		1,000 00	1,000 00	
Consolidated Rosendale Cement Co., New York..		7,000 00	7,000 00	
Newport Light and Power Company		450 00	450 00	
Pittsfield Electric Light and Power Company.....		520 00	520 00	8,970 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).....		1,100 00	1,100 00	
Sherwin-Burrill Soap Co., Ellsworth (endorsed).....		1,500 00	1,500 00	2,600 00
<i>Loans to Municipalities.</i>				
Town of Cherryfield.....		510 56	510 56	
Eastbrook.....		66 00		
Otis.....		1,000 00	1,000 00	1,576 56
Loan on United States bond.....		50 00	50 00	
Loan on Eastern Maine Railway stock.....		2,100 00	2,100 00	
Loan on Hancock Land Company stock.....		2,500 00	2,500 00	
Loan on personal property.....		75 00	75 00	
Loans on Hancock County Savings Bank books.....		57 00	57 00	
Loans on mortgages of real estate.....		135,213 71	135,213 71	139,995 71

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$23,404 29	\$23,404 29	\$23,404 29
Premium account.....		5,797 10	5,797 10
Cash on deposit.....	50,610 72	50,610 72	
Cash on hand.....	1,141 18	1,141 18	51,751 90
Unpaid accrued interest.....	8,623 41		\$404,705 56
	420,335 50		
Due depositors, earned dividend and accrued State tax.....	385,005 93		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$35,329 57		

HOULTON SAVINGS BANK—HOULTON.

July 16, 1902.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

LIABILITIES.

Deposits.....	\$803,691 41
Reserve fund.....	12,010 00
Undivided profits.....	7,029 78
	\$822,731 19

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4s, 1919, Refunding..	\$19,000 00	\$20,520 00	\$19,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	17,000 00	18,615 00	17,000 00	
Penobscot, 3½s, 1924 S. Ct. House.	5,000 00	5,200 00	5,000 00	
City of Old Town, 4s, 1918, Refunding...	4,000 00	4,120 00	4,000 00	
Town of Bridgewater, orders.....	3,250 00	3,250 00	3,250 00	
Caribou, orders.....	3,143 96	3,143 96	3,143 96	
Fort Fairfield, 3½s, 1915-20, Bridge	5,000 00	5,000 00	5,000 00	
Houlton, orders.....	59,000 00	59,000 00	59,000 00	
Limestone, orders.....	1,807 66	1,807 66	1,807 66	
Masardis, 3¼s, 1921, Bridge.....	3,000 00	3,000 00	3,000 00	
Presque Isle, order.....	2,000 00	2,000 00	2,000 00	
Washburn, 3½s, 1921, Bridge.....	10,000 00	10,000 00	10,000 00	
Total public funds of Maine.....	132,201 62			\$132,201 62
County of Athens, O., 5s, 1925, Funding....	5,000 00	6,175 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	14,000 00	15,120 00	14,000 00	
Shelby, O., 6s, 1904, Funding.....	3,000 00	3,150 00	3,000 00	
City of Chicago, Ill., 4s, 1910, San. Dist..	5,000 00	5,175 00	5,000 00	
Owensboro, Ky., 4s, Opt. 1915, Imp.	3,000 00	3,150 00	3,000 00	
Sault Ste Marie, Mich., 4s, 1921,	3,000 00	3,210 00	3,000 00	
Water.....	4,000 00	4,200 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, School..	4,550 00	5,232 50	4,550 00	
Total public funds out of Maine.....	41,550 00			41,550 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mortgage, 5s, 1943	95,000 00	112,100 00	94,955 00	
Bangor & Aroostook, Piscataquis Division,	5,000 00	5,900 00	5,000 00	
5s, 1943.....	5,000 00	5,600 00	5,000 00	
Bangor & Aroostook, Car Trust 5s, 1906....	3,000 00	3,360 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	7,000 00	7,700 00	7,000 00	
Portland & Ogdensburg, Con. Mort., 5s, 1908.				
Total railroad bonds of Maine.....	115,000 00			114,955 00
Baltimore & Ohio, Southwestern Division,	5,000 00	4,500 00	4,537 50	
3½s, 1925.....	3,000 00	3,030 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	2,000 00	2,040 00	2,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	6,000 00	6,420 00	5,970 00	
Detroit Railway, Mich., 5s, 1924.....	1,500 00	1,500 00	1,500 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917.	5,000 00	4,375 00	4,550 00	
Illinois Central, Omaha Div., 3s, 1951....	7,000 00	7,420 00	6,960 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	13,000 00	12,090 00	12,656 86	
Toledo & Ohio Central, St. Mary's Division,	5,000 00	5,450 00	5,000 00	
4s, 1951.....	10,000 00	10,400 00	10,000 00	
Trenton Passenger, N. J., 6s, Opt. 1912.....				
Williamsport & North Branch, 4½s, 1931.....				
Total railroad bonds out of Maine.....	57,500 00			56,174 30

HOULTON 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>
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	
New England Elevator Company, Portland, 3½s, 1908 11.	10,000 00	10,000 00	10,000 00	
Public Works Company, Bangor, 5s, 1929. . .	2,500 00	2,500 00	2,500 00	
Total corporation bonds owned.	23,500 00			\$23,500 00
<i>Corporation Stock Owned.</i>				
Public Works Company, Bangor.	2,666 67	266 67	1,258 33	1,258 33
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.	3,500 00	4,550 00	3,500 00	
Biddeford National Bank, Biddeford.	2,500 00	2,750 00	2,500 00	
Farmers' National Bank, Houlton.	1,000 00	1,400 00	1,600 00	
First National Bank, Bath.	3,000 00	3,600 00	3,000 00	
First National Bank, Houlton.	500 00	825 00	500 00	
First National Bank, Portland.	4,200 00	4,410 00	4,200 00	
First National Bank, Wiscasset.	4,600 00	4,600 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield	7,500 00	11,625 00	7,500 00	
Kenduskeag National Bank, Bangor.	1,000 00	1,300 00	1,000 00	
National Shoe & Leather Bank, Auburn. . . .	8,700 00	8,700 00	8,700 00	
Newcastle National Bank, Newcastle	1,000 00	1,030 00	1,000 00	
Norway National Bank, Norway.	700 00	805 00	700 00	
Presque Isle National Bank, Presque Isle. .	2,100 00	2,940 00	2,100 00	
Richmond National Bank, Richmond	1,600 00	1,600 00	1,600 00	
Total national bank stock of Maine.	41,900 00			41,900 00
American National Bank, Kansas City, Mo. .	100 00	140 00	100 00	100 00
<i>Loans on Corporation Stock.</i>				
Ingraham Clothing Company, Houlton.		1,000 00	1,000 00	
The R. I. Sherman Manufacturing Co., Mass. . .		2,000 00	2,000 00	3,000 00
<i>Loans on National Bank Stock.</i>				
Farmers' National Bank, Houlton.		1,000 00	1,000 00	
First National Bank, Houlton.		100 00	100 00	
Presque Isle National Bank, Presque Isle. . .		1,145 00	1,145 00	2,245 00
<i>Loans to Municipalities.</i>				
County of Aroostook		20,000 00	20,000 00	
Town of Fort Fairfield		8,500 00	8,500 00	
Mt. Chase.		1,200 00	1,200 00	
Connor Plantation.		1,000 00	1,000 00	
Crystal Plantation.		450 00	450 00	31,150 00
Loan on Bangor & Aroostook Railroad bonds.		2,000 00	2,000 00	
Loan on Shawmigan Water & Power Co., bond, Canada		1,000 00	1,000 00	
Loan on Aroostook Trust & Banking Co. stock, Caribou		400 00	400 00	
Loans on life insurance policy		3,000 00	3,000 00	
Loan on Houlton Savings Bank books.		1,700 00	1,700 00	
Loans on mortgages of real estate		295,922 24	295,922 24	304,022 24
Real estate investment		4,000 00	4,000 00	
Furniture and fixtures.		800 00	800 00	4,800 00
Premium account.			26,576 66	26,576 66
Cash on deposit.		30,173 79	30,173 79	
Cash on hand		9,124 25	9,124 25	39,298 04
Unpaid accrued interest.		13,268 69		\$822,731 19
		844,199 76		
Due depositors, earned dividend and accrued State tax.		808,881 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$35,308 35		

KENNEBEC SAVINGS BANK--AUGUSTA.

April 9, 1902.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$1,041,573 02
Reserve fund	36,300 00
Undivided profits	46,859 30
	\$1,124,732 32

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated (and Mar- ket Value.)</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of	Bourbon, Kan., 6s, 1909, Funding	\$7,000 00	\$7,910 00	\$7,000 00	
	Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,450 00	10,000 00	
	Clermont, O., 5s, 1923, Deficiency	5,500 00	6,710 00	5,500 00	
	Gallia, O., 5s, 1919, Turnpike....	5,000 00	5,950 00	5,000 00	
	Hennepin and City of Minneapolis, Minn., 4½s, 1924, Ct. H. & C. H.	8,000 00	9,562 00	8,000 00	
	Iowa, Wis., 5s, 1906, Asylum....	5,000 00	5,275 00	5,000 00	
	Jefferson, O., 5s, 1902, Turnpike..	5,000 00	5,000 00	5,000 00	
	Miami, O., 6s, 1904-5, Ct. House..	6,000 00	6,360 00	6,000 00	
	Muskegon, Mich., 4½s, 1913, Road and Bridge.....	5,000 00	5,450 00	5,000 00	
	Putnam, O., 6s, 1909-11, Ditch....	5,000 00	5,525 00	5,000 00	
	Reno, Kan., 5½s, Opt. 1909, Refund.	5,000 00	5,500 00	5,000 00	
	Reno, Kan., 5s, Opt. 1920, Refund.	5,000 00	5,725 00	5,000 00	
	Washington, Kan., 5s, Optional 1901-7, Refunding.....	10,000 00	10,250 00	10,000 00	
City of	Wyandotte, Kan., 5½s, 1918, Ref.	6,000 00	7,470 00	6,000 00	
	Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,450 00	5,000 00	
	Chicago, Ill., 5s, 1912, San. Dist..	10,000 00	11,250 00	10,000 00	
	Duluth, Minn., 5s, 1922, Ind. S. D.	20,000 00	25,100 00	20,000 00	
	Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,875 00	4,800 00	
	Eau Claire, Wis., 6s, 1903, Bridge	2,000 00	2,050 00	2,000 00	
	Evansville, Ind., 5s, 1912, Fund..	13,000 00	14,625 00	13,000 00	
	Flindley, O., 6s, 1903-S, School....	5,000 00	5,350 00	5,000 00	
	Greenville, O., 6s, 1902, Funding..	5,000 00	5,000 00	5,000 00	
	Hutchinson, Kan., 5s, 1931, Ref.	10,000 00	10,800 00	10,000 00	
	Indianapolis, Ind., 4s, 1926, School Commissioners.....	5,000 00	5,625 00	5,000 00	
	Lima, O., 5s, 1916, Water.....	5,000 00	5,825 00	5,000 00	
	Malden, Mass., 4s, 1944, Pub. Park	5,000 00	5,700 00	5,000 00	
	Mankato, Minn., 5s, 1909, Water..	6,000 00	6,510 00	6,000 00	
	Muskegon, Mich., 5s, 1925, Water	10,000 00	12,350 00	10,000 00	
	Newport, Ky., 5s, 1914, Refund....	10,000 00	11,450 00	10,000 00	
	Omaha, Neb., 4½s, 1910, City Hall.	10,000 00	10,700 00	10,000 00	
	Port Huron, Mich., 5s, 1908-13, Ref.	6,500 00	7,215 00	6,500 00	
	St. Paul, Minn., 4½s, 1917-18, Water and Sewerage.....	2,000 00	2,300 00	2,000 00	
	Salina, Kan., 6s, 1908, Refunding	5,000 00	5,325 00	5,000 00	
	Salina, Kan., 5s, 1914, Refunding..	8,000 00	8,200 00	8,000 00	
	Topeka, Kan., 6s, 1915, Bd. of Ed	5,000 00	6,150 00	5,000 00	
	Wausau, Wis., 5s, 1910, Refunding	3,500 00	3,832 50	3,500 00	
	Winona, Minn., 5s, 1922-5, Bridge	10,000 00	12,250 00	10,000 00	
Town of	Danville, Ill., 5s, 1905, Refunding	4,000 00	4,160 00	4,000 00	
Village of	Duluth, Minn., 6s, 1908, Municipal	10,000 00	11,500 00	10,000 00	
Total public funds owned		265,500 00			\$265,300 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943.....	20,000 00	23,600 00	20,000 00	
	Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	20,000 00	23,600 00	20,000 00	
	Boston & Maine, 4½s, 1944.....	20,000 00	25,200 00	20,000 00	
	Knox & Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	
	Maine Central, 4½s, 1912.....	3,500 00	3,850 00	3,500 00	
	Maine Central, 7s, 1912.....	28,500 00	37,620 00	28,500 00	
	Maine Central, 4s, 1912.....	13,000 00	13,780 00	13,000 00	
	Penobscot Shore Line, Registered 4s, 1920..	10,000 00	10,800 00	10,000 00	

KENNEBEC SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Phillips & Rangeley, 5s, 1910.....	\$25,000 00	\$25,000 00	\$25,000 00	
Portland & Rumford Falls, 4s, 1926.....	4,000 00	4,288 00	4,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	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	184,000 00			\$184,000 00
Boston & Lowell, 4s, 1913	10,000 00	10,650 00	10,000 00	
Kansas City Belt, 6s, 1916	5,000 00	5,650 06	5,000 00	
Topeka Railway, Kan., 4½s, 1922.	1,000 00	1,000 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	
Rockland-Rockport Lime Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	16,500 00			16,500 00
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner Street.....	40,500 00	40,500 00	40,500 00	
Dexter & Newport.....	600 00	795 00	600 00	
Total railroad stock owned.....	41,100 00			41,100 00
<i>Corporation Stock Owned.</i>				
Augusta City Building Company.....	8,000 00	8,000 00	8,000 00	
Augusta Masonic Building Co., Preferred..	5,140 00	5,140 06	5,140 00	
Augusta Opera House Company, Preferred	5,000 00	5,000 00	5,000 00	
Total corporation stock owned.....	18,140 00			18,140 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.	2,000 00	2,140 00	2,000 00	
Canal National Bank, Portland.	3,200 00	3,456 00	3,200 00	
Casco National Bank, Portland.....	14,400 00	15,572 00	14,400 00	
Cumberland National Bank, Portland	1,600 00	1,632 00	1,600 00	
First National Bank, Augusta.....	54,000 00	66,150 00	54,000 00	
First National Bank, Bangor.....	7,200 00	10,440 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,360 00	2,000 00	
First National Bank, Dexter.....	900 00	972 00	900 00	
First National Bank, Portland.....	13,200 00	13,530 00	13,200 00	
First National Bank, Wiscasset.....	5,700 00	5,700 00	5,700 00	
Frontier National Bank, Eastport.....	500 00	625 00	375 00	
Gardiner National Bank, Gardiner.....	650 00	910 00	650 00	
Granite National Bank, Augusta.....	5,200 00	6,760 00	5,200 00	
Lime Rock National Bank, Rockland	7,280 00	7,288 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	4,550 00	3,500 00	
Total national bank stock owned	144,505 00			144,380 00
<i>Loans on Public Funds.</i>				
City of Salina, Kan.....		4,000 00	4,000 00	
Township of Falun, Kan		500 00	500 00	4,500 00
<i>Loans on Corporation Bonds.</i>				
Augusta Water Company.....		350 00	350 00	
Cashnoc Fibre Company, Augusta.		7,500 00	7,500 00	7,850 00

KENNEBEC SAVINGS BANK--Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eastern Maine	\$15,000 00	\$15,000 00	
Rockland, Thomaston & Camden Street.....	10,000 00	10,000 00	
Somerset.....	7,500 00	7,500 00	\$32,500 00
<i>Loans on Corporation Stock.</i>			
Augusta Lumber Company.....	1,500 00	1,500 00	
Boston Marine Insurance Company	890 00	890 00	
Lisbon Falls Fibre Company.....	2,500 00	2,500 00	
Lockwood Company, Waterville	7,500 00	7,500 00	
Oakland Water Company.....	13,000 00	13,000 00	
Old Town Woolen Company.....	35,000 00	35,000 00	
Rockland-Rockport Lime Company.....	25,000 00	25,000 00	
Squirrel Island Association	800 00	800 00	86,190 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Leavenworth, Kan.....	11,500 00	11,500 00	
First National Bank, Salina, Kan	1,500 00	1,500 00	
Granite National Bank, Augusta.	7,650 00	7,650 00	20,650 00
Loans on Augusta, Hallowell & Gardiner St. Ry. bond	800 00	800 00	
Loan on Augusta Trust Company stock.	3,000 00	3,000 00	
Loan to Lewiston Journal Company	15,000 00	15,000 00	
Loans to Village School District, Augusta.....	6,000 00	6,000 00	
Loans on life insurance policies.	380 00	380 00	
Loan on personal property.....	6,500 00	6,500 00	
Loans on Kennebec Savings Bank books.....	500 00	500 00	
Loans on mortgages of real estate.....	152,270 02	152,270 02	184,450 02
Real estate, investment	37,750 00	34,750 00	
Furniture and fixtures.....	2,500 00	2,500 00	37,250 00
Expense account.....		1,460 09	1,460 09
Cash on deposit.....	63,776 30	63,776 30	
Cash on hand.....	685 91	685 91	64,462 21
Unpaid accrued interest.....	14,585 10		1,124,732 32
Due depositors, earned dividend and accrued State tax	1,224,269 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,061,773 02		
	\$162,496 81		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 4, 1902.

ROBERT W. LORD, President.

NATHAN DANE, Treasurer.

LIABILITIES.

Deposits.....	\$663,561 25
Reserve fund.....	16,017 61
Undivided profits.....	5,284 73
	\$684,863 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 3s, 1918.....	\$5,000 00	\$5,481 25	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915, R. R. Aid....	3,000 00	3,360 00	3,000 00	
Washington, 4s, Opt. 1923, R. R. ..	5,000 00	5,375 00	5,000 00	
City of Saco, 4s, 1917, Refunding..	1,000 00	1,075 00	1,000 00	
Town of Caribou, 3½s, 1921, Refunding....	3,000 00	3,000 00	3,000 00	
Old Orchard, 4s, 1909, Funding....	4,000 00	4,100 00	4,000 00	
Total public funds of Maine.....	16,000 00			16,000 00
County of Atehison, Kan., 4s, 1929, Refund.	3,000 00	3,120 00	3,000 00	
Chippewa, Mich., 5s, 1910, Road..	2,000 00	2,190 00	2,000 00	
Delaware, Ind., 5s, 1905, C. H. ...	5,000 00	5,200 00	5,000 00	
Franklin, O., 6s, Opt. Improve..	2,000 00	2,000 00	2,000 00	
Pike Ind., 6s, 1902, County Bldgs.	2,000 00	2,000 00	2,000 00	
Prince George's, Md., 5s, 1922, C. H.	5,000 00	6,075 00	5,000 00	
Vigo, Ind., 5s, 1908, Court House.	1,000 00	1,080 00	1,000 00	
City of Anderson, Ind., 6s, 1898-9, St. Imp.	1,860 00	1,860 00	1,860 00	
Bowling Green, Ky., 4s, Optional 1914, Refunding.....	4,000 00	4,200 00	4,000 00	
Chicago, Ill., 4½s, 1908-9, San. Dist.	5,000 00	5,300 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding..	3,000 00	3,375 00	3,000 00	
East Liverpool, O., 5s, 1907, Sch. D.	1,000 00	1,070 00	1,000 00	
Jacksonville, Ill., 5s, 1905, Fund.	3,000 00	3,120 00	3,000 00	
Omaha, Neb., 4s, 1904, Paving....	2,000 00	2,040 00	2,000 00	
Sioux City, Ia., 6s, 1897-1901, Pav.	1,500 00	1,500 00	1,500 00	
Sioux City, Ia., 6s, Opt. 1894, Ref.	1,500 00	1,500 00	1,500 00	
Wausau, Wis., 5s, 1904, Water...	2,000 00	2,050 00	2,000 00	
Zanesville, O., 4½s, 1905, Municipal	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine....	49,860 00			49,860 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,400 00	4,940 00	
Bath Street, 5s, 1935.....	2,000 00	2,000 00	1,785 00	
Bridgton & Suco River, 1st Mort., 4s, 1928 ..	5,000 00	5,200 00	5,000 00	
Lime Rock, 4s, 1929.....	6,000 00	6,240 00	6,000 00	
Maine Central, Consolidated 5s, 1912	15,000 00	17,100 00	15,000 00	
Maine Central, Registered 4s, 1912.....	5,000 00	5,300 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,500 00	5,000 00	
Portland & Rochester, 4s, 1907.....	4,000 00	4,100 00	4,000 00	
Portland & Rumford Falls, 4s, 1927.....	2,000 00	2,040 00	2,000 00	
Total railroad bonds of Maine.....	49,000 00			48,725 00
Allegheny & Kinzua, 5s, 1895	2,000 00	1,000 00	2,000 00	
Allegheny & Western, 4s, 1998.....	5,000 00	5,100 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	5,000 00	4,775 00	4,800 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	5,000 00	4,575 00	4,515 00	
Belleville & Carondelet, 6s, 1923.....	6,000 00	7,440 00	6,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	5,000 00	5,250 00	5,000 00	
Brockton Street, Mass., 5s, 1924.....	3,000 00	3,240 00	3,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,800 00	5,000 00	

KENNEBUNK 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>
Buffalo & Susquehanna, 4s, 1951.....	\$6,000 00	\$6,000 00	\$6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	4,000 00	4,180 00	4,000 00	
Chicago, Fair Grounds & St. Louis, 5s, 1912	6,000 00	6,120 00	5,850 00	
Central Branch, 4s, 1919.....	3,000 00	2,790 00	2,880 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,790 00	2,760 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	5,000 00	5,050 00	4,975 00	
Chicago & Eastern Illinois, 5s, 1937.....	3,000 00	3,720 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	3,330 00	3,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,425 00	5,000 00	
Chicago & West Michigan, Scrip.....	425 00	461 13	425 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,300 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	5,950 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	5,000 00	5,050 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	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 & Wheeling, 5s, 1933.....	5,000 00	5,775 00	5,000 00	
Concord & Montreal, 4s, 1920.....	5,000 00	5,300 00	5,000 00	
Detroit & Mackinac, 4s, 1965.....	2,000 00	1,840 00	2,000 00	
Duluth Street, Minn., 5s, 1920.....	10,000 00	10,000 00	9,775 00	
East Liverpool Railway, O., 1st Mort., 5s, 1917	2,500 00	2,500 00	2,500 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,700 00	5,000 00	
Flint & Pere Marquette, 6s, 1920.....	5,000 00	6,175 00	5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908.	5,000 00	5,150 00	4,800 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	4,000 00	4,080 00	4,000 00	
Hereford, 4s, 1930.....	5,000 00	5,200 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	3,000 00	3,180 00	3,000 00	
Hutchinson & Southern, 5s, 1928.....	3,000 00	3,000 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953..	5,000 00	5,075 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	6,000 00	6,120 00	5,790 00	
Iowa Central, 4s, 1951.....	5,000 00	4,775 00	4,775 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,060 00	3,000 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,880 00	2,932 50	
Lehigh Valley of New York, 4s, 1940.....	5,000 00	5,450 00	5,000 00	
Lima Railway, O., 5s, Optional 1906.....	6,000 00	6,000 00	6,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	2,000 00	2,120 00	2,000 00	
Lynn & Boston, Mass., 5s, 1924.....	3,000 00	3,360 00	3,000 00	
Medfield & Medway Street, Mass., 5s, 1920..	3,000 00	3,150 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 & St. Louis, 4s, 1949.....	5,000 00	5,150 00	4,850 00	
Minnesota Transfer, 5s, 1916.....	3,000 00	3,090 00	3,000 00	
Nahumkeag Street, Salem, Mass., 5s, 1910..	4,000 00	4,240 00	4,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	3,000 00	3,150 00	3,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,480 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946.....	5,000 00	5,700 00	5,000 00	
North Chicago Street, Ill., 5s, 1906.....	4,000 00	4,100 00	4,000 00	
Northern Pacific, General Lien, 3s, 2047....	2,500 00	1,887 50	1,750 00	
Ogdensburg & Lake Champlain, 4s, 1948....	9,000 00	9,180 00	9,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,250 00	9,900 00	
People's Street, Scranton, Pa., 6s, 1918.....	3,000 00	3,450 00	3,000 00	
Peoria & Pekin Terminal, 5s, 1921.....	3,000 00	3,060 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	3,000 00	3,420 00	3,000 00	
Providence & Taunton Street, 6s, 1918.....	3,000 00	3,150 00	3,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	5,000 00	5,000 00	4,675 00	
Southern Electric, St. Louis, Mo., 6s, 1904..	5,000 00	5,150 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,030 00	3,000 00	
Terminal R. R. Ass'n., St. Louis, Mo., 4½s, 1939	5,000 00	5,675 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909....	5,000 00	5,100 00	4,925 00	
Torrington & Winchester St., Conn., 5s, 1917	3,000 00	3,045 00	3,000 00	
Trenton Passenger, N. J., 6s, Optional 1907.	6,000 00	6,270 00	6,000 00	
Union Pacific, 4s, 1947.....	2,000 00	2,090 00	2,000 00	

KENNEBUNK 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>
West Chicago Street Railroad Tunnel Com- pany, Ill., 5s, 1909.....	\$2,000 00	\$2,040 00	\$2,000 00	
Wheeling & Lake Erie, 5s, 1926.....	6,000 00	6,900 00	5,700 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,390 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,150 00	5,000 00	
Wisconsin Central, 1st Series, 5s, 1909.....	5,000 00	5,200 00	4,087 50	
Total railroad bonds out of Maine	\$26,425 00			\$322,115 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	5,000 00	5,100 00	5,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
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	3,600 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	2,775 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	2,200 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	2,400 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	4,500 00	4,960 00	
Total corporation bonds out of Maine.....	18,000 00			14,960 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	5,000 00	5,900 00	5,000 00	
Portland & Ogdensburg.....	13,800 00	7,176 00	6,343 00	
Total railroad stock of Maine	18,800 00			11,343 00
Duluth Superior Traction, Preferred... .	2,000 00	1,500 00	1,200 00	
Duluth-Superior Traction, Common.....	500 00	50 00	300 00	
Syracuse Rapid Transit, N. Y., Common...	3,500 00	700 00	1,900 00	
Total railroad stock out of Maine	6,000 00			3,400 00
<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>				
Canal National Bank, Portland.....	3,000 00	3,240 00	3,000 00	
Casco National Bank, Portland.....	4,900 00	5,292 00	4,900 00	
Cumberland National Bank, Portland.....	200 00	204 00	200 00	
First National Bank, Portland.....	3,000 00	3,075 00	3,000 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.....	24,150 00			24,150 00
Loan on Maine Central Railroad bond.....		300 70	300 70	
Loans on Ocean National Bank stock, Kennebunk...		900 00	900 00	
Loans on Kennebunk Savings Bank book.....		200 00	200 00	
Loans on mortgages of real estate		112,465 79	112,465 79	113,866 49
Real estate, foreclosure.....		475 00	475 00	475 00
Premium account.....			10,107 35	10,107 35

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit... ..	\$14,225 78	\$14,225 78	
Cash on hand	1,635 97	1,635 97	\$15,861 75
Unpaid accrued interest.....	12,817 00		\$684,863 59
Due depositors, earned dividend and accrued State tax	717,348 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$45,600 92		

KINGFIELD SAVINGS BANK—KINGFIELD.

July 7, 1902.

A. G. WINTER, President.

H. S. WING, Treasurer.

LIABILITIES.

Deposits	\$36,712 39
Reserve fund	500 00
Undivided profits.....	817 71
	\$38,030 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>
Town of Kingfield, orders.....	\$2,653 48	\$2,653 48	\$2,653 48	\$2,653 48
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s 1931.....	1,000 00	1,000 00	1,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned	3,000 00			3,000 00
<i>Loans on Corporation Stock</i>				
Jenkins & Bogart Manufacturing Co., Kingfield.....		720 00	720 00	
Kingfield Water Company..		3,000 00	3,000 00	3,720 00
Loans on life insurance policies		790 00	790 00	
Loans on personal property		6,900 00	6,900 00	
Loans on mortgages of real estate.....		19,405 00	19,405 00	27,095 00
Safe and furniture		550 00	550 00	550 00
Cash on deposit.....		77 69	77 69	
Cash on hand.....		933 93	933 93	1,011 62
				\$38,030 10
Unpaid accrued interest		40 00		
				38,070 10
Due depositors, earned dividend and accrued State tax		37,059 39		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		\$1,010 71		

MACHIAS SAVINGS BANK—MACHIAS.

July 15, 1902.

GEORGE W. DRISKO, President.

GEORGE F. CARY, Treasurer.

LIABILITIES.

Deposits	\$759,657 35
Reserve fund	39,676 49
Undivided profits.....	6,167 48
	\$805,501 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$10,000 00	\$11,200 00	\$10,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	15,000 00	16,125 00	15,000 00	
City of Augusta, 4s, 1906-13, Refunding..	8,000 00	8,400 00	8,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	
Eastport, 4½s, 1907, Refunding....	10,000 00	10,450 00	10,000 00	
Portland, Reg. 4s, 1916, Funding.	1,000 00	1,100 00	1,000 00	
South Portland, 4s, 1903-9, Munic.	4,000 00	4,080 00	4,000 00	
Town of Lubec, 4s, 1921, Water ..	5,000 00	5,175 00	5,000 00	
Machias, orders	1,000 00	1,000 00	1,000 00	
Millinocket, 4s, Opt. 1911, School	5,000 00	5,000 00	5,000 00	
Brunswick Village Corporation, 4s, 1908-27, Sewer.....	9,000 00	9,405 00	9,000 00	
Total public funds of Maine.	73,000 00			\$73,000 00
County of Adams, Ind., 5s, 1905, Funding..	5,000 00	5,200 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	5,000 00	5,225 00	5,000 00	
Highland, O., 5s, 1902-6, Funding.	7,000 00	7,210 00	7,000 00	
Somerset, Md., 4½s, 1949-53, School	5,000 00	6,200 00	5,000 00	
Washington, Kan., 5s, Optional 1906, Refunding.	5,000 00	5,200 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Wat. Ref.	5,000 00	5,825 00	5,000 00	
Ashland, Wis., 4s, Optional 1903-8, Street Improvement.....	7,500 00	7,575 00	7,500 00	
Bellaire, O., 5s, 1910, Water, Ref.	5,000 00	5,425 00	5,000 00	
Boston, Mass., Registered 3½s, 1928, Highways.....	20,000 00	21,300 00	20,000 00	
Chicago, Ill., 4s, 1919, San. Dist..	10,000 00	10,650 00	10,000 00	
Council Bluffs, Ia., 6s, Optional 1902, Improvement.....	2,500 00	2,500 00	2,500 00	
Duluth, Minn., 5s, 1907, Defining Boundary.....	5,000 00	5,400 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	3,000 00	3,525 00	3,000 00	
East Liverpool, O., 5s, 1923, Ref..	5,000 00	6,100 00	5,000 00	
East Liverpool, O., 5s, Optional 1905, Refunding.....	5,000 00	5,200 00	5,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,725 00	5,000 00	
Hammond, Ind., 5s, 1918, School.	5,000 00	5,925 00	5,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,775 00	5,000 00	
Moline, Ill., 5s, 1907, School Dist..	5,000 00	5,350 00	5,000 00	
Muskegon, Mich., 4s, 1918, Street	5,000 00	5,300 00	5,000 00	
Newport, Ky., 5s, Opt. 1903, Sewer	5,000 00	5,075 00	5,000 00	
New York, N. Y., Reg. 3½s, 1940, Park	50,000 00	54,250 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	5,175 00	5,000 00	
Owensboro, Ky., 4s, Optional 1915, Street Improvement....	5,000 00	5,250 00	5,000 00	
Philadelphia, Pa., Registered 3½s, 1931, Water.....	30,000 00	30,750 00	30,000 00	
St. Paul, Minn., 4½s, 1917, Munic..	20,000 00	23,000 00	20,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,675 00	5,000 00	
Stillwater, Minn., 5s, 1921, Per- manent Improvement.....	15,000 00	18,075 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,480 00	3,000 00	

MACHIAS SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of West Bay City, Mich., 4s, 1918, Municipal.....	\$10,000 00	\$10,450 00	\$10,000 00	
West Bay City, Mich., 5s, 1927, Ref. Youngstown, O., 5s, 1902-6, Paving	5,000 00	6,125 00	5,000 00	
Zanesville, O., 4½s, 1913, Water...	5,000 00	5,150 00	5,000 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	5,750 00	5,000 00	
Total public funds out of Maine	296,000 00			\$296,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,900 00	5,000 00	
Lime Rock, 4s, 1929.....	10,000 00	10,400 00	10,000 00	
Maine Central, 5s, 1923.....	5,000 00	6,100 00	5,000 00	
Sandy River, 5s, 1915.....	5,000 00	5,300 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine	35,000 00			35,000 00
Allegheny & Western, 4s, 1908	5,000 00	5,175 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	5,000 00	4,775 00	4,700 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,210 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Central Vermont, 4s, 1920	2,000 00	1,780 00	2,000 00	
Chicago, Burlington & Quincy, Nebraska Extension, 4s, 1927.....	10,000 00	10,900 00	10,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	5,000 00	6,200 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	12,000 00	14,400 00	12,000 00	
Chicago, Rock Island & Pacific, 4s, 1938.....	5,000 00	5,500 00	5,000 00	
Cleary & Proviso Street, Chicago, 5s, 1915.....	5,000 00	5,325 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,000 00	5,000 00	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,125 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,750 00	5,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,080 00	1,000 00	
Detroit & Mackinac, 4s, 1935.....	2,000 00	1,860 00	1,000 00	
Duluth Street, Minn., 5s, 1930	10,000 00	10,260 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,725 00	5,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,100 00	9,750 00	
Iowa Central, 5s, 1938.....	6,000 00	7,020 00	6,000 00	
Lough Valley of New York, 4½s, 1940	5,000 00	5,425 00	5,000 00	
Leominster Clinton Street, Mass., 5s, 1917	3,000 00	3,000 00	3,000 00	
Lowell & Suburban Street, Mass., 5s, 1911.....	5,000 00	5,350 00	5,000 00	
Naukeag Street, Salem, Mass., 5s, 1910.....	5,000 00	5,300 00	5,000 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,550 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	5,000 00	5,150 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,250 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1913	10,000 00	11,500 00	10,000 00	
Providence & Fall River Street, 5s, 1921.....	3,000 00	3,270 00	3,000 00	
St. Paul & Northern Pacific, Reg. 6s, 1923.....	5,000 00	6,425 00	5,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,075 00	5,000 00	
Trenton Passenger, N. J., 6s, Opt., 1910.....	5,000 00	5,375 00	5,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	7,000 00	7,630 00	7,000 00	
Total railroad bonds out of Maine.....	184,000 00			182,450 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905-19.....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,020 00	1,000 00	
Camden & Rockland Water Co., 6s, 1905.....	5,000 00	5,400 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917...	5,000 00	5,300 00	5,000 00	
Caribou Water Company, 5s, 1916.....	4,000 00	3,000 00	4,000 00	
Consolidated Electric Light Company, Portland, 4½s, 1925.....	10,000 00	10,600 00	9,500 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>
Gardiner Water Company, 5s, 1905.....	\$5,000 00	\$5,100 00	\$5,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Masonic Building Association, Biddeford, 4½s, 1917.....	5,000 00	5,000 00	5,000 00	
Portland Elevator Company, 4s, 1903-19.....	8,000 00	8,160 00	8,000 00	
Portland Water Company, 4s, 1927.....	15,000 00	16,050 00	15,000 00	
Public Works Company, Bangor, 4s, 1927...	3,500 00	3,500 00	3,500 00	
Rockland-Rockport Lime Company, 2s, 1920	10,000 00	10,000 00	10,000 00	
Skowhegan Water Company, 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,375 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.....	106,500 00			\$106,000 00
Littleton Water & Light Co., N. H., 5s, 1816.	5,000 00	4,500 00	5 00	5,000 00
<i>Railroad Stock Owned.</i>				
European & North American	5,000 00	7,500 00	5,000 00	
Portland & Ogdensburg.....	10,000 00	5,200 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	1,200 00	850 00	850 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,000 00	5,500 00	5,000 00	
Calais National Bank, Calais.....	1,000 00	1,400 00	1,000 00	
Canal National Bank, Portland.....	7,000 00	7,560 00	7,000 00	
Casco National Bank, Portland.....	5,000 00	5,400 00	5,000 00	
Cumberland National Bank, Portland.....	3,000 00	3,060 00	3,000 00	
First National Bank, Portland.....	7,200 00	7,560 00	7,200 00	
Frontier National Bank, Eastport.....	2,500 00	3,125 00	2,500 00	
Merchants' National Bank, Portland.....	2,550 00	3,468 00	2,550 00	
National Shoe & Leather Bank, Auburn...	5,000 00	5,000 00	5,000 00	
Total national bank stock owned.....	38,250 00			38,250 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 Municipalities.</i>				
Town of Machias.....		3,500 00	3,500 00	
Meddybemps.....		1,427 47	1,427 47	4,927 47
Loan on city of Norfolk, Va., bond.....		500 00	500 00	
Loan to St. Croix Shoe Company, Calais (endorsed).		8,000 00	8,000 00	
Loans on Machias Savings Bank books.....		2,040 44	2,040 44	
Loans on mortgages of real estate.....		23,201 73	23,201 73	33,742 17
Real estate, investment.....		2,500 00	2,000 00	2,000 00
Cash on deposit.....		8,679 25	8,679 25	
Cash on hand.....		5,052 43	5,052 43	13,731 68
Unpaid accrued interest		6,679 60		\$505,501 32
Due depositors, earned dividend and accrued State tax.....		873,768 32		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		761,768 62		
		\$111,999 70		

MAINE SAVINGS BANK—PORTLAND.

June 12, 1962.

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

LIABILITIES.

Deposits	\$8,934,376 67
Reserve fund.....	382,500 00
Undivided profits.....	700,572 00
	\$10,017,448 76

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>
Commonwealth of Massachusetts, Reg- istered 3½s, 1941, Metropolitan Water Loan	\$25,000 00	\$27,125 00	\$25,000 00	
Commonwealth of Massachusetts, Coupon 3½s, 1942, Metropolitan Water Loan.....	75,000 00	81,375 00	75,000 00	
City of Aurora, Ill., 5s, 1914, Water.....	30,000 00	34,350 00	30,000 00	
Boston, Mass., Reg. 3½s, 1928, Highways	25,000 00	26,625 00	25,000 00	
Buffalo, N. Y., Registered 3½s, 1922, Grade Crossing.....	25,000 00	25,875 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1931, Sew.	25,000 00	26,750 00	25,000 00	
Cleveland, O., Reg. 4s, 1926, Water...	25,000 00	28,125 00	25,000 00	
Duluth, Minn., 4s, 1921, Park.....	80,000 00	88,400 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal...	100,000 00	115,000 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding....	20,000 00	23,000 00	20,000 00	
Hartford, Conn., 3½s, 1926, Park	25,000 00	26,625 00	25,000 00	
Milwaukee, Wis., 3½s, 1922, School...	4,000 00	4,140 00	4,000 00	
Milwaukee, Wis., 3½s, 1916, Street...	10,000 00	10,300 00	10,000 00	
Milwaukee, Wis., 3½s, 1914, Sts., etc.	11,000 00	11,275 00	11,000 00	
New York, N. Y., Registered 3½s, 1940, Rapid Transit.....	25,000 00	27,250 60	25,000 00	
Philadelphia, Pa., Reg. 3½s, 1931, Water	25,000 00	26,750 00	25,000 00	
Providence, R. I., Reg. 4s, 1925, Sewer	15,000 00	17,175 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	11,350 00	10,000 00	
Springfield, Mass., Reg. 3½s, 1921, Sch.	25,000 00	26,375 00	25,000 00	
Total public funds owned	580,000 00			\$575,200 00
<i>Railroad Bonds Owned.</i>				
Portland Railroad, 3½s, 1951	200,000 00	202,000 00	190,000 00	
Portland & Rumford Falls, 4s, 1926.....	100,000 00	107,000 00	99,250 00	
Somerset, 5s, 1917.....	113,000 00	119,780 00	112,250 00	
Total railroad bonds of Maine.....	413,000 00			401,500 00
Allegheny & Western, 1st Mort., Gold, 4s, 1998	60,000 00	61,500 00	60,000 00	
American Dock & Improvement Company, N. J., 5s, 1921.....	26,000 00	29,770 00	26,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	245,000 00	284,200 00	245,000 00	
Bennington & Rutland, 1st Mortgage, Gold, 4½s, 1927.....	226,000 00	237,300 00	226,000 00	
Bleeker Street & Fulton Ferry, New York City, 1st Mortgage, Gold, Extended 4s, 1950	227,000 00	227,000 00	227,600 00	
Bridgeport Traction Company, Conn., 1st Mortgage, 5s, 1923.....	64,000 00	70,400 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, 5s, 1917 . . .	40,000 00	42,000 00	40,000 00	
Central Railway of Peoria, Ill., 5s, 1915....	75,000 00	77,250 00	75,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	50,000 00	62,000 00	50,000 00	
Chicago & Erie, 1st Mortgage, Gold, 5s, 1982	127,000 00	156,210 00	127,000 00	
Chicago & Indiana Coal Railway, 5s, 1936...	50,000 00	62,500 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	225,000 00	271,125 00	225,000 00	
Chicago & St. Louis, 1st Mort., Reg. 6s, 1915	258,000 00	294,120 00	258,000 00	
Chicago & Western Indiana, General Mort- gage, Gold, 6s, 1932.....	408,000 00	481,440 00	408,000 00	

MAINE 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>
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	\$100,000 00	\$107,000 00	\$100,000 00	
Cleveland, Akron & Columbus, 5s, 1927.....	217,000 00	249,550 00	217,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, Coll. Trust, Gold, 4s, 1930	105,000 00	108,675 00	165,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	150,000 00	172,500 00	147,965 25	
Corrigan Street, Kansas City, 1st Mortgage, Registered 5s, 1916.....	82,000 00	87,330 00	82,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928.....	50,000 00	52,500 00	47,500 00	
East Cleveland, O., 1st Mort., Reg. 5s, 1910..	85,000 00	87,125 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	46,575 00	45,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	120,000 00	135,600 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 Mort- gage, Registered 5s, Optional 1902.....	75,000 00	77,250 00	73,500 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, Registered 5s, 1908.....	100,000 00	103,500 00	95,000 00	
Kanawha & Michigan, 1st Mort., Gold, 4s, 1990	100,000 00	95,000 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 4s, 1949.....	250,000 00	225,000 00	229,750 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Registered 4½s, 1940.....	170,000 00	181,900 00	170,000 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Coupon 4½s, 1940.....	330,000 00	367,950 00	330,000 00	
Lehigh Valley Terminal, Reg. Gold, 5s, 1941	20,000 00	23,560 00	20,000 00	
Lincoln & Northwestern, 1st Mortgage, Reg- istered 7s, 1910.....	5,000 00	6,100 00	5,000 00	
Lowell & Suburban Street, Mass., 1st Mort- gage, 5s, 1911.....	100,000 00	107,000 00	100,000 00	
Merrimack Valley Street, 1st Mortgage, Registered 5s, 1911.....	97,000 00	98,940 00	94,720 50	
Milwaukee City Railroad, Wis., 1st Mort- gage, Registered 5s, 1908.....	50,000 00	53,500 00	50,000 00	
Minneapolis & St. Louis, 1st Mort., 4s, 1949.	100,000 00	104,500 00	98,500 00	
Minneapolis & St. Louis, 1st Mortgage, Pacific Extension, Gold, 6s, 1921.....	50,000 00	63,500 00	50,000 00	
Minneapolis Street, Minn., 1st Mort., 7s, 1910	37,000 00	38,850 00	37,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage, Gold, 5s, 1935.....	125,000 00	143,750 00	125,000 00	
New York & Greenwood Lake, 1st Mort- gage, Gold, 5s, 1946.....	160,000 00	184,000 00	160,000 00	
New York & Rockaway Beach, 5s, 1927.....	25,000 00	28,375 00	25,000 00	
New York, Susquehanna & Western, Ter- minal, 1st Mortgage, Gold, 5s, 1943.....	50,000 00	58,750 00	50,000 00	
Omaha Street, Neb., 1st Mort., Reg. 5s, 1914	75,000 00	76,875 00	72,812 50	
Rutland, Consolidated Mortgage, 4½s, 1941..	200,000 00	226,000 00	200,000 00	
St. Lawrence & Adirondack, 1st Mortgage, Gold, 5s, 1936.....	125,000 00	148,750 00	125,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	150,000 00	174,750 00	150,000 00	
St. Louis & San Francisco, Gen. Mort., 6s, 1931	180,000 00	236,700 00	200,000 00	
St. Louis & San Francisco, Gen. Mort., 5s, 1931	220,000 00	257,400 00	220,000 00	
St. Louis & San Francisco, 5s, 1987.....	30,000 00	34,500 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage, Registered 6s, 1932.....	63,000 00	80,640 00	63,000 00	
St. Paul, Minneapolis & Manitoba, 4½s, 1933	150,000 00	171,750 00	150,000 00	
St. Paul, Minneapolis & Manitoba, 6s, 1933.	200,000 00	236,700 00	200,000 00	
St. Paul & Northern Pacific, 6s, 1929.....	237,000 00	304,545 00	237,000 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mortgage, Gold, 4½s, 1939.....	115,000 00	128,225 00	115,000 00	
Toledo Consolidated Street, O., Consoli- dated Mortgage, 5s, 1909.....	50,000 00	51,000 00	47,560 00	
Toledo Traction, O., Com. Gold, 5s, 1909.....	100,000 00	104,000 00	98,000 00	
Trenton Passenger, N. J., 1st Mort., 6s, 1931.	75,000 00	87,750 00	75,000 00	
Union Pacific, 1st Mortgage and Land Grant, Gold, 4s, 1947.....	300,000 00	316,500 00	300,000 00	
Utica Belt Line, N. Y., 1st Mortgage, 5s, 1939	64,000 00	69,760 00	60,000 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>
West Chicago Street Railroad Tunnel Company, Ill., 1st Mortgage, 5s, 1909.	\$135,000 00	\$140,400 00	\$135,000 00	
Williamsport & North Branch, 4½s, 1931.....	50,000 00	52,000 00	50,000 00	
Total railroad bonds out of Maine.....	7,898,000 00			7,881,748 25
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, Gold, 4s, 1915-19.....	105,000 00	107,100 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	
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 & Rockland Water Co., 4½s, 1917...	100,000 00	106,000 00	97,620 00	
Consolidated Electric Light Company, Portland, 4½s, 1925	25,000 00	25,000 00	24,250 00	
Gardiner Water Works, 1st Mort., 5s, 1905..	51,000 00	52,020 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	107,000 00	90,000 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.....	700,000 00			686,870 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	25,500 00	30,600 00	21,675 00	21,675 00
<i>Bank Stock Owned.</i>				
Portland Trust Company.....	7,200 00	12,240 00	7,200 00	7,200 00
<i>Loans on Public Funds.</i>				
County of Bourbon, Kan.		500 00	500 00	
City of Evansville, Ind.....		2,800 00	2,800 00	
Portland		950 00	950 00	4,250 00
<i>Loans on Railroad Bonds.</i>				
Burlington, Cedar Rapids & Northern.....		250 00	250 00	
Chicago, Milwaukee & St. Paul.....		900 00	900 00	
Maine Central.....		8,172 37	8,172 37	
Watervliet Turnpike & Railway, Albany, N. Y.....		1,000 00	1,000 00	10,322 37
<i>Loans on Corporation Bonds.</i>				
City Water Company, Chattanooga, Tenn.....	2,950 00		2,950 00	
City Water Company, Merrill, Wis.	1,000 00		1,000 00	
City Water Company, Sheboygan, Wis.....	900 00		900 00	
Crystal Water Company, Edgewater, N. Y.....	500 00		500 00	
Danville Water Company, Ill.	1,000 00		1,000 00	
Fishkill & Mattawean Water Company, N. Y.	600 00		600 00	
Muncie Water Company, Ind.	400 00		400 00	
St. Croix Electric Light & Water Company, N. B.	700 00		700 00	
Waterford Water Works Company, N. Y.	700 00		700 00	
Western Union Telegraph Company.....	1,800 00		1,800 00	10,550 00
<i>Loans on Corporation Stock.</i>				
American Telephone & Telegraph Company.....	2,900 00		2,900 00	
Portland Water Company.....	8,500 00		8,500 00	
Proprietors Central Wharf, Portland.....	1,500 00		1,500 00	
Transcript Company, Portland.....	4,050 00		4,050 00	
Worumbo Manufacturing Company, Lisbon Falls....	3,200 00		3,200 00	20,150 00
<i>Loans on National Bank Stock.</i>				
Cumberland National Bank, Portland.	320 00		320 00	
First National Bank, Portland.....	700 00		700 00	
Merchants' National Bank, Portland.....	500 00		500 00	1,520 00
<i>Loans to Corporations.</i>				
Portland Trust Company.....	88,959 73		88,959 73	
Roman Catholic Bishop of Portland.....	2,200 00		2,200 00	91,159 73

MAINE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Portland Railroad stock.	\$360 00	\$360 00	
Loans on Maine Savings Bank books... ..	2,330 00	2,330 00	
Loans on mortgages of real estate.....	237,220 67	237,220 67	\$239,910 67
Real estate, investment.....	55,000 00	5,000 00	5,000 00
Expense account.....		7,238 29	7,238 29
Cash on deposit... ..	96,016 64	96,016 64	
Cash on hand.	7,137 51	7,137 81	103,154 45
Unpaid accrued interest.....	140,203 00		10,017,448 76
Due depositors, earned dividend and accrued State tax	11,350,915 22		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax	9,115,443 34		
	\$2,235,471 82		

MECHANICS' SAVINGS BANK—AUBURN.

March 14, 1902.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

LIABILITIES.

Deposits	\$582,406 97
Reserve fund.	26,500 00
Special reserve fund.	14,150 84
Undivided profits	12,889 36
	<hr/>
	\$635,947 17

RESOURCES.

<i>Public Funds Owned.</i>	<i>Pur Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1925.	\$5,000 00	\$6,968 75	\$5,000 00	\$5,000 00
County of Washington, 4s, Opt. 1923, R. R. Aid	5,000 00	5,375 00	5,000 00	
City of Auburn, 4s, 1903, Refunding.....	500 00	502 50	500 00	
Ellsworth, 4s, 1917, Refunding....	2,000 00	2,150 00	2,000 00	
Lewiston, 5s, 1907, Water.....	1,600 00	1,080 00	1,000 00	
Total public funds of Maine.....	8,500 00			8,500 00
County of Lucas, O., 5s, 1903, Children's Home	1,000 00	1,015 00	1,000 00	
City of Evansville, Ind., 4½s, 1912, Fund.	5,000 00	5,425 00	4,500 00	
Evansville, Ind., 5s, 1912, Fund..	10,000 00	11,250 00	9,600 00	
Total public funds out of Maine.....	16,000 00			15,100 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscat. Div., 5s, 1943..	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Consol. Mort., 4s, 1951	5,000 00	4,750 00	4,750 00	
Maine Central, 4½s, 1905	2,000 00	2,040 00	2,000 00	
Maine Central, 4s, 1912.	4,000 00	4,240 00	4,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,400 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.	5,000 00	5,500 00	5,000 00	
Total railroad bonds of Maine.....	31,000 00			30,750 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.	10,000 00	11,600 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,150 00	3,000 00	
Central Pacific, 4s, 1949.....	10,000 00	10,100 00	9,850 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,250 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	5,750 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927 ..	5,000 00	5,100 00	5,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,840 00	1,300 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,700 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,400 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949	7,000 00	7,280 00	6,930 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	10,000 00	10,600 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916	7,000 00	7,980 00	7,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	5,100 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1896	5,000 00	5,650 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	2,000 00	1,950 00	1,950 00	
Toledo Traction Company, O., 5s, 1909.....	4,000 00	4,120 00	4,000 00	
Total railroad bonds out of Maine	95,000 00			93,855 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn Electric Lt. Co., 6s, 1909	9,000 00	9,000 00	9,000 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....	22,500 00			21,950 00
Adrian Water Works Company, Mich., 1st				
Mortgage, 6s, 1908.	10,000 00	8,000 00	9,700 00	
Adrian Water Works Co., Mich., Trust Ctf.	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... ..	22,500 00			21,900 00

MECHANICS' SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac, Beneficial Interest....	\$4,000 00	\$2,000 00	\$1,200 00	\$1,200 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn.....	4,000 00	3,000 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	
Casco National Bank, Portland.....	27,600 00	29,808 00	27,600 00	
Cumberland National Bank, Portland....	3,200 00	3,264 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.....	7,800 00	7,995 00	7,800 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 & Leather Bank, Auburn....	63,000 00	63,000 00	53,350 00	
National Traders' Bank, Portland.....	4,700 00	4,841 00	4,700 00	
Norway National Bank, Norway.....	1,800 00	2,070 00	1,800 00	
People's National Bank, Waterville.....	3,000 00	3,300 00	3,000 00	
Total national bank stock of Maine.....	148,100 00			\$138,450 00
American National Bank, Kansas City, Mo.	2,000 00	2,360 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 Company, Auburn.....		5,830 00	5,830 00	5,980 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 & Auburn Electric Light Company		350 00	350 00	
Little Androscoggin Water Power Co., Auburn.....		4,800 00	4,800 00	
Pray-Small Company, Auburn.....		1,400 00	1,400 00	
Whitman Agricultural Works, Auburn.....		475 00	1,225 00	
Wood-Robinson Company, Auburn.....		1,000 00	1,000 00	11,515 00
<i>Loans to Corporations.</i>				
A. H. Berry Shoe Company, Portland (endorsed)....		5,000 00	5,000 00	
Ara Cushiman Company, Auburn (endorsed)		15,000 00	15,000 00	
First Universalist Parish, Auburn.....		3,575 00	3,575 00	
Little Androscoggin Water Power Company, Auburn		10,000 00	10,000 00	
Maine & New Hampshire Granite Co., (endorsed)....		5,000 00	5,000 00	38,575 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston.....		700 00	700 00	
Mechanics' Savings Bank, Auburn		200 00	200 00	
People's Savings Bank, Lewiston.....		350 00	350 00	1,250 00
Loan on city of Auburn bond		100 00	100 00	
Loan on First National Bank stock, Auburn.....		600 00	600 00	
Loans on Auburn Trust Company stock		2,600 00	2,600 00	
Loans on personal property.....		2,650 00	2,650 00	
Loans on mortgages of real estate		149,510 00	149,510 00	155,460 00
Real estate investment		40,000 00	40,000 00	
Real estate, foreclosure		7,723 56	7,723 56	47,723 56
Premium account.....			8,926 60	8,926 60
Cash on deposit		15,745 34	15,745 34	
Cash on hand		466 67	466 67	16,212 01
Unpaid accrued interest.....		7,593 30		\$635,947 17
Due depositors, earned dividend and accrued State tax.....		670,923 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax		587,890 01		
		\$83,033 11		

NORWAY SAVINGS BANK—NORWAY.

March 26, 1902.

A. S. KIMBALL, President.

GEORGE E. TUBBS, Treasurer.

LIABILITIES.

Deposits	\$817,474 06
Reserve fund	1,500 00
Undivided profits	5,458 71
	<hr/> \$324,432 77

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid ...	\$5,000 00	\$5,600 00	\$5,000 00	\$5,000 00
County of Hard'n, O., 6s, 1904, Ditch.....	5,000 00	5,250 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refun'g.	5,000 00	5,400 00	5,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,225 00	5,000 00	
City of Ashtabula, O., 6s, 1899-1902, Sew.	1,125 00	1,125 00	1,125 00	
Ishpeming, Mich., 4s, 1916, S. D.	3,000 00	3,165 00	3,000 00	
Manistee, Mich., 4s, 1909, Water.	5,000 00	5,150 00	5,000 00	
Total public funds of Maine.....	24,125 00			24,125 00
<i>Railroad Bonds Owned.</i>				
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	5,000 00	4,550 00	4,525 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,100 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,600 00	4,575 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,600 00	4,725 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,500 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1933.....	3,000 00	3,060 00	3,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,150 00	5,000 00	
Lehigh & New York, 4s, 1945.....	5,000 00	4,875 00	4,968 75	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
Peoria & Pekin Terminal, 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	5,000 00	4,700 00	4,750 00	
Toledo Traction Company, O., 5s, 1909.....	10,000 00	10,300 00	10,000 00	
Trenton Passenger, N. J., 6s, Optional 1930.	5,000 00	5,850 00	5,000 00	
Wheeling & Lake Erie, 4s, 1949.....	6,000 00	5,580 00	5,580 00	
Total railroad bonds owned.....	89,000 00			87,123 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, Opt. 1902.....	3,000 00	3,000 00	3,000 00	
Maine Steamship Co., Portland, 6s, 1926....	5,000 00	5,550 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Millinocket Water Company, 4s, 1951.....	5,000 00	5,000 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915....	3,500 00	3,535 00	3,500 00	
Mousam Water Co., Kennebunk, 4s, 1921...	1,000 00	1,010 00	1,000 00	
Norway Shoe Shop, 5s, Optional.....	225 00	225 00	225 00	
Oxford County Loan Ass'n., Norway, 5s, 1898	280 00	280 00	280 00	
Oxford County Loan Association, Norway, 5s, Optional 1905.....	3,850 00	3,850 00	3,850 00	
Twin Village Water Company, Damariscotta, 5s, 1916.....	5,000 00	5,050 00	5,000 00	
Waterville Water Company, 5s, 1917.....	500 00	510 00	500 00	
Total corporation bonds of Maine.....	33,355 00			33,355 00
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	4,500 00	5,000 00	5,000 00

NORWAY 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 & Ogdensburg.....	\$11,000 00	\$5,720 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
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	500 00	540 00	500 00	
Casco National Bank, Portland.....	4,200 00	4,536 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	3,800 00	2,500 00	
First National Bank, Portland.....	7,300 00	7,482 50	7,300 00	
Manufacturers' National Bank, Lewiston.....	10,000 00	11,000 00	10,000 00	
National Shoe & Leather Bank, Auburn...	7,100 00	7,100 00	7,100 00	
National Traders' Bank, Portland.....	3,000 00	3,000 00	3,000 00	
Norway National Bank, Norway.....	7,800 00	8,970 00	7,800 00	
Total national bank stock owned.....	42,400 00			42,400 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	3,200 00	3,200 00	3,200 00	3,200 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		763 56	763 56	
Norway Water Company.....		5,475 00	5,475 00	
Portland Gas Light Company.....		1,200 00	1,200 00	7,438 56
<i>Loans on Bank Stock.</i>				
Bank of Calloway, Neb.....		1,427 37	1,427 37	
Bank of Gering, Neb.....		250 00	250 00	1,677 37
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution.....		500 00	500 00	
Norway Savings Bank.....		75 00	75 00	575 00
<i>Loans to Corporations.</i>				
Oxford County Loan Association, Norway.....		70 00	70 00	
Second Congregational Parish, Norway.....		556 42	556 42	626 42
Loan on Lewiston & Auburn Electric Light Co. bond		100 00	100 00	
Loan on Florida Southern Railway bonds.....		250 00	250 00	
Loans on names.....		446 21	446 21	
Loans on life insurance policies.....		3,798 85	3,798 85	
Loans on personal property.....		653 00	653 00	
Loans on mortgages of real estate.....		69,147 11	69,147 11	74,395 17
Real estate, investment.....		7,600 00	7,000 00	
Real estate, foreclosure.....		2,383 55	2,383 55	
Furniture and fixtures.....		1,500 00	1,500 00	10,883 55
Premium account.....			7,248 33	7,248 33
Cash on deposit.....		9,986 23	9,986 23	
Cash on hand.....		1,560 89	1,560 89	11,557 12
Unpaid accrued interest.....		6,148 15		\$324,432 77
Due depositors, earned dividend and accrued State tax.....		332,574 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		322,140 71		
		\$10,434 13		

PENOBSCOT SAVINGS BANK—BANGOR.

September 4, 1902.

FRANKLIN A. WILSON, President.

GEORGE H. HOPKINS, Treasurer.

LIABILITIES.

Deposits	\$2,413,423 47
Reserve fund.....	66,332 75
Undivided profits	51,480 09
	\$2,531,236 31

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925.....	\$100,000 00	\$134,750 00	\$100,000 00	\$100,000 00
State of Maine, Registered 3s, 1912-19, Fund.	100,000 00	100,000 00	100,000 00	
County of Aroostook, 4½s, 1912-15, R. R. Aid	25,000 00	27,625 00	25,000 00	
Penobscot, 4s, 1904, Refunding ..	5,000 00	5,075 00	5,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	30,000 00	30,450 00	30,000 00	
City of Bangor, 6s, 1905, Water.....	28,000 00	30,240 00	28,000 00	
Bangor, Reg. 3½s, 1904-10, Water..	35,000 00	35,350 00	35,000 00	
Belfast, 4s, 1918, Refunding.....	25,000 00	26,875 00	25,000 00	
Gardiner, Reg. 3½s, 1919, Refund.	9,000 00	9,315 00	9,000 00	
Old Town, 4s, 1918, Refunding....	10,000 00	10,600 00	10,000 00	
Town of Bucksport, 4s, Opt. 1902, Funding	500 00	500 00	500 00	
Eden, Reg. 4s, 1905-19, Funding...	40,000 00	41,600 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	10,750 00	10,000 00	
Orono, 4s, 1913, Funding.....	5,000 00	5,225 00	5,000 00	
Village Corp. of Brunswick, 4s, 1915-19, Sew.	5,000 00	5,225 00	5,000 00	
Total public funds of Maine	369,500 00			369,500 00
Commonwealth of Massachusetts, Reg- istered 3½s, 1941, Metropolitan Water Loan	100,000 00	111,500 00	100,000 00	
County of Bay, Mich., 5s, 1903, Bridge	5,500 00	5,582 50	5,500 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,500 00	10,000 00	
Franklin, O., 4½s, 1907-8, Defic....	20,000 00	21,300 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House and City Hall	25,000 00	29,875 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,660 00	6,000 00	
Milwaukee, Wis., 5s, 1907, County Building.....	5,000 00	5,400 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	9,000 00	10,395 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	5,575 00	5,000 00	
Duluth, Minn., 4s, 1921, Park.	10,000 00	11,050 00	10,000 00	
Findlay, O., 6s, 1903, School.....	10,000 00	10,200 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water...	2,000 00	2,210 00	2,000 00	
Muskegon, Mich., 5s, 1909-20, Wat.	19,000 00	21,850 00	19,000 00	
Newport, Ky., 5s, 1914, Refund...	10,000 00	11,450 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	10,404 00	10,200 00	
St. Paul, Minn., 6s, 1904, Refund..	1,000 00	1,055 00	1,000 00	
Sandusky, O., 4½s, 1903-8, Wat. Ref.	5,000 00	5,175 00	5,000 00	
Springfield, Mo., 4½s, 1911, Sewer.	5,000 00	5,375 00	5,000 00	
Springfield, O., Reg. 5s, 1903, Water	2,000 00	2,030 00	2,000 00	
Steuenville, O., 4s, Opt. 1914, Wat.	10,000 00	10,500 00	10,000 00	
Stillwater, Minn., 5s, 1911, Per- manent Improvement.....	1,000 00	1,115 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, 1903-5, Sewer..	15,000 00	15,525 00	15,000 00	
Total public funds out of Maine.....	329,700 00			329,700 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, 5s, 1943.	\$16,000 00	\$18,880 00	\$16,000 00	
Bangor & Aroostook, Piscat. Div., 5s, 1943..	50,000 00	59,000 00	50,900 00	
Bangor & Aroostook, Car Trust 5s, 1910	10,000 00	10,000 00	10,000 00	
Boston & Maine, 4s, 1942.....	50,000 00	57,500 00	50,000 00	
Boston & Maine, 4½s, 1944	25,000 00	31,500 00	25,000 00	
Eastern, 6s, 1906.....	10,000 00	11,100 00	10,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.....	100,000 00	112,000 00	100,000 00	
Maine Central, Collateral Trust, 5s, 1923....	10,000 00	12,200 00	10,000 00	
Maine Central, Consol. Mortgage, 4s, 1912..	25,000 00	26,500 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 & Ogdensburg, 5s, 1908.....	10,000 00	11,000 00	10,000 00	
Portland Railroad Company, 4½s, 1913	10,000 00	10,900 00	10,000 00	
Portland Railroad Company, 3½s, 1951.....	25,000 00	25,250 00	25,000 00	
Soumerset, 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Total railroad bonds of Maine	431,000 00			\$431,000 00
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1995	40,500 00	42,120 00	40,500 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	23,260 00	20,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	20,000 00	18,900 00	18,850 00	
Baltimore & Ohio, 4s, 1948.....	20,000 00	21,000 00	20,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.	20,000 00	19,300 00	18,150 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	11,500 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, 1917	5,000 00	4,500 00	3,750 00	
Central Pacific, 4s, 1949.....	20,000 00	20,100 00	19,658 00	
Chicago, Rock Island & Pacific, 4s, 1938	20,000 00	21,900 00	20,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	20,000 00	21,400 00	20,000 00	
Concord & Montreal, 4s, 1920.....	40,000 00	41,600 00	40,000 00	
Detroit Railway, Mich., 5s, 1924.....	15,000 00	16,050 00	15,000 00	
Globe Street, Fall River, Mass., 5s, 1912....	10,000 00	10,360 00	10,000 00	
Grand Avenue Railway, Kansas City, 5s, 1908	10,000 00	10,300 00	10,000 00	
Hereford, 4s, 1930.....	20,000 00	20,800 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	9,850 00	9,675 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	20,200 00	19,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	11,000 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 & West Haven & Winchester Avenue, Conn., Registered 5s, 1912	21,000 00	23,100 00	21,000 00	
New York Central & Hudson River, Lake Shore Collateral Trust, Gold, 3½s, 1998.....	10,000 00	9,350 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	10,300 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,700 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.	9,000 00	9,315 00	9,000 00	
United Traction & Electric Company, Providence, R. I., 5s, 1933	10,000 00	11,350 00	10,000 00	
Zanesville Electric, O., 4s, Optional, 1904...	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	462,500 00			454,483 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917.....	9,000 00	9,180 00	9,000 00	
Eastern Manufacturing Co., Bangor 5s, 1903-9	35,000 00	35,000 00	35,000 00	
First National Bank Bldg., Ellsworth, 4s, 1919	4,000 00	4,000 00	4,000 00	
Nekonegan Paper Co., Old Town, 5s, 1902-8	8,000 00	8,000 00	8,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906....	16,000 00	16,160 00	16,000 00	
Portland Water Company, 4s, 1927	20,000 00	21,400 00	20,000 00	
Total corporation bonds owned.....	92,000 00			92,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	50,400 00	75,600 00	50,400 00	
Portland & Ogdensburg.....	30,000 00	15,600 00	13,950 00	
Total railroad stock of Maine.....	80,400 00			64,350 00
Syracuse Rapid Transit, Common	10,500 00	2,835 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	\$9,000 00	\$10,000 00	
Union Insurance Company, Bangor.....	1,000 00	1,900 00	1,600 00	
Total corporation stock owned.....	11,000 00			\$11,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	5,000 00	7,250 00	5,000 00	
First National Bank, Houlton.....	6,000 00	9,900 00	6,000 00	
Fort Fairfield National Bank, Fort Fairfield	4,000 00	6,200 00	4,000 00	
Kenduskeag National Bank, Bangor.....	5,800 00	7,540 00	5,800 00	
Merchants' National Bank, Bangor.....	4,100 00	10,885 00	4,100 00	
Second National Bank, Bangor.....	3,400 00	8,500 00	3,400 00	
Veazie National Bank, Bangor.....	11,600 00	15,080 00	11,600 00	
Total national bank stock owned.....	39,900 00			39,900 00
<i>Loans on Public Funds.</i>				
United States.....		500 00	500 00	
Territory of Arizona.....		1,000 00	1,000 00	
County of Washington.....		3,000 00	3,000 00	
Borough of Duquesne, Pa.....		1,000 00	1,000 00	
City of Bangor.....		8,500 00	8,500 00	
Cincinnati, O.....		1,000 00	1,000 00	
Duluth, Minn.....		3,000 00	3,000 00	
Helena, Mont.....		800 00	800 00	
Houston, Texas.....		9,850 00	9,850 00	
Newport News, Va.....		1,000 00	1,000 00	
Omaha, Neb.....		2,000 00	2,000 00	
Spokane, Wash.....		1,000 00	1,000 00	
Town of Alton.....		185 00	185 00	32,835 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....	38,600 00		38,600 00	
Detroit Railway, Mich.....	1,000 00		1,000 00	
Duluth Street, Minn.....	8,000 00		8,000 00	
Grand Avenue, Kansas City.....	1,400 00		1,000 00	
Maine Central.....	500 00		500 00	
Milwaukee Electric Railway & Light Company, Wis.	3,000 00		3,000 00	
New Haven & West Haven & Winchester Ave., Conn.	1,000 00		1,000 00	
Omaha Street, Neb.....	2,150 00		2,150 00	
Seattle Railway, Wash.....	10,000 00		10,000 00	65,250 00
<i>Loans on Corporation Bonds.</i>				
Bangor Gas Light Company.....	17,000 00		17,000 00	
Iowa Loan & Trust Company, Des Moines.....	200 00		200 00	
Orono Pulp & Paper Company.....	15,000 00		15,000 00	
Public Works Company, Bangor.....	5,000 00		5,000 00	
Rockland-Rockport Lime Company.....	3,000 00		3,000 00	
Swift Refrigerator Transportation Co., Chicago.....	6,000 00		6,000 00	
Western Union Telegraph Company.....	2,000 00		2,000 00	48,200 00
<i>Loans on Railroad Stock.</i>				
Dexter & Piscataquis.....	5,000 00		5,000 00	
European & North American.....	20,529 68		20,529 68	25,529 68
<i>Loans on Corporation Stock.</i>				
American Telegraph & Telephone Company.....	2,500 00		2,500 00	
Bodwell Water Power Company, Old Town.....	40,000 00		40,000 00	
Lockwood Company, Waterville.....	6,825 00		6,825 00	
Northern Telegraph Company.....	700 00		700 00	
Union Insurance Company, Bangor.....	1,850 00		1,850 00	
Union Iron Works, Bangor.....	7,500 00		7,500 00	59,375 00
<i>Loans on National Bank Stock.</i>				
Fort Fairfield National Bank, Fort Fairfield.....	500 00		500 00	
Veazie National Bank, Bangor.....	5,000 00		5,000 00	5,500 00
<i>Loans to Corporations.</i>				
Bodwell Water Power Company, Old Town.....	1,000 00		1,000 00	
Eastern Maine General Hospital, Bangor.....	1,000 00		1,000 00	2,000 00

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Medway.....	\$666 67	\$666 67	
Passadumkeag.....	800 00	800 00	\$1,466 67
Loans on Penobscot Savings Bank books.....	4,115 64	4,115 64	
Loans on mortgages of real estate	320,444 18	320,444 18	324,559 82
Premium account.....	-	5,867 21	
Expense account.....	-	2,089 85	7,957 06
Cash on deposit	61,355 34	61,355 34	
Cash on hand.	5,274 74	5,274 74	66,630 08
Unpaid accrued interest	25,432 56		2,531,236 31
Due depositors, earned dividend and accrued State tax	2,764,630 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,448,025 47		
	\$316,604 84		

PEOPLE'S SAVINGS BANK—LEWISTON.

March 11, 1902.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits	\$1,322,731 80
Reserve fund	42,680 00
Undivided profits	22,478 93
	\$1,387,890 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907	\$700 00	\$787 50	\$700 00	
United States Coupon 4s, 1925	5,000 00	6,968 75	5,000 00	
Total United States bonds owned.....	5,700 00			\$5,700 00
County of Aroostook, 4½s, 1915, Railroad....	3,000 00	3,360 00	3,000 00	
Penobscot, 3½s, 1917, Ct. House..	5,000 00	5,150 00	5,000 00	
Washington, 4s, Opt. 1923, R. R..	20,000 00	21,500 00	20,000 00	
City of Auburn, 4s, 1905-25, Water.....	5,500 00	5,940 00	5,500 00	
Augusta, 4s, 1905, Refunding....	5,000 00	5,100 00	5,000 00	
Bangor, 6s, 1905, Water.....	1,600 00	1,080 00	1,000 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,375 00	5,000 00	
Gardiner, 4s, 1903, General.....	1,000 00	1,005 00	1,000 00	
Lewiston, 3½s, 1931, Refunding..	10,000 00	10,450 00	10,000 00	
Lewiston, 4s, 1913-23, Refunding.	15,000 00	16,425 00	15,000 00	
Saco, 3½s, 1902-4, Refunding	3,000 00	3,000 00	3,000 00	
Town of East Livermore, 3½s, 1907-9, Sch.	3,000 00	3,000 00	3,000 00	
Lubec, 4s, 1921, Water	5,000 00	5,075 00	5,000 00	
Mechanic Falls, 3½s, 1911, General	2,000 00	2,000 00	2,000 00	
Old Orchard, 4s, 1919, Refunding	1,500 00	1,567 50	1,500 00	
Total public funds of Maine	85,000 00			\$5,000 00
County of Franklin, O., 4s, 1902-14, Imp. & Ext.	6,500 00	6,760 00	6,500 00	
Jackson, Ind., 5s, 1902-5, Gravel Rd.	2,500 00	2,550 00	2,500 00	
Lawrence, Ind., 5s, 1904-8, Road..	19,000 00	20,045 00	19,000 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,405 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	25,000 00	27,000 00	25,000 00	
Pike, Ind., 6s, 1903, County Bldgs.	5,000 00	5,100 00	5,000 00	
Polk, Minn., 5½s, 1907, Ditch	5,000 00	5,450 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	2,380 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	3,000 00	3,405 00	3,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	22,000 00	23,760 00	22,000 00	
Shelby, Ind., 4s, 1902-6, Funding..	5,000 00	5,050 00	5,000 00	
Woodbury, Ia., 4s, 1920, Refund..	5,000 00	5,425 00	5,000 00	
City of Bradford, Pa., 6s, 1903, Water....	5,000 00	5,125 00	5,000 00	
Chicago, Ill., 4s, 1910, San. Dist..	5,000 00	5,175 00	5,000 00	
East Liverpool, O., 5s, 1914, Ed..	3,000 00	3,435 00	3,000 00	
Elwood, Ind., 6s, 1921, Refunding	2,000 00	2,650 00	2,000 00	
Emporia, Kan., 4½s, 1929, Refund.	10,000 00	10,800 00	10,000 00	
Findlay, O., 5s, 1908, Water	2,000 00	2,120 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	5,355 00	4,500 00	
Kansas City, Kan., 6s, 1904-11, In- ternal Improvement.....	12,500 00	13,750 00	12,500 00	
Marion, O., 5s, 1904, Street Imp..	5,000 00	5,150 00	5,000 00	
Omaha, Neb., 4s, 1906, Street Imp.	4,000 00	4,120 00	4,000 00	
Owensboro, Ky., 4s, 1930, St. Imp.	5,000 00	5,450 00	5,000 00	
Pontiac, Mich., 5s, 1903-4, Paving	5,500 00	5,610 00	5,500 00	
St. Paul, Minn., 5s, 1915, Wat. & Sew.	8,000 00	9,480 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921 ..	4,000 00	4,200 00	4,000 00	
Superior, Wis., 6s, 1902, Harb. Imp.	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 6s, 1905, Refunding	3,000 00	3,195 00	3,000 00	
Winona, Minn., 5s, 1918, Sewer..	3,000 00	3,555 00	3,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,725 00	5,000 00	
Total public funds out of Maine	197,500 00			197,500 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>
Aroostook Northern, 5s, 1947.	\$14,000 00	\$15,120 00	\$13,875 00	
Bangor & Aroostook, 5s, 1943.	10,000 00	11,800 00	9,762 50	
Bangor & Aroostook, Car Trust 5s, 1908 ..	6,000 00	6,000 00	6,000 00	
Bangor & Aroostook, Consolidated 4s, 1951..	5,000 00	4,750 00	4,750 00	
Kennebec Central, 5s, 1910.	5,000 00	5,000 00	5,000 00	
Lime Rock, 4s, 1929.	5,000 00	5,200 00	5,000 00	
Maine Central, 4s, 1912.	4,000 00	4,240 00	4,000 00	
Maine Central, 4½s, 1905.	27,000 00	27,540 00	27,000 00	
Maine Central, 4½s, 1912.	5,000 00	5,500 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	9,120 00	8,000 00	
Maine Central, 5s, 1923.	4,000 00	4,880 00	4,000 00	
Maine Central, 7s, 1912.	17,000 00	22,440 00	17,000 00	
Penobscot Shore Line, Registered 4s, 1920..	5,000 00	5,400 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.	28,000 00	30,800 00	28,000 00	
Portland & Rumford Falls, 4s, 1927.	17,000 00	17,340 00	17,000 00	
Somerseset, 4s, 1950.	7,500 00	7,500 00	7,500 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	5,000 00	2,500 00	5,000 00	
Total railroad bonds of Maine.	186,500 00			\$185,887 50
Baltimore, Chesapeake & Atlantic, 5s, 1934.	15,000 00	17,400 00	15,000 00	
Baltimore & Ohio, Southwestern Division, 3½s, 1925.	8,000 00	7,240 00	7,272 50	
Buffalo & Susquehanna, 4s, 1951.	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919.	5,000 00	4,600 00	4,600 00	
Central Branch Union Pacific, 4s, 1948.	5,000 00	4,600 00	4,550 00	
Central Pacific, 4s, 1949.	10,000 00	10,100 00	9,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933.	15,000 00	17,175 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	15,000 00	15,750 00	15,000 00	
Hereford, 4s, 1930.	12,000 00	12,480 00	11,945 00	
Hoosac Tunnel & Wilmington, 5s, 1922.	5,000 00	5,200 00	5,000 00	
Hoosatic, 5s, 1937.	10,000 00	13,400 00	10,000 00	
Illinois Central, St. Louis Division and Terminal, 1st Mortgage, 3½s, 1951.	10,000 00	10,000 00	9,587 50	
Indiana, Illinois & Iowa, 4s, 1950.	10,000 00	10,000 00	9,750 00	
Kansas City & Pacific, 4s, 1990.	5,000 00	4,400 00	4,275 00	
Lehigh & New York, 4s, 1945.	3,000 00	2,925 00	2,940 00	
Lehigh Valley of New York, 4½s, 1940.	3,000 00	3,240 00	3,009 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,270 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944.	5,000 00	5,200 00	4,912 50	
New Haven & Derby, 5s, 1918.	5,000 00	5,850 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.	9,000 00	9,180 00	9,000 00	
Omaha Street, Neb., 5s, 1914.	5,000 00	5,125 00	4,950 00	
Pontiac, Oxford & 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	
Rutland-Canadian, 4s, 1949.	5,000 00	5,100 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.	4,000 00	4,520 00	4,900 00	
St. Louis Iron Mountain & Southern, Gen- eral Con. Railway & Land Grant, 5s, 1931.	5,000 00	5,850 00	5,000 00	
St. Louis & Southwestern, 4s, 1989.	5,000 00	4,900 00	4,931 25	
Southern Electric, St. Louis, Mo., 6s, 1904. .	3,000 00	3,090 00	3,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,650 00	5,000 00	
Trenton Passenger, N. J., 6s, Optional 1930.	5,000 00	5,850 00	5,000 00	
West Chicago St. R.R. Tunnel Co., Ill., 5s, 1909	3,000 00	3,060 00	3,000 00	
Wheeling & Lake Erie, 4s, 1949.	4,000 00	3,720 00	3,560 00	
Williamsport & North Branch, 4½s, 1931. .	10,000 00	10,400 00	10,000 00	
Zanesville Electric, O., 4s, Optional 1904. .	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.	224,500 00			220,533 75
<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	
Continental Mills, Lewiston, 6s, Opt. 1898..	20,000 00	20,000 00	20,000 00	
Gardiner Water Company, 5s, 1905.	10,000 00	10,200 00	10,000 00	
Madison Water Company, 5s, 1917.	3,000 00	3,000 00	3,000 00	
Maine & New Hampshire Granite Com- pany, 5s, Optional 1902.	5,000 00	4,500 00	5,000 00	

PEOPLE'S 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>
Masonic Building Ass'n., Biddeford, 4½s, 1917	\$5,000 00	\$5,000 00	\$5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,075 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	5,125 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,700 00	9,787 50	
Standish Water & Construction Co., 4s, 1928	3,000 00	3,225 00	3,000 00	
Waterville Water Company, 5s, 1917.....	3,000 00	3,060 00	3,000 00	
Total corporation bonds of Maine.	79,000 00			\$78,787 50
Littleton Water & Light Co., N. H., 5s, 1916.	3,000 00	2,700 00	2,970 00	2,970 00
<i>Railroad Stock Owned.</i>				
Kennebec Central.....	500 00	500 00	500 00	500 00
Hereford.....	5,000 00	5,900 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	150 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	10,152 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	1,180 00	1,000 00	
First National Bank, Lewiston.....	28,600 00	43,472 00	28,600 00	
Manufacturers' National Bank, Lewiston..	28,600 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	3,090 00	3,000 00	
Richmond National Bank, Richmond.....	2,000 00	2,000 00	2,000 00	
Total national bank stock owned.....	82,000 00			82,000 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.....		225 00	225 00	
Crystal Water Company, Edgewater, N. Y.....		5,284 11	5,284 11	
Western Union Telegraph Company.....		1,500 00	1,500 00	7,009 11
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn.....		5,000 00	5,000 00	
Athol Water Company, Mass.....		993 75	993 75	
Hill Manufacturing Company, Lewiston.....		100 00	100 00	
Libbey & Dingley Company, Lewiston.....		4,000 00	4,000 00	
Little Androscoggin Water Power Co., Auburn..		2,500 00	2,500 00	
Whitman Agricultural Works, Auburn.....		2,297 22	2,297 22	14,890 97
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		95 00	95 00	
First National Bank, Newburyport, Mass.....		400 00	400 00	495 00

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Ara Cushman Company, Auburn (endorsed).....	\$5,000 00	\$5,000 00	
Avon Manufacturing Company, Lewiston..	17,000 00	17,000 00	
Indian Spring Woolen Company, Madison.....	10,000 00	10,000 00	
Lewiston Journal Company.....	15,500 00	15,500 00	
Lewiston Machine Company.....	5,000 00	5,000 00	
Linn Woolen Company, Hartland.....	10,000 00	10,000 00	
Washburn Chair Company, No. Turner (endorsed)...	1,000 00	1,000 00	\$63,500 00
Loan on city of Bath bond.....	500 00	500 00	
Loan on Lewiston Trust & Safe Deposit Co. stock...	606 33	606 33	
Loan on names.....	300 00	300 00	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on People's Savings Bank books, Lewiston...	390 00	390 00	
Loans on mortgages of real estate	309,339 47	309,339 47	312,135 80
Real estate investment	15,000 00	13,919 35	
Real estate, foreclosure.....	3,518 64	3,518 64	
Vault.....	5,000 00	5,000 00	
Furniture.....	900 00	900 00	23,337 99
Premium account.....	-	59,626 47	
Expense account.....	-	1,489 70	61,116 17
Cash on deposit.....	12,325 23	12,325 23	
Cash on hand.....	6,528 81	6,528 81	18,854 04
Unpaid accrued interest.....	16,125 48		1,387,890 73
Due depositors, earned dividend and accrued State tax.....	1,419,409 79		
	1,345,479 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$73,929 95		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

June 5, 1902.

DAVID T. PERCY, President.

OSCAR C. ROGERS, Treasurer.

LIABILITIES.

Deposits.....	\$766,891 21
Reserve fund	8,522 82
Undivided profits.....	18,062 80
	<hr/>
	\$793,476 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907.....	\$500 00	\$552 50	\$500 00	
United States Coupon 4s, 1925.....	3,600 00	4,080 00	3,000 00	
Total United States bonds owned	3,500 00			\$3,500 00
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	
Town of Wiscasset, 4s, 1907, Municipal...	1,300 00	1,300 00	1,293 50	
Total public funds of Maine	6,300 00			6,293 50
County of Anne Arundel, Md., 5s, 1903, Bridge	5,000 00	5,075 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.	2,225 65	2,225 65	2,225 65	
Chicago, Ill., 4½s, 1908-14, San. Dist.	10,000 00	10,750 00	10,000 00	
Clinton, Ia., 6s, 1898-1902, Sewer..	3,700 00	3,700 00	3,700 00	
Hammond, Ind., 5s, 1918, School.	3,000 00	3,495 00	3,000 00	
Indianapolis, Ind., 4s, 1922, School				
Commissioners.....	10,000 00	11,100 00	10,000 00	
Key West, Florida, 8s, 1902, City				
Market.....	5,000 00	5,060 00	5,000 00	
Marshalltown, Ia., 4½s, 1911-16,				
Funding.....	2,000 00	2,190 00	2,000 00	
Milwaukee, Wis., 5s, 1903, School	500 00	507 50	500 00	
Pierre, S. D., 6s, Opt. 1901, Funding	5,000 00	3,750 00	5,000 00	
Sioux City, Ia., 6s, 1896-1900, In-				
ternal Improvements	6,500 00	6,500 00	6,500 00	
Wyandotte, Kan., 6s, 1903, Munic.	1,400 00	1,414 00	1,400 00	
Total public funds out of Maine.....	59,325 65			59,325 65
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	17,000 00	18,360 00	16,925 00	
Bangor & Aroostook, 5s, 1943.....	12,000 00	14,160 00	11,768 75	
Bangor & Aroostook, Car Trust, 5s, 1907-9..	15,000 00	15,000 00	15,000 00	
Maine Central, 4½s, 1905	7,000 00	7,140 00	7,000 00	
Maine Central, 5s, 1923	3,000 00	3,660 00	3,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,100 00	5,000 00	
Total railroad bonds of Maine.....	59,000 00			58,693 75
Atchison, Topeka & Santa Fe, General				
Mortgage, 4s, 1995.....	12,500 00	12,937 50	10,666 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	10,000 00	11,600 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	5,000 00	6,150 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	5,000 00	5,350 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4 5s, 1950..	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.	10,600 00	10,000 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, 1917	3,000 00	2,700 00	3,000 00	
Burlington Electric, Ia., Receiver's Cdfs....	750 00	-	750 00	
Central Pacific, 4s, 1949.....	10,000 00	10,250 00	9,900 00	
Chesapeake & Ohio, 4½s, 1992.....	10,000 00	10,800 00	10,000 00	
Chicago, Peoria & St. Louis, Prior Lien,				
4½s, 1930.....	10,000 00	10,600 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	16,050 00	15,000 00	
Chicago & West Michigan, Scrip.....	1,275 00	1,364 25	1,275 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,650 00	10,000 00	

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	\$5,000 00	\$5,350 00	\$5,000 00	
Clearfield & Jefferson, 6s, 1927	9,000 00	10,620 00	9,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,500 00	10,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921	5,000 00	5,150 00	5,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,100 00	5,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, Optional 1912	3,000 00	2,250 00	3,000 00	
Elgin, Joliet & Eastern, 5s, 1941	10,000 00	11,350 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950	15,000 00	15,375 00	14,525 00	
Kansas City Southern, 3s, 1950	3,000 00	2,160 00	2,520 00	
Lehigh & New York, 4s, 1945	10,000 00	9,700 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	11,150 00	10,000 00	
Northern Ohio, 5s, 1945	15,000 00	17,025 00	15,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	10,300 00	10,000 00	
Rutland-Canadian, 4s, 1949	5,000 00	5,150 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1906	10,000 00	11,900 00	10,000 00	
St. Louis, Kansas & Southwestern, 5s, Optional 1912	3,000 00	750 00	3,000 00	
St. Louis & San Francisco, Con. Mort., 4s, 1906	2,000 00	1,960 00	1,950 00	
Taunton Street, Mass., 5s, 1914	5,000 00	5,200 00	5,000 00	
Trenton Passenger, N. J., 6s, Optional 1924	5,000 00	5,750 00	5,000 00	
West Chicago St. R. R. Tunnel Co., 11½s, 1909	20,000 00	20,800 00	20,000 00	
Total railroad bonds out of Maine	267,525 00			\$263,886 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912	10,000 00	10,000 00	10,000 00	
Caribou Water Company, 5s, 1916	5,000 00	3,750 00	5,000 00	
Maine Steamship Co., Portland, 6s, 1926	10,000 00	11,100 00	10,000 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	3,060 00	3,000 00	
Rockland Water Company, 5s, 1919	13,000 00	14,690 00	13,000 00	
Total corporation bonds of Maine	51,500 00			51,500 00
Bennington Water Power & Light Company, Vt., 5s, 1923	14,000 00	14,000 00	13,000 00	
Berlin Water Company, N. H., 5s, Opt. 1902	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	1,450 00	
Hereford	5,000 00	5,000 00	4,800 00	
St. Louis & San Francisco, 2d Preferred	1,200 00	852 00	240 00	
St. Louis & San Francisco, Common	1,800 00	1,206 00	126 00	
Total railroad stock owned	10,000 00			6,616 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association, Bath	1,500 00	1,500 00	1,500 00	1,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast	4,000 00	5,200 00	4,600 00	
First National Bank, Bath	14,000 00	16,800 00	14,000 00	
First National Bank, Portland	3,000 00	3,150 00	3,000 00	
First National Bank, Wiscasset	1,000 00	1,000 00	1,000 00	
Lincoln National Bank, Bath	4,300 00	4,816 00	4,300 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	824 00	800 00	
Total national bank stock owned	33,000 00			33,000 00

PEOPLE'S SAFE DEPOSIT AND 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>
Rumford Falls Trust Company.....	\$2,000 00	\$2,200 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
<i>Loans on Corporation Bonds.</i>				
Bennington Water Power & Light Company, Vt.....		2,500 00	2,500 00	
Fort Smith Water Company, Ark.....		3,000 00	4,000 00	
Omaha Water Company, Neb.....		5,000 00	5,000 00	11,500 00
<i>Loans on Corporation Stock.</i>				
Bath Iron Works.....		8,700 00	8,700 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	
Little Androscoggin Water Power Co., Auburn.....		1,000 00	1,000 00	
Mountain, Farm & Seashore Company, Portland.....		250 00	500 00	
Sagadahoc Real Estate Association, Bath.....		5,050 00	5,050 00	
Swanton-Jameson Company, Bath.....		350 00	350 00	
Torrey Roller Bushing Works, Bath.....		2,900 00	2,900 00	
Worumbo Manufacturing Company, Lisbon Falls.....		15,368 00	15,368 00	38,718 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath.....		500 00	500 00	
First National Bank, Bath.....		3,025 00	3,025 00	
Lincoln National Bank, Bath.....		650 00	650 00	
People's National Bank, Waterville.....		82 40	82 40	
Richmond National Bank, Richmond.....		290 00	290 00	4,547 40
<i>Loans on Savings Bank Books.</i>				
Calais Savings Bank, Calais.....		50 00	50 00	
People's Safe Deposit & Savings Bank, Bath.....		200 00	200 00	250 00
<i>Loans to Corporations.</i>				
Grace Church, Bath.....		300 00	300 00	
Sentinel & Times Publishing Company, Bath.....		101 22	101 22	
Winter Street Congregational Society, Bath.....		325 00	325 00	726 22
Loan on city of Portland bond.....		565 00	565 00	
Loan to county of Sagadahoc.....		4,000 00	4,000 00	
Loans on vessel property.....		25,350 00	25,350 00	
Loans on mortgages of real estate.....		129,788 46	129,788 46	159,703 46
Real estate investment.....		15,000 00	19,018 64	
Safe deposit department.....		5,000 00	5,000 00	
Safe, furniture and fixtures.....		4,500 00	4,500 00	28,518 64
Premium account.....		-	15,160 50	15,160 50
Cash on deposit.....		9,279 24	9,279 24	
Cash on hand.....		4,257 97	4,257 97	13,537 21
Unpaid accrued interest.....		9,508 75		\$793,476 83
		819,689 44		
Due depositors, earned dividend and accrued State tax.....		779,089 55		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$40,649 89		

PHILLIPS SAVINGS BANK—PHILLIPS.

April 12, 1902.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

LIABILITIES.

Deposits	\$163,086 13
Reserve fund	5,500 00
Undivided profits	3,603 31
	\$172,189 44

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 Avon, 5s, Optional, Refunding..	\$1,500 00	\$1,500 00	\$1,500 00	
Avon, 4s, 1916, Refunding.....	500 00	500 00	500 00	
Phillips, orders.....	4,398 93	4,398 93	4,398 93	
Phillips, 4s, Optional, Refunding.	2,600 00	2,600 00	2,600 00	
Total public funds of Maine.....	8,998 93			\$8,998 93
City of Ironton, O., 5s, 1912, Street Imp..	2,000 00	2,250 00	2,000 00	
Marion, O., 6s, 1902, Street Imp..	500 00	500 00	500 00	
Town of Danville, Ill., 5s, 1905-6, Sewer...	3,000 00	3,150 00	3,000 00	
Total public funds out of Maine	5,500 00			5,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,900 00	4,775 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,240 00	2,000 00	
Maine Central, 7s, 1912.....	100 00	132 00	100 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,500 00	5,000 00	
Portland Railroad, 4½s, 1913.....	2,000 00	2,180 00	2,000 00	
Rockland, Thomaston & Camden, 5s, 1922..	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine..	24,100 00			23,875 00
Black Rocks & Salisbury Beach, Mass., 5s, 1911	3,000 00	3,060 00	3,000 00	
Central Pacific, 4s, 1949.....	3,000 00	3,030 00	3,000 00	
Total railroad bonds out of Maine.....	6,000 00			6,000 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Optional 1903	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910.....	5,060 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, Optional 1902	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	20,000 00			20,000 00
Indianapolis Water Company, 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	1,080 00	1,000 00	
Cumberland National Bank, Portland.....	1,400 00	1,428 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 & 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	2,800 00	2,000 00	
Total national bank stock owned	16,700 00			16,700 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	5,600 00	5,600 00	5,350 00	
People's Trust Company, Farmington.....	250 00	250 00	250 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>
Rumford Falls Trust Company.....	\$1,000 00	\$1,100 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.....		321 25	321 25	
John Mulholland, New York.....		12,000 00	12,000 00	12,321 25
<i>Loans on Corporation Stock.</i>				
Equitable Trust Company, Augusta, Ga....		6,000 00	6,000 00	
Kingfield Water Company.....		1,500 00	1,500 00	
Northwestern Elevator Company, Minn.....		5,500 00	5,500 00	
Phillips Electric Light Company.....		100 00	100 00	13,100 00
<i>Loans on National Bank Stock.</i>				
Chapman National Bank, Portland.....		2,000 00	2,000 00	
Phillips National Bank, Phillips.....		5,000 00	5,000 00	7,000 00
Loan to town of Rangeley.....		3,000 00	3,000 00	
Loans on personal property.....		4,579 00	4,579 00	
Loan on Phillips Savings Bank book.....		400 00	400 00	
Loans on mortgages of real estate.....		33,789 60	33,789 60	41,768 60
Safe.....		400 00	400 00	400 00
Premium account.....		400 00	400 00	400 00
Cash on deposit.....		2,304 52	2,304 52	
Cash on hand.....		1,221 14	1,221 14	3,525 66
Unpaid accrued interest.....		2,135 00		\$172,189 44
Due depositors, earned dividend and accrued State tax.....		180,232 44		
		165,594 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$14,638 31		

PISCATAQUIS SAVINGS BANK—DOVER.

August 13, 1902.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

LIABILITIES.

Deposits	\$785,571 44
Reserve fund	14,724 83
Undivided profits.....	12,548 66
	\$762,841 93

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	\$6,612 50	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1912, R. R. Aid...	5,000 00	5,475 00	5,000 00	
Penobscot, 3½s, 1920, Ct. House ..	3,000 00	3,135 00	3,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	10,000 00	10,750 00	10,000 00	
City of Rockland, 3½s, 1917, Refunding ..	5,000 00	5,150 00	5,000 00	
Total public funds of Maine.....	23,000 00			23,000 00
County of Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,725 00	5,000 00	
Lawrence, Ind., 5s, 1904, Road ..	5,000 00	5,150 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,475 00	5,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	5,000 00	5,150 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,675 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	2,000 00	2,230 00	2,000 00	
Brainerd, Minn., 6s, 1908, Elec. Lt.	4,000 00	4,320 00	4,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,725 00	5,000 00	
Emporia, Kan., 4½s, Opt. 1919, Ref.	3,000 00	3,090 00	3,000 00	
Kansas City, Kan., 6s, 1903-9, In-				
ternal Improvement.....	10,000 00	10,750 00	10,000 00	
Lansing, Mich., 4s, 1920, Water..	5,000 00	5,325 00	5,000 00	
Manistee, Mich., 4s, 1908, Water.	3,000 00	3,075 00	3,000 00	
Menominee, Mich., 6s, 1907, School	5,000 00	5,575 00	5,000 00	
Owensboro, Ky., 4s, Optional				
1915, Street Improvement.....	5,000 00	5,250 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920,				
Bridge.....	5,000 00	5,675 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water.....	5,000 00	5,350 00	5,000 00	
Stuebenville, O., 4s, Opt 1914, Wat.	5,000 00	5,250 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per-				
manent Improvement.....	9,000 00	9,810 00	9,000 00	
Superior, Wis., 5s, Optional Sewer	5,000 00	5,000 00	5,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	6,375 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 Debt.....	6,000 00	6,900 00	6,000 00	
Borough of Dunmore, Pa., 4s, 1914, Funding	4,000 00	4,200 00	4,000 00	
Total public funds out of Maine	116,000 00			116,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	11,800 00	9,985 00	
Bangor & Aroostook, Van Buren Ext., 5s, 1943	5,000 00	5,700 00	5,000 00	
Bangor & Aroostook, Car Trust 5s, 1908.....	5,000 00	5,000 00	5,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland Railroad, 3½s, 1951.....	5,000 00	5,050 00	5,000 00	
Portland & Rumford Falls, 4s, 1927... ..	5,000 00	5,100 00	5,000 00	
Total railroad bonds of Maine .. .	35,000 00			34,985 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,800 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	5,000 00	4,500 00	4,481 25	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	5,000 00	5,200 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,750 00	4,950 00	

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Central Branch Union Pacific, 4s, 1948.....	\$5,000 00	\$4,575 00	\$4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,300 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,600 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,350 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	5,850 00	5,000 00	
Cleveland Lorain & Wheeling, 5s, 1933.....	5,000 00	5,750 00	5,000 00	
Concord & Montreal, 4s, 1920.....	10,000 00	10,400 00	10,000 00	
Des Moines & Fort Dodge, 4s, 1905.....	5,000 00	4,875 00	4,875 00	
Des Moines Street, Ia., 6s, 1916.....	5,000 00	5,350 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,450 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,200 00	5,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	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	15,525 00	14,370 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,260 00	13,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,100 00	4,825 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,450 00	5,000 00	
Lexington & Boston, Mass., 4½s, 1920.....	5,000 00	5,150 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,425 00	5,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,200 00	4,825 00	
Metropolitan St., New York City, 4s, 2002..	3,000 00	2,940 00	2,917 50	
Milford, Attleboro & Woonsocket, 5s, 1919..	5,000 00	5,200 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	10,000 00	10,600 00	9,900 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	3,000 00	3,330 00	3,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1913.	5,000 00	5,125 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,700 00	5,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	5,550 00	5,000 00	
Sioux City Traction Company, Ia., 5s, 1919..	5,000 00	5,125 00	5,000 00	
Toledo & Ohio Central, Western Div. 5s, 1935	5,000 00	5,550 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,650 00	4,800 00	
Trenton Passenger, N. J., 6s, 1930 1.....	10,000 00	11,700 00	10,000 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	5,000 00	5,150 00	5,000 00	
Williamsport & North Branch, 4½s, 1931.....	8,000 00	8,320 00	8,600 00	
Total railroad bonds out of Maine.....	222,000 00			\$219,643 75
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	9,000 00	9,000 00	9,000 00	
Belfast Water Company, 5s, 1920.....	5,000 00	5,200 00	5,000 00	
Dover & Foxcroft Lt. & Heat Co., 4s, Opt. 1906	5,000 00	5,000 00	5,000 00	
Ellsworth Electric 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	2,570 00	
Pejepscot Water Co., Brunswick, 5s, 1906....	4,000 00	4,040 00	4,000 00	
Public Works Company, Bangor, 5s, 1929..	5,000 00	5,000 00	5,000 00	
Rockland-Rockport Lime Co., 5s, Opt. 1920..	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....	72,500 00			72,445 00
Berlin Water Company, N. H., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Indianapolis Water Co., Ind., 6s, 1911.....	5,000 00	5,600 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916..	3,000 00	2,700 00	3,060 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	500 00	1,250 00	1,250 00

PISCATAQUIS 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.....	\$3,500 00	\$3,850 00	\$3,500 00	
First National Bank, Bangor.....	1,300 00	1,885 00	1,300 00	
First National Bank, Dexter.....	3,000 00	3,240 00	3,000 00	
First National Bank, Portland.....	3,700 00	3,885 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	
Richmond National Bank, Richmond.....	640 00	640 00	640 00	
Veazie National Bank, Bangor.....	4,500 00	5,850 00	4,500 00	
Total national bank stock owned.....	30,840 00			\$30,840 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	4,000 00	4,000 00	4,000 00	
Rumford Falls Trust Company.....	1,000 00	1,100 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.....		13,000 00	13,000 00	
Piscataquis Woolen Company, Guilford.....		2,000 00	2,000 00	
Pittsfield Electric Light & Power Company.....		2,500 00	2,500 00	17,500 00
<i>Loans to Municipalities.</i>				
County of Piscataquis.....		2,000 00	2,000 00	
Town of Blanchard.....		800 00	800 00	
Foxcroft.....		20,425 14	20,425 14	23,225 14
<i>Loan on People's Gas, Light and Coke Company</i>				
bonds, Albany, N. Y.....		5,851 84	5,851 84	
Loan on First National Bank stock, Guilford.....		1,200 00	1,200 00	
Loans on life insurance policies.....		7,899 40	7,899 40	
Loans on personal property.....		4,138 48	4,138 48	
Loans on mortgages of real estate.....		130,847 83	130,847 83	149,937 55
Real estate investment.....		10,530 00	10,500 00	
Real estate, foreclosure.....		315 00	315 00	10,815 00
Premium account.....		-	17,669 50	
Expense account.....		-	545 94	18,215 44
Cash on deposit.....		18,779 01	18,779 01	
Cash on hand.....		206 04	206 04	18,985 05
Unpaid accrued interest.....		11,516 05		\$762,841 93
Due depositors, earned dividend and accrued State tax.....		791,626 29		
		743,024 75		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$48,601 54		

PORTLAND SAVINGS BANK—PORTLAND.

April 16, 1902.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

LIABILITIES.

Deposits	\$9,889,756 60
Reserve fund.....	446,152 53
Undivided profits.....	195,853 73
	\$10,531,762 86

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon 4s, 1925	1,000,000 00	1,392,500 00	1,000,000 00	1,000,000 00
City of Biddeford, 3s, 1902-6, Refunding.	17,000 00	16,915 00	16,767 00	16,767 00
County of Bay, Mich., 5s, 1911, Bridge.....	30,000 00	34,050 00	30,000 00	
Belmont, O., 5s, 1903-9, Ct. H., etc.	48,000 00	51,120 00	48,000 00	
Blue Earth, Minn., 5s, 1919, Ct. H.	35,000 00	41,650 00	35,000 00	
Boone, Ind., 5s, 1903-7, Funding.	17,500 00	18,200 00	17,500 00	
Bourbon, Kan., 6s, 1913, Refund.	37,000 00	44,030 00	37,000 00	
Delaware, Ind., 5s, 1902-6, Ct. H.	25,000 00	26,250 00	25,000 00	
Elkhart, Ind., 5s, 1903, Funding..	10,000 00	10,250 00	10,000 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	88,440 00	67,000 00	
Hancock, O., 5s, 1913-18, Ct. House	50,000 00	63,250 00	50,000 00	
Jackson, Ind., 5s, 1906-10, Funding.	25,000 00	26,875 00	25,000 00	
Lawrence, O., 5s, 1920-2, Pike....	20,000 00	24,100 00	20,000 00	
Licking, O., 6s, 1902-3, Jail	10,000 00	10,100 00	10,000 00	
Madison, O., 6s, 1903, Ct. H., etc.	7,000 00	7,175 00	7,000 00	
Muskingum, O., 5s, 1903-13, Hall.	60,000 00	65,400 00	60,000 00	
Polk, Minn., 6s, 1908, Ditch	64,000 00	72,640 00	64,000 00	
Putnam, O., 5s, 1902-3, Jail	8,000 00	8,040 00	8,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H. . .	50,000 00	57,750 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding.	35,000 00	42,000 00	35,000 00	
Rush, Ind., 5s, 1909-16, Refunding	70,000 00	77,760 00	70,000 00	
Saginaw, Mich., 5s, 1903-4, Refund.	20,000 00	20,500 00	20,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	62,000 00	69,440 00	62,000 00	
Sumner, Kan., 5½s, 1920, Refund.	85,000 00	102,850 00	85,000 00	
Vigo, Ind., 5s, 1903-8, Court House	32,000 00	33,600 00	32,000 00	
Williams, O., 5s, 1902, Court House	8,000 00	8,000 00	8,000 00	
Wyandotte, Kan., 5½s, 1903, Ref..	50,000 00	51,000 00	50,000 00	
Wyandotte, Kan., 5½s, Optional 1908, Refunding	5,000 00	5,525 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water..	40,000 00	46,600 00	40,000 00	
Aurora, Ill., 5s, 1905, Water.....	40,000 00	41,600 00	40,000 00	
Canton, O., 5s, 1904-6, Refunding.	30,000 00	31,350 00	30,300 00	
Canton, O., 5s, 1902-3, Sewer	25,000 00	25,250 00	25,000 00	
Canton, O., 5s, 1905-9, School.....	36,000 00	38,700 00	36,000 00	
Chicago, Ill., 4s, 1920, San. Dist..	75,000 00	79,875 00	75,000 00	
Cincinnati, O., 7s, 1904, Float Debt	12,000 00	12,840 00	12,000 00	
Cleveland, O., 5s, 1906, Bd. of Ed.	70,000 00	74,550 00	70,000 00	
Duluth, Minn., 5s, 1907, Improve- ment and Funding.....	50,000 00	54,000 00	50,000 00	
Evansville, Ind., 5s, 1912, Funding	15,000 00	16,875 00	15,000 00	
Evansville, Ind., 4½s, 1912, Fund.	25,000 00	27,125 00	25,000 00	
Indianapolis, Ind., 5s, 1902-6, Lib'y	50,000 00	51,750 00	50,000 00	
Indianapolis, Ind., 4½s, 1910-24, School Commissioners	60,000 00	68,400 00	60,000 00	
Iron Mountain, Mich., 6s, 1906, Sewer and Street.....	20,000 00	21,600 00	20,000 00	
Kansas City, Kan., 5s, 1907, Munic.	21,000 00	21,945 00	21,000 00	
Lake and Hyde Park, Ill., 5s, 1903, School	2,000 00	2,020 00	2,000 00	
Lansing, Mich., 4½s, 1910-15, Water	25,000 00	27,125 00	25,000 00	
Lansing, Mich., 5s, 1913-13, Elec. Lt.	50,000 00	59,250 00	50,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Muskegon, Mich., 5s, 1902-24, Wat.	\$46,000 00	\$52,210 00	\$46,000 00	
Newport, Ky., 5s, 1918, Street	30,000 00	35,550 00	30,000 00	
Omaha, Neb., 4½s, 1906, Renewal.	50,000 00	51,750 00	50,000 00	
Omaha, Neb., 4s, 1918, Funding.	50,000 00	53,000 00	50,000 00	
Toledo, O., 5s, 1905, Funding.	28,000 00	29,400 00	28,000 00	
Total public funds out of Maine	1,798,500 00			1,798,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central, Consolidated 7s, 1912	132,500 00	174,900 00	132,500 00	
Maine Central, Consolidated 4½s, 1912	167,500 00	184,250 00	167,500 00	
Maine Central, Consolidated 4s, 1912	70,000 00	74,200 00	70,000 00	
Portland Railroad, 1st Mortgage, 4½s, 1913	100,000 00	109,000 00	100,000 00	
Portland Railroad, Consolidated 3½s, 1913	100,000 00	101,000 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort. 5s, 1915	75,000 00	82,500 00	75,000 00	
Portland & Ogdensburg, 1st Con. Mort. 5s, 1908	150,000 00	165,000 00	150,000 00	
Portland & Rumford Falls, 4s, 1927	25,000 00	25,500 00	25,000 00	
Sanford & Cape Porpoise, 5s, 1928	100,000 00	100,000 00	95,000 00	
Somerset, 4s, 1950	50,000 00	50,000 00	50,000 00	
Total railroad bonds of Maine	970,000 00			962,500 00
Albany & Susquehanna, Con. Mort. 6s, 1906	8,000 00	8,800 00	8,000 00	
Allegheny & Kinzua, 1st Mortgage 5s, 1894-9	35,000 00	17,500 00	14,000 00	
Allegheny & Western, 1st Mortgage 4s, 1908	25,000 00	25,500 00	25,000 00	
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1905	25,000 00	26,125 00	25,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	58,000 00	50,000 00	
Baltimore & Ohio, 3½s, 1925	50,000 00	47,750 00	47,250 00	
Baltimore & Ohio, S.W. Div., 3½s, 1925	50,000 00	45,250 00	43,625 00	
Baltimore & Ohio, 1st Mortgage, 4s, 1948	25,000 00	25,875 00	25,000 00	
Bennington & Rutland, 4½s, 1927	50,000 00	52,000 00	50,000 00	
Boston, Milton & Brockton Street, Mass., 1st Mort., 5s, 1919	25,000 00	26,750 00	25,000 00	
Braintree & Weymouth Street, Mass., 1st Mortgage, 5s, 1917	25,000 00	26,750 00	25,000 00	
Bridgport Traction Co., Conn., 5s, 1923	25,000 00	27,500 00	25,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917	25,000 00	26,250 00	25,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	25,000 00	25,750 00	25,000 00	
Brooklyn Union Elevated, N. Y., 1st Mort- gage, 4-5s, 1950	50,000 00	50,000 00	50,000 00	
Canton-Massillon Electric, O., 5s, 1920	25,000 00	25,250 00	25,000 00	
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921	25,000 00	29,500 00	25,000 00	
Cedar Rapids & Missouri River, 7s, 1916	25,000 00	34,500 00	25,000 00	
Central Branch Union Pacific, 4s, 1948	25,000 00	23,250 00	22,750 00	
Central Pacific, 4s, 1949	50,000 00	50,500 00	49,250 00	
Central of Peoria, Ill., 1st Mort., 5s, 1915	25,000 00	25,750 00	25,000 00	
Chicago & Eastern Illinois, General Con- solidated 1st Mortgage 5s, 1937	50,000 00	62,000 00	50,000 00	
Chicago, Milwaukee & St. Paul, Dubuque Division, 1st Mortgage, 6s, 1920	25,000 00	32,250 00	25,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	26,250 00	25,000 00	
Chicago, Rock Island & Pacific, General Mortgage, 4s, 1988	50,000 00	55,500 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	54,250 00	48,750 00	
Cicero & Proviso Street, Chicago, 5s, 1915	25,000 00	26,275 00	25,000 00	
Cincinnati, Dayton & Chicago, 4s, 1942	25,000 00	28,250 00	23,812 50	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	50,000 00	53,000 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991	51,000 00	51,510 00	51,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	25,000 00	25,250 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	17,000 00	17,595 00	17,000 00	
Cleveland, Columbus, Cincinnati & Indian- apolis, Consolidated Mortgage, 7s, 1914	25,000 00	32,000 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>
Cleveland, Lorain & Wheeling, 1st Consolidated Mortgage, 5s, 1933	\$50,000 00	\$57,750 00	\$50,000 00	
Cleveland Terminal & Valley, 4s, 1905	50,000 00	48,750 00	49,500 00	
Dayton & Michigan, Con. Mort., 5s, 1911 ...	25,000 00	27,000 00	25,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, Optional, 1905	50,000 00	52,000 00	50,000 00	
Denver City Tramway, Col., 5s, 1919	23,000 00	23,345 60	23,000 00	
Elgin, Joliet & Eastern, 1st Mort., 5s, 1941..	50,000 00	57,250 00	50,000 00	
Flint & Pere Marquette, 1st Mort., 6s, 1920..	25,000 00	30,875 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	57,500 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	25,000 00	26,250 00	25,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	25,000 00	26,250 00	25,000 00	
Gloucester, Essex & 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	23,750 00	23,750 00	
Hoosac Valley Street, Mass., 1st Mort., 5s, 1917	25,000 00	25,750 00	25,000 00	
Indiana, Decatur & Western, 1st Mort., 5s, 1935	25,000 00	26,500 00	25,000 00	
Indiana, Illinois & Iowa, 1st Mort., 4s, 1950..	75,000 00	76,500 00	71,250 00	
Iowa Central, 5s, 1933	25,000 00	29,250 00	25,000 00	
Kanawha & Michigan, 1st Mort., 4s, 1990 ...	50,000 00	48,500 00	41,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907	25,000 00	28,500 00	25,000 00	
Kentucky Central, 4s, 1987	25,000 00	25,000 00	24,500 00	
Lehigh & New York, 1st Mort., 4s, 1945	25,000 00	24,000 00	22,750 00	
Lehigh Valley of New York, 1st Mort., 4½s, 1940	35,000 00	38,150 00	35,000 00	
Leominster & 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	25,750 00	25,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 1st Mortgage, 5s, Optional 1893	30,000 00	31,200 00	30,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	50,000 00	53,000 00	50,000 00	
Manhattan R'y, New York, Consol. 4s, 1990	50,000 00	53,000 00	50,000 00	
Middlesex Valley, 5s, 1942	27,000 00	28,350 00	26,190 00	
Minneapolis & St. Louis, 4s, 1949	50,000 00	51,500 00	48,250 00	
Montville Street, Conn., 5s, 1920	25,000 00	26,250 00	25,000 00	
Nashua Street, N. H., 4s, 1931	25,000 00	25,000 00	25,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 1st Mortgage, 5s, 1920	25,000 00	26,250 00	25,000 00	
Newport & Fall River Street, 5s, 1918	25,000 00	26,750 00	25,000 00	
Newton & Boston St., Mass., 1st Mort., 5s, 1912	25,000 00	26,250 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935	50,000 00	58,000 00	50,000 00	
New York Central & Hudson River, 3½s, 1997	25,000 00	27,000 00	25,000 00	
New York & Greenwood Lake, 5s, 1946	50,000 00	57,000 00	50,000 00	
New York, Susquehanna & Western, 5s, 1943	25,000 00	29,000 00	25,000 00	
Norfolk Central Street, Mass., 5s, 1918	25,000 00	26,250 00	25,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage, 5s, Optional, 1899	24,000 00	24,000 00	24,000 00	
Norfolk Western Street, Mass., 1st Mortgage, 5s, Optional, 1904	25,000 00	25,000 00	25,000 00	
North Side Electric Street, Chicago, 1st Mortgage, 6s, 1915	25,000 00	27,500 00	25,000 00	
Northwestern Union, 7s, 1917	25,000 00	35,000 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	34,375 00	25,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	100,000 00	102,000 00	100,000 00	
Omaha Street, Neb., 5s, 1914	25,000 00	25,625 00	24,375 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	27,250 00	25,000 00	
Providence & Fall River St., 1st Mort., 5s, 1921	25,000 00	27,000 00	25,000 00	
Providence & Taunton Street, 5s, 1918	25,000 00	26,250 00	25,000 00	
Rutland-Canadian, 4s, 1949	50,000 00	51,000 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort., 5s, 1906	25,000 00	28,500 00	25,000 00	
St. Louis Cable & Western, 6s, 1914	25,000 00	28,875 00	25,000 00	
St. Louis & San Francisco, 1st Mort., 5s, 1987	25,000 00	27,750 00	25,000 00	
St. Louis & San Francisco, Ref. Mort., 4s, 1951	25,000 00	24,375 00	24,375 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>
St. Paul & Duluth, 5s, 1931.....	\$25,000 00	\$29,500 00	\$25,000 00	
Saratoga Traction, N. Y., 1st Mort., 5s, 1927.	90,000 00	76,500 00	75,000 00	
Sciota Valley & New England, 1st Mortgage, 4s, 1929.....	50,000 00	51,000 00	50,000 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	26,000 00	24,000 00	
Toledo, St. Louis & Western, Prior Lien, 3½s, 1925.....	50,000 00	45,000 00	45,000 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	27,250 00	24,275 00	
West Chicago Street, Ill., 1st Mort., 5s, 1928.	50,000 00	53,500 00	50,000 00	
West Chicago Street R. R. Tunnel Co., 5s, 1908	100,000 00	102,000 00	100,000 00	
Wilkesbarre & Eastern, 1st Mort., 5s, 1942..	25,000 00	28,250 00	25,000 00	
WilliamSPORT & North Branch, 4½s, 1931.	50,000 00	51,500 00	50,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	25,000 00	25,750 00	25,000 00	
Total railroad bonds out of Maine	3,589,000 00			3,509,652 50
<i>Corporation Bonds Owned.</i>				
American Realty Co., 1st Mort., 5s, Opt. 1903	100,000 00	100,000 00	100,000 00	
Augusta Water Company, 5s, 1917.....	50,000 00	51,000 00	50,000 00	
Bath Iron Works, 5s, Optional 1902.....	25,000 00	25,000 00	25,000 00	
Camden & Rockland Water Co., 6s, 1905....	25,500 00	27,540 00	25,500 00	
Camden & Rockland Water Co., 4½s, 1917....	50,000 00	53,000 00	50,000 00	
Consolidated Elec. Lt. Co., Portland, 4½s, 1925	8,000 00	8,000 00	7,800 00	
Dover & Foxcroft Water Company, 5s, 1907	30,000 00	30,750 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	
New England Elevator Company, Port- land, 1st Mortgage, 3½s, 1902-42.....	100,000 00	100,000 00	100,000 00	
North Berwick Water Company, 5s, 1916....	35,000 00	35,350 00	34,650 00	
Old Orchard Water Company, 4s, 1922.....	50,000 00	50,000 00	48,750 00	
Pejepscot Water Co., Brunswick, 5s, 1906....	25,000 00	25,250 00	25,000 00	
Portland Elevator Company, 4s, 1903-37.....	90,000 00	93,150 00	90,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	53,500 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	26,500 00	25,000 00	
Total corporation bonds of Maine.....	978,500 00			976,700 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 Con- solidated Mortgage, 6s, 1910.	27,500 00	13,750 00	11,000 00	
Total corporation bonds out of Maine.....	65,000 00			46,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine, Common.	20,000 00	38,800 00	20,000 00	
Eastern Maine.....	20,000 00	20,000 00	20,000 00	
European & North American.....	21,300 00	31,950 00	21,200 00	
Total railroad stock of Maine	61,300 00			61,300 00
Denver City Tramway, Col.....	8,000 00	6,400 00	4,800 00	4,800 00
<i>Corporation Stock Owned.</i>				
Mechanic Falls Water Company	13,500 00	1,350 00	500 00	
Municipal Security Company, Portland...	5,000 00	2,000 00	2,500 00	
Portland Safe Deposit Company	26,500 00	31,800 00	26,500 00	
Total corporation stock owned	45,000 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	21,600 00	20,000 00	
Cumberland National Bank, Portland.....	12,700 00	12,954 00	12,700 00	
First National Bank, Portland.....	12,100 00	12,402 50	11,939 00	
Merchants' National Bank, Portland	15,675 00	21,318 00	15,675 00	
National Traders' Bank, Portland.....	13,300 00	13,699 00	13,300 00	
Total national bank stock owned.....	96,775 00			\$96,614 00
<i>Loans on Public Funds.</i>				
City of Portland		3,000 00	3,000 00	
County of Chaffee, Col		900 00	900 00	
Clallam, Wash.....		1,000 00	1,000 00	
Franklin, Kan.....		5,000 00	5,000 00	
Okanagan, Wash		600 00	600 00	
St. Louis, Mo.....		1,000 00	1,000 00	
City of Dallas, Texas		1,000 00	1,000 00	
Evansville, Ind.....		3,900 00	3,900 00	
Pullman, Wash		295 67	295 67	
Wooster, O.....		5,000 00	5,000 00	
Village of Duluth, Minn.....		1,000 00	1,000 00	
Nelsonville, O.....		1,000 00	1,000 00	23,695 67
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		2,625 00	2,625 00	
Portland.....		1,700 00	1,700 00	
Sanford and Cape Porpoise		1,000 00	1,000 00	
Atchison, Topeka and Santa Fe		700 00	700 00	
Canada Southern		1,000 00	1,000 00	
Chicago and West Michigan.....		800 00	800 00	
Cleveland, Akron and Columbus		2,700 00	2,700 00	
Cleveland City Cable, O.....		1,000 00	1,000 00	
Duluth Street, Minn.....		4,225 00	4,225 00	
Elizabeth, Plainfield and Central Jersey.....		900 00	900 00	
Indiana, Illinois and Iowa.....		4,000 00	4,000 00	
Kings County Elevated, New York		32,600 00	32,600 00	
New York and New England.....		5,000 00	5,000 00	
Ogdensburg and Lake Champlain.....		1,000 00	1,000 00	
Oregon Short Line		6,589 00	6,589 00	
People's Street, Scranton, Pa		2,000 00	2,000 00	
Providence and Taunton Street		1,000 00	1,000 00	
Rutland		23,538 75	23,538 75	
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.....		2,000 00	2,000 00	
Washington, Ohio and Western		650 00	650 00	
Watervliet Turnpike and Railway, Albany, N. Y.....		600 00	600 00	100,027 75
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O.....		850 00	850 00	
American Realty Company		20,000 00	20,000 00	
American Water Works and Guarantee Company, McKeesport, Pa.....		900 00	900 00	
Arkansas Water Company, Little Rock, Ark.....		2,700 00	2,700 00	
Baraboo Water Company, Wis.....		500 00	500 00	
Beloit Water Company, Wis.....		400 00	400 00	
Berlin Electric Light Company, N. H.....		15,000 00	15,000 00	
Berwick Water Company		5,000 00	5,000 00	
Biddeford and Saco Water Company.....		1,000 00	1,000 00	
Brockport-Holley Water Works Company, N. Y		350 00	350 00	
Butler Water Company, Pa		500 00	500 00	
Butte City Water Company, Mont.....		628 45	628 45	
City Water Company, Chattanooga, Tenn.....		1,250 00	1,250 00	
City Water Company, East St. Louis, Ill.....		2,700 00	2,700 00	
City Water Company, Kearney, Neb.....		443 00	443 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.....		1,900 00	1,900 00	
City Water Company, Sheboygan, Wis		1,815 00	1,815 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City Water Company, Washington, Ind.....	\$900 00	\$900 00	
Cortland Water Works Company, N. Y.....	1,000 00	1,000 00	
Crystal Water Company, Edgewater, N. Y.....	5,115 00	5,115 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Des Moines Water Works Company, Ia.....	370 00	370 00	
Eau Claire Light and Power Company, Wis.....	125 00	125 00	
Fort Smith Water Company, Ark.....	7,000 00	7,000 00	
Indianapolis Water Company, Ind.....	8,000 00	8,000 00	
International Paper Company, N. Y.....	4,800 00	4,800 00	
Knox Gas and Electric Company, Rockland.....	500 00	500 00	
Kokomo Water Company, Ind.....	350 00	350 00	
Leadville Water Company, Col.....	1,670 00	1,670 00	
Meridian Water Company, Miss.....	900 00	900 00	
Michigan City Gas Light Company, Ind.....	1,500 00	1,500 00	
Monroe Water Company, Mich.....	1,200 00	1,200 00	
Mt. Vernon Water Company, Ind.....	900 00	900 00	
Mousam Water Company, Kennebunk.....	500 00	500 00	
Muncie Gas Company, Ind.....	370 00	370 00	
Muncie Water Company, Ind.....	1,000 00	1,000 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	
Omaha Water Company, Neb.....	3,000 00	3,000 00	
Owensboro Water Works Company, Ky.....	700 00	700 00	
Pacific Coast Company.....	1,000 00	1,000 00	
Palmer Water Company, Mass.....	941 37	941 37	
Plainfield Gas and Electric Light Company, N. J.....	450 00	450 00	
Portland Steamship Company.....	16,900 00	16,900 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 & Construction Company.....	500 00	500 00	
Waterford Water Works Company, N. Y.....	1,000 00	1,000 00	
Western Union Telegraph Company.....	1,900 00	1,900 00	
Wichita Water Company, Kan.....	4,900 00	4,900 00	
Worcester Cycle Manufacturing Company, Mass.....	3,599 37	3,599 37	\$138,377 19
<i>Loans on Railroad Stock.</i>			
Maine Central.....	475 00	475 00	
Portland.....	30,790 00	30,790 00	
Quincy Railroad Bridge Company, Mass.....	800 00	800 00	32,065 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Pulp Company, Portland.....	3,000 00	3,000 00	
Camden & Rockland Water Company.....	2,000 00	2,000 00	
Central Wharf Company, Portland.....	75 00	75 00	
Eastern Argus Publishing Company, Portland.....	24,000 00	24,000 00	
Goodall Worsted Company, Sanford.....	5,000 00	5,000 00	
Maine Telegraph Company, Bangor.....	500 00	500 00	
Omaha Water Company, Neb.....	600 00	600 00	
P. H. & J. M. Brown Company, Portland.....	5,000 00	5,000 00	
Poland Paper Company, Portland.....	17,889 86	17,889 86	
Portland Gas Light Company.....	7,250 00	7,250 00	
Portland Publishing Company.....	10,000 00	10,000 00	
Portland Water Company.....	29,000 00	29,000 00	
Preble Hotel Company, Portland.....	50,000 00	50,000 00	
Proprietors Union Wharf, Portland.....	5,600 00	5,600 00	
Pullman Palace Car Company, Chicago.....	1,800 00	1,800 00	
State Publishing Association, Portland.....	4,130 00	4,130 00	
Transcript Company of Portland.....	3,940 00	3,940 00	169,784 86
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland.....	2,300 00	2,300 00	
Casco National Bank, Portland.....	7,200 00	7,200 00	
Merchants' National Bank, Portland.....	300 00	300 00	
Portland National Bank, Portland.....	2,520 00	2,520 00	12,320 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	200 00	200 00	
Portland Savings Bank, Portland.....	6,087 67	6,087 67	6,287 67

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Electric Light Company, N. H.....	\$21,264 29	\$21,264 29	
Berlin Mills Company, Portland.	75,000 00	75,000 00	
Bowdoin Paper Manufacturing Co., Topsham	25,000 00	25,000 00	
Central Wharf Company, Portland	8,000 00	8,000 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	6,000 00	6,000 00	
Lewiston Journal Company.	15,000 00	15,000 00	
Merchants' Marine Railway Company, Portland.	4,500 00	4,500 00	
North Berwick Water Company.	5,500 00	5,500 00	
Pejepscot Paper Co., Brunswick (endorsed).	70,000 00	70,000 00	
Portland Company (secured by 1st mortgage).	125,000 00	125,000 00	
Portland Gas Light Company.	62,000 00	62,000 00	
Proprietors Union Wharf, Portland.	5,500 00	5,500 00	
Roman Catholic Bishop of Portland.	69,698 00	69,698 00	
St. Joseph's Convent & Hospital, Portland.	3,500 00	3,500 00	
St. Paul Parish in Portland, Maine.	200 00	200 00	
Sanford Power Company	5,000 00	5,000 00	
The First Parish in Portland	331 56	331 56	\$514,243 85
Loan on Portland Trust Company stock.	200 00	200 00	
Loans on mortgages of real estate.	809,688 69	809,688 69	809,888 69
Real estate, investment.	85,400 00	54,338 02	
Real estate foreclosure.	123,863 82	123,863 82	178,201 84
Expense account.		7,469 72	7,469 72
Cash on deposit.	28,600 89	28,600 89	
Cash on hand.	8,466 23	8,466 23	37,067 12
Unpaid accrued interest.	118,633 76		\$10,531,762 86
Due depositors, earned dividend and accrued State tax	11,734,228 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	10,072,456 60		
	\$1,661,772 28		

ROCKLAND SAVINGS BANK--ROCKLAND.

July 9, 1902.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

LIABILITIES.

Deposits	\$1,771,012 44
Reserve fund	53,462 27
Undivided profits	20,092 67
Bills payable	15,000 00
	\$1,859,567 38

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Knox, 6s, 1905, Court House.....	\$1,500 00	\$1,605 00	\$1,500 00	
Town of Somerville, 5s, 1907, General	700 00	175 00	700 00	
Union, 4s, Optional 1898, General	1,000 00	1,000 00	995 00	
Total public funds of Maine.....	3,200 00			\$3,195 00
Commonwealth of Massachusetts, Registered 3½s, 1941 Metropolitan Water Loan	75,000 00	\$3,625 00	75,000 00	
County of Alpena, Mich., 5s, 1917-18, Rd. Imp.	10,000 00	11,600 00	10,000 00	
Anne Arundel, Md., 5s, 1903-28, Sch.	25,000 00	29,000 00	25,000 00	
Athens, O., 5s, 1927-8, Gen. Fund..	15,000 00	18,750 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	19,440 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund..	15,000 00	15,675 00	15,000 00	
Gallia, O., 5s, 1918, Turnpike.....	20,000 00	23,700 00	20,000 00	
Green, Ind., 5s, 1903-5, Road	6,000 00	6,180 00	6,000 00	
Jackson, Ind., 5s, 1903-4, Funding	10,000 00	10,200 00	10,000 00	
Lyon, Kan., 4½s, 1919, Refunding	15,000 00	16,425 00	15,000 00	
Lyon, Kan., 4½s, Opt. 1911, Refund.	5,000 00	5,275 00	5,000 00	
Madison, Ky., 4s, Opt. 1919, Ref..	20,000 00	21,300 00	20,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge	16,000 00	17,440 00	16,000 00	
Muskingum, O., 5s, 1907, Bridge..	2,000 00	2,150 00	2,000 00	
Paulding, O., 5s, 1904-5, Pike Imp.	21,200 00	21,942 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	3,270 00	3,000 00	
Sedgwick, Kan., 5s, Optional 1912-22, Refunding	10,000 00	11,400 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refunding	10,000 00	11,250 00	10,000 00	
Warren, Ky., 4s, Opt. 1914, Refund.	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, 1906, Street Imp..	4,800 00	5,088 00	4,800 00	
Elwood, Ind., 6s, 1908, Sch., City.	10,000 00	11,350 00	10,000 00	
Elwood, Ind., 6s, 1921, Refunding	10,000 00	13,450 00	10,000 00	
Hazleton, Pa., 4s, 1916-17, Sch. Dist.	6,500 00	6,887 50	6,500 00	
Indianapolis, Ind., 4s, 1913, Fund.	17,000 00	18,190 00	17,000 00	
Iron Mountain, Mich., 6s, 1904-7 School District..	6,000 00	6,450 00	6,000 00	
Jacksonville, Ill., 4s, Optional 1909-13, Refunding	22,000 00	23,100 00	22,000 00	
Mansfield, O., 6s, 1902-3, St. Imp.	4,000 00	4,040 00	4,000 00	
New York, N. Y., Registered 3½s, 1949, Rapid Transit.....	75,000 00	\$1,750 00	75,000 00	
Owensboro, Ky., 4s, Optional 1915, Street Improvement.....	20,000 00	21,000 00	20,000 00	
Owosso, Mich., 4s, 1904, Sewer...	1,000 00	1,000 00	1,000 00	
Owosso, Mich., 4s, 1903, Paving..	7,000 00	7,000 00	7,000 00	
Peru, Ind., 5s, 1903-10, Refunding	8,000 00	8,400 00	8,000 00	
Port Huron, Mich., 5s, 1903, Sch..	6,000 00	6,090 00	6,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	10,000 00	11,750 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	10,000 00	12,150 00	10,000 00	
Town of Killingly, Conn., 3½s, 1920, Refund.	20,000 00	20,000 00	20,000 00	
Township No. 21, Whiteside Co., Ill., 4½s, 1904-5, High School..	10,000 00	10,150 00	10,000 00	
Coal Township, Pa., 4½s, Optional 1908, Refunding.....	10,000 00	10,350 00	10,000 00	
Total public funds out of Maine.....	591,500 00			591,500 00

ROCKLAND 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>
Georges Valley, 6s, 1913.....	\$10,000 00	\$10,000 00	\$9,750 00	
Knox & Lincoln, 5s, 1921..	5,000 00	5,600 00	5,000 00	
Lime Rock, 4s, 1929.....	21,000 00	21,840 00	21,000 00	
Maine Central, 5s, 1923.....	7,000 00	8,540 00	7,000 00	
Penobscot Shore Line, Registered 4s, 1920..	50,000 00	54,000 00	50,000 00	
Portland & Ogdensburg, 5s, 1908.....	15,000 00	16,500 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	1,000 00	2,000 00	
Total railroad bonds of Maine.....	120,000 00			\$119,750 00
Amesbury & Hampton St., Mass., 5s, 1919 ..	10,000 00	10,600 00	10,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1905.....	12,375 00	12,870 00	11,877 30	
Atchison, Topeka & Santa Fe, Adj. 4s, 1905..	6,600 00	6,171 00	4,734 55	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,200 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	10,000 00	9,050 00	9,050 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,100 00	4,875 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	10,000 00	10,700 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	14,000 00	14,700 00	14,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918	7,000 00	7,420 00	7,000 00	
Burlington Ry. & L. Co., Ia., 5s, Optional 1902	10,000 00	9,000 00	9,750 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,600 00	25,250 00	24,750 00	
Central Branch, 4s, 1919.....	20,000 00	18,700 00	18,309 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	10,000 00	10,650 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	25,000 00	26,750 00	25,000 00	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	12,000 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,500 00	10,000 00	
Des Moines Suburban, Ia., 6s, Optional 1906	10,000 00	10,200 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, Opt. 1927	10,000 00	10,400 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	10,000 00	10,700 00	10,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	10,000 00	10,300 00	10,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920.....	10,000 00	10,400 00	10,000 00	
Grafton & Upton, 4s, 1912.....	9,000 00	8,640 00	8,685 00	
Grand Avenue Cable, Kansas City, 5s, 1908..	5,000 00	5,200 00	4,800 00	
Grand Rapids, Belding & Saginaw, 5s, 1924..	10,000 00	10,600 00	10,000 00	
Hutchinson & Southern, 5s, 1928.....	15,000 00	15,000 00	15,000 00	
Kansas City Belt, Mo., 6s, 1916.....	15,000 00	16,850 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940.....	8,000 00	8,680 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924.....	10,000 00	11,300 00	10,000 00	
Merrimack Valley Street, 5s, Optional 1905	5,000 00	5,100 00	4,937 50	
Milford, Attleboro & Woonsocket, 5s, 1919..	25,000 00	26,000 00	25,000 00	
Namkeag Street, Salem, Mass., 5s, 1910.....	20,000 00	21,200 00	20,000 00	
Norfolk Western Street, Mass., 5s, Opt. 1904	10,000 00	10,000 00	10,000 00	
Oregon Short Line, 6s, 1922.....	16,000 00	20,320 00	16,900 00	
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946.....	10,000 00	10,250 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	20,000 00	22,800 00	20,000 00	
Providence & Fall River, 5s, 1921.....	15,000 00	16,350 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1906.....	10,000 00	11,700 00	10,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	20,000 00	18,600 00	19,000 00	
Trenton Passenger, N. J., 6s, Optional 1929.	15,000 00	17,550 00	15,000 00	
Union Pacific, 4s, 1911.....	6,000 00	6,450 00	6,000 00	
Washington Central, 4s, 1948.....	7,150 00	6,578 60	7,150 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	15,000 00	15,600 00	15,000 00	
Williamsport & North Branch, 4½s, 1931....	25,000 00	26,000 00	25,000 00	
Total railroad bonds out of Maine.....	566,125 00			558,909 35
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905.....	5,000 00	5,000 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917....	1,000 00	1,060 00	1,000 00	
Camden & Rockland Water Co., 6s, 1905....	45,000 00	48,600 00	45,600 00	

ROCKLAND 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>
Ellsworth Water Company, 5s, 1909.....	\$5,000 00	\$5,150 00	\$5,000 00	
Norway Water Company, 5s, 1906.....	5,000 00	5,125 00	4,950 00	
Rockland-Rockport Lime Company, 5s, 1920.....	34,000 00	34,000 00	34,000 00	
Total corporation bonds of Maine.....	95,000 00			\$94,950 00
International Loan & Trust Company, Kansas City, 6s, 1897.....	680 00	680 00	570 00	
Jefferson Water Supply Co., Ind., 6s, 1918..	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine.....	5,680 00			5,570 00
<i>Railroad Stock Owned.</i>				
Eastern Maine Railway	2,500 00	2,875 00	2,350 00	2,350 00
Cleveland & Canton, Preferred.....	6,200 00	186 00	1,470 00	
Cleveland & Canton, Common	1,000 00	5 00		
Union Pacific, Preferred	20,000 00	17,900 00			15,300 00
Total railroad stock out of Maine	27,200 00			16,770 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	11,110 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	8,100 00	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,550 00	1,700 00	
Georges National Bank, Thomaston, .. .	2,600 00	2,730 00	2,600 00	
Lime Rock National Bank, Rockland.	5,250 00	5,250 00	5,245 00	
National Shoe & Leather Bank, Auburn....	4,000 00	4,000 00	4,000 00	
Northern National Bank, Rockland.....	200 00	275 00	200 00	
Northern National Bank, Hallowell.....	800 00	880 00	800 00	
Norway National Bank, Norway.....	500 00	575 00	500 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	61,000 00			60,995 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>				
Eastern Telephone Company, Rockland		600 00	600 00	
Ellsworth Water Company		2,500 00	2,500 00	
Mt. Waldo Granite Works, Frankfort.....		57,500 00	57,500 00	
Rockland-Rockport Lime Company		10,000 00	10,000 00	70,600 00
<i>Loans on Railroad Stock.</i>				
Rockland, Thomaston & Camden Street.....		64,500 00	64,500 00	
Wisconsin Central.		2,000 00	2,000 00	66,500 00
<i>Loans on Corporation Stock.</i>				
Asphalt Construction Company, N. J.		25,000 00	25,000 00	
Bodwell Granite Company, Rockland.....		20,523 55	20,523 55	
Boston Auction Company, Mass.....		350 00	350 00	
Camden & Rockland Water Company.....		5,000 00	5,000 00	
Glencoe Lime Company, St. Louis.....		11,500 00	11,500 00	

ROCKLAND 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>
Hallowell Granite Works.....	\$7,500 00	\$7,500 00	
Little Androscoggin Water Power Co., Auburn	500 00	500 00	
Opinion Publishing Company, Rockland.....	800 00	800 00	
The McLoon & Stover Lime Company, Warren	6,840 00	6,840 00	78,013 55
<i>Loans on National Bank Stock.</i>			
Lime Rock National Bank, Rockland.....	450 00	450 00	
North National Bank, Rockland.....	500 00	500 00	
Portland National Bank, Portland.	1,000 00	1,000 00	
Rockland National Bank, rockland.....	900 00	900 00	2,850 00
Loan on Georges Valley Railroad bonds.....	1,000 00	1,000 00	
Loan on Rockland Trust Company stock.....	600 00	600 00	
Loan to Vinalhaven & Rockland Steamboat Com- pany (enclosed).....	5,000 00	5,000 00	
Loans on personal property.. . . .	8,877 56	8,877 56	
Loans on mortgages of real estate.....	77,910 80	77,910 80	93,388 36
Real estate, investment.....	13,000 00	13,000 00	13,000 00
Premium account.....	-	34,245 29	
Expense account.....	-	661 24	34,906 53
Cash on deposit.....	18,634 72	18,634 72	
Cash on hand	7,924 87	7,924 87	26,559 59
Unpaid accrued interest.....	18,507 02		1,859,567 38
	1,964,093 02		
Due depositors, earned dividend and accrued State tax and bills payable.....	1,793,030 09		
Estimated market value of resources above liability for deposits, earned dividend, accrued State tax and bills payable.....	\$171,062 93		

SACO SAVINGS BANK—SACO.

April 22, 1902.

RISHWORTH JORDAN, President.

FRANK W. NUTTER, Treasurer.

LIABILITIES.

Deposits.....	\$1,228,165 84
Reserve fund	46,100 00
Undivided profits	23,218 55
	<hr/>
	\$1,297,484 39

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid....	\$10,000 00	\$11,200 00	\$10,000 00	\$13,000 00
County of Franklin, O., 6s, Opt. 1900-1, St. Imp. Putnam, O., 5s, 1904, Funding....	5,000 00 1,700 00	5,000 00 1,751 00	5,000 00 1,700 00	
City of Duluth, Minn., 4½s, 1921, Independent School District.....	5,000 00	5,875 00	4,800 00	
Findlay, O., 6s, 1907, Refunding..	2,000 00	2,100 00	2,000 00	
Hutchinson, Kan., 9s, 1909, Board of Education	4,000 00	4,180 00	4,000 00	
Sandusky, O., 4½s, 1906-7, Water.	2,000 00	2,080 00	2,000 00	
Steubenville, O., 4s, Opt. 1914, Wat.	5,000 00	5,250 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	6,000 00	7,380 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,350 00	5,000 00	
Total public funds out of Maine	35,700 00			35,500 00
<i>Railroad Bonds Owned</i>				
Aroostook Northern, 5s, 1947	20,000 00	21,600 00	19,460 00	
Bangor & Aroostook, 5s, 1943	26,000 00	30,680 00	25,550 00	
Knox & Lincoln, 5s, 1921.	15,000 00	16,800 00	15,000 00	
Maine Central, 7s, 1912.	4,000 00	5,220 00	4,000 00	
Maine Central, 5s, 1923	19,000 00	23,180 00	19,000 00	
Portland & Ogdensburg, 5s, 1908	7,000 00	7,700 00	7,600 00	
Total railroad bonds of Maine	91,000 00			89,950 00
Achison, Topeka & Santa Fe, General Mortgage 4s, 1995	9,000 00	9,405 00	7,200 00	
Achison, Topeka & Santa Fe, Adj. 4s, 1995.	4,500 00	4,185 00	1,805 19	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	20,000 00	23,200 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925	10,000 00	9,150 00	8,550 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	10,000 00	10,000 00	10,000 00	
Burlington Electric, Ia., 6s, 1910.....	6,000 00	5,400 00	6,000 00	
Chicago, Milwaukee & St. Paul, Iowa & Dakota Extension, 7s, 1908	2,000 00	3,400 00	2,000 00	
Chicago, Milwaukee & St. Paul, Mineral Point Division, 5s, 1910.....	2,000 00	2,180 00	2,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,550 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	25,000 00	26,500 00	25,600 00	
Dayton, Springfield & Urbana, 5s, 1928	5,000 00	5,200 00	5,000 00	
Detroit & Bay City, Mich., 8s, 1903.....	2,000 00	2,060 00	2,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,750 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	30,000 00	30,000 00	30,000 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917....	3,000 00	3,000 00	3,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	10,000 00	11,400 00	10,000 00	
Georgetown, Rowley & Ipswich, Mass., 5s, 1920	10,000 00	10,400 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,500 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	10,000 00	10,100 00	10,000 00	
Hereford, 1st Mortgage 4s, 1930.....	5,000 00	5,200 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1992	10,000 00	10,600 00	10,000 00	
Hutchinson & Southern, 5s, 1928.....	10,000 00	10,000 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	23,000 00	23,460 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>
Iowa Central, 4s, 1951.....	\$3,000 00	\$2,865 00	\$2,775 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	5,000 00	6,300 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	11,200 00	10,900 00	
Manistee, Filer City & East Lake, Mich., 6s, 1918.....	10,000 00	10,300 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.	12,000 00	13,080 00	11,605 00	
Missouri, Kansas & Texas, Collateral Trust Ext. 5s, 1944.....	15,000 00	15,600 00	15,000 00	
Northern Pacific-Great Northern, 4s, 1921 ..	4,000 00	3,800 00	4,000 00	
Oregon Short Line, 6s, 1922	3,000 00	3,810 00	3,000 00	
Oswego Traction Company, N. Y., 3s, 1929..	15,000 00	7,500 00	15,000 00	
Peoria & 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. Joseph & Grand Island, 2-3-4s, 1947.....	1,000 00	960 00	1,000 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	5,120 00	4,000 00	
Sioux City Traction Company, Ia., 5s, 1919.	15,000 00	15,225 00	15,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	15,000 00	13,350 00	14,250 00	
Trenton Passenger, N. J., 6s, 1926-31	16,000 00	18,640 00	16,000 00	
Wheeling & Lake Erie, 4s, 1949	10,000 00	9,050 00	9,000 00	
Zanesville Electric, O., 4s, 1919.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine..	402,500 00			\$393,680 19
<i>Corporation Bonds Owned.</i>				
Biddeford and Saco Water Company, 5s, 1904	5,000 00	5,100 00	5,000 00	
Continental Mills, Lewiston, 6s, 1903	5,000 00	5,900 00	5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,075 00	3,000 00	
Old Orchard Water Company, 4s, 1922.....	15,000 00	15,000 00	15,000 00	
York Light and Heat Co., Biddeford, 4 1/2s, 1921	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	38,000 00			38,000 00
Littleton Water and Light Co., N. H., 5s, 1916	14,500 00	13,050 00	13,910 00	13,910 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	15,100 00	29,445 00	15,100 00	
Maine Central.	22,600 00	38,420 00	22,660 00	
Portland & Ogdensburg	10,000 00	3,200 00	4,550 00	
Total railroad stock of Maine.... ..	47,700 00			42,250 00
Atchison, Topeka & Santa Fe, Preferred..	1,700 00	1,615 00	466 73	
Boston and Lowell.....	6,000 00	14,640 00	6,000 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 Company, N. Y., preferred	7,500 00	750 00	-	
Oswego Traction Company, N. Y., common	3,750 00	-	-	
St. Joseph & Grand Island, 1st preferred ..	2,100 00	1,428 00	1,250 00	
St. Joseph & Grand Island, 2d preferred ..	750 00	210 00	250 00	
Total railroad stock out of Maine.	31,800 00			13,966 73
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	5,000 00	4,500 00	5,000 00	
Pepperell Manufacturing Co., Biddeford..	19,200 00	48,576 00	17,450 00	
Saco & Pettee Machine Shops, Biddeford..	2,900 00	2,987 00	2,250 00	
York Manufacturing Company, Saco	12,000 00	13,440 00	12,000 00	
Total corporation stock of Maine.....	39,100 00			36,700 00
Cochecho Manufacturing Co., Dover, N. H..	3,500 00	1,400 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,300 00	2,530 00	2,300 00	
Canal National Bank, Portland.....	1,000 00	1,080 00	1,000 00	
Casco National Bank, Portland.....	900 00	972 00	900 00	
Cumberland National Bank, Portland ..	600 00	612 00	600 00	
First National Bank, Biddeford	11,900 00	17,552 50	11,900 00	
First National Bank, Portland.....	6,500 00	6,825 00	6,430 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>
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	2,520 00	1,800 00	
Total national bank stock of Maine	44,600 00			\$44,530 00
Blackstone National Bank, Boston	161 00	91 00	161 00	
Suffolk National Bank, Boston	600 00	789 60	600 00	
Tremont National Bank, Boston	250 00	250 00	250 00	
Total national bank stock out of Maine	1,011 00			1,011 00
<i>Loans on Railroad Bonds.</i>				
Chicago & Cincinnati		13,000 00	13,000 00	
Cincinnati, Richmond & Muncie		10,533 33	10,533 33	
Des Moines, Iowa Falls & Northern		12,000 00	12,000 00	35,533 33
<i>Loans on Corporation Bonds.</i>				
Marietta Electric Company		990 00	990 00	
The New England Gas & Coke Company, Mass.		20,149 15	20,149 15	21,139 15
<i>Loans on Railroad Stock.</i>				
Boston & Maine		275 00	275 00	
Nashua Street, N. H.		6,500 00	6,500 00	6,775 00
<i>Loans on Corporation Stock.</i>				
Pepperell Manufacturing Company, Biddeford		1,800 00	1,800 00	
Saratoga Victory Manufacturing Company, N. Y.		500 00	500 00	
York Manufacturing Company, Saco		11,770 63	11,770 63	14,070 63
<i>Loans on National Bank Stock.</i>				
Saco National Bank, Saco		283 89	283 89	
York National Bank, Saco		825 58	825 58	1,109 47
Loan on city of Bath bond		1,000 00	1,000 00	
Loan on personal property		5,000 00	5,000 00	
Loans on Saco Savings Bank books		350 00	350 00	
Loans on mortgages of real estate		453,390 98	453,390 98	459,740 98
Real estate, foreclosure		10,646 00	10,646 90	10,646 90
Premium account		-	19,621 46	
Expense account		-	804 75	20,426 21
Cash on deposit		2,627 44	2,627 44	
Cash on hand		2,417 36	2,417 36	5,044 80
Unpaid accrued interest		29,907 16		1,297,484 39
		1,425,075 52		
Due depositors, earned dividend and accrued State tax		1,251,165 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$173,909 68		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 22, 1902.

ENOCH LOWELL, President. MELVILLE H. KELLEY, Treasurer.
CHARLES C. HODSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,344,552 49
Reserve fund.....	120,852 29
Undivided profits.....	159,308 45
	\$3,624,713 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, Railroad Aid	\$30,000 00	\$33,600 00	\$30,000 00	
City of Bath, 4½s, 1907, Refunding.....	10,000 00	10,500 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	3,465 00	3,600 00	
Wayne, Mich., 4s, 1910, Co. Bldgs.....	40,000 00	42,400 00	40,000 00	
City of Boston, Mass., 4s, 1913, Street....	25,000 00	27,000 00	25,000 00	
Boston, Mass., Reg. 3½s, 1930, Highways.....	25,000 00	26,750 00	25,000 00	
Duluth, Minn., 4s, 1931, Perm. Imp.	25,000 00	28,500 00	25,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	11,880 00	11,000 00	
Fall River, Mass., Reg. 3½s, 1925, Sch.	25,000 00	26,000 00	25,000 00	
Minneapolis, Minn., 4s, 1918, Mun.	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, School	25,000 00	25,375 00	25,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-8, Fund.	15,000 00	15,375 00	15,000 00	
Total public funds out of Maine	270,000 00			270,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	35,000 00	37,800 00	34,025 00	
Bath Street, 5s, 1913.....	11,000 00	11,000 00	9,900 00	
Eastern, 6s, 1906.....	19,000 00	21,090 00	19,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,200 00	10,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,600 00	5,000 00	
Mousam River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Portland Railroad, 3½s, 1951	25,000 00	25,250 00	25,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	7,000 00	3,500 00	6,950 00	
Total railroad bonds of Maine.....	125,500 00			123,355 00
American Dock & Imp. Co., N. J., 5s, 1921..	1,000 00	1,135 00	1,000 00	
Athol & Orange St., Mass., 5s, 1915.....	5,000 00	5,200 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	40,600 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,000 00	10,000 00	
Birmingham Equipment Co., 6s, 1903.....	1,000 00	1,000 00	900 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	10,000 00	10,200 00	9,400 00	
Boston, Revere Beach & Lynn., 4½s, 1927....	10,000 00	11,200 00	10,000 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917.....	10,000 00	10,500 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	15,150 00	15,000 00	
Brunswick & 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 & Missouri River, 6s, 1918....	90,000 00	108,900 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	26,400 00	20,000 00	
Chicago, Burlington & Quincy, Southwestern Division, 4s, 1921.....	8,000 00	8 000 00	3,856 67	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949.....	6,000 00	6,180 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 & Quincy, Nebraska Extension, 4s, 1927.....	\$32,000 00	\$35,360 00	\$25,200 00	
Chicago, Burlington & Quincy, Denver Division, 4s, 1922.....	40,000 00	40,400 00	37,975 00	
Chicago, Burlington & Quincy, Iowa Division, 4s, 1919.....	80,000 00	84,000 00	74,337 50	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920.....	50,000 00	64,500 00	50,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	5,400 00	4,750 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	21,700 00	18,682 50	
Cincinnati, Indianapolis, St. Louis and Chicago, Registered 4s, 1936.....	47,000 00	48,645 00	35,518 40	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	50,000 00	53,000 00	50,000 00	
Clearfield & Jefferson, 6s, 1927.....	35,000 00	41,650 00	35,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	5,000 00	4,900 00	4,500 00	
Cleveland, Terminal & Valley, 4s, 1995.....	10,000 00	9,750 00	10,000 00	
Current River, 5s, 1927.....	2,000 00	2,100 00	1,924 25	
Daytonport & Rock Island Street, 6s, 1907...	4,000 00	4,000 00	4,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928...	25,000 00	26,000 00	25,000 00	
Des Moines Suburban Street, Ia., 6s, 1920....	25,000 00	27,125 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946...	17,500 00	17,500 00	10,300 00	
Duluth Street, Minn., 5s, 1930.....	15,000 00	15,000 00	15,000 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917...	5,000 00	5,000 00	5,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, 1912.....	10,000 00	7,500 00	9,950 00	
Evansville Street, Ind., 4s, 1921.....	10,000 00	10,000 00	9,900 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	25,000 00	33,750 00	25,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.....	25,000 00	26,000 00	25,000 00	
Gloucester, Essex & Beverly Street, Mass., 5s, 1916.....	12,000 00	12,600 00	12,000 00	
Grand Avenue 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 & Southeastern, 5s, 1917.....	25,000 00	25,250 00	24,900 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	10,000 00	10,300 00	10,000 00	
Hoosac Valley, 5s, 1917.....	8,000 00	8,240 00	8,000 00	
Hutchinson & Southern, 5s, 1928.....	35,000 00	35,000 00	33,025 00	
Illinois Central, St. Louis Div., 3½s, 1951....	20,000 00	20,000 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	12,600 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.....	16,000 00	18,320 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	31,500 00	25,000 00	
Kansas City, Memphis & Birmingham, Income 5s, 1934.....	8,000 00	7,520 00		
Kansas City, Memphis & Birmingham, General Mortgage 4s, 1934.....	4,000 00	3,920 00	8,658 13	
Kansas City Southern, 3s, 1950.....	10,000 00	7,350 00	9,662 50	
Leavenworth Terminal Ry. & Bridge, 5s, 1923	5,000 00	5,000 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	25,000 00	28,000 00	25,000 00	
Memphis, Kansas & Colorado, 7s, 1910.....	1,000 00	1,135 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 & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	10,000 00	10,800 00	10,000 00	
New York, New Haven & Hartford, Convertible Debenture 4s, 1903.....	7,500 00	15,375 00	7,500 00	
Northern Pacific Great Northern, Reg. 4s, 1921	81,000 00	76,950 00	37,100 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14	20,000 00	20,500 00	20,000 00	
Peoria & Pekin Terminal, 5s, 1930.....	25,000 00	25,500 00	25,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	35,000 00	39,900 00	35,000 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	10,250 00	10,000 00	
Sioux City Traction Company, Ia., 5s, 1919.	25,000 00	25,375 00	25,000 00	
South Middlesex Street, Mass., 6s, 1915....	25,000 00	26,000 00	24,835 00	
South Shore & Boston Street, 5s, 1919.....	25,000 00	27,000 00	25,000 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>
Syracuse Rapid Transit, N. Y., 5s, 1946 . . .	\$8,000 00	\$8,060 00	\$8,000 00	
Taunton & Brockton Street, Mass., 5s, 1917.	10,000 00	10,700 00	10,000 00	
Toledo Traction Company, O., 5s, 1909	32,000 00	32,960 00	30,650 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,075 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31.	25,000 00	28,250 00	25,000 00	
Warren, Brookfield & Spencer Street, Mass., 5s, 1916.	15,000 00	15,750 00	15,000 00	
West Chicago St. R. R. Tunnel Co., 5s, 1909.	20,000 00	20,400 00	20,000 00	
West Roxbury & Roslindale St., Mass., 5s, 1916	10,000 00	10,400 00	10,000 00	
West Shore, Registered 4s, 2361.	85,000 00	95,200 00	85,000 00	
Wilkesbarre & Eastern, 5s, 1942.	5,000 00	5,650 00	5,000 00	
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921.	10,000 00	10,900 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	25,750 00	25,000 00	
Zanesville Electric, O., 4s, 1919.	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.	1,745,000 00			1,641,349 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	5,250 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	5,550 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915. . . .	10,000 00	10,100 00	10,000 00	
Public Works Company, Bangor, 5s, 1929. . . .	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine.	111,000 00			110,800 00
Berlin Water Company, N. H., 5s, 1917.	10,000 00	10,000 00	10,000 00	
Denver Union Water Co., Col., 5s, 1914	15,700 00	15,386 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	18,000 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>				
Boston & Maine.	137,400 00	267,930 00	137,400 00	
Bridgton & Saco River.	11,600 00	10,440 00	9,650 00	
Kennebunk & Kennebunkport.	20,000 00	23,600 00	20,000 00	
Maine Central	38,000 00	64,600 00	38,000 00	
Portland & Ogdensburg.	67,000 00	84,840 00	30,344 62	
Portland & Rumford Falls.	7,500 00	12,000 00	7,375 00	
York Harbor & Beach.	7,000 00	7,000 00	6,675 00	
Total railroad stock of Maine.	288,500 00			249,424 62
Boston & Albany.	3,700 00	9,620 00	3,700 00	
Boston & Lowell.	32,500 00	74,420 00	32,500 00	
Boston & Providence	8,500 00	25,500 00	8,500 00	
Connecticut River.	5,000 00	14,500 00	5,000 00	
Detroit, Hillsdale & Southwestern.	6,500 00	6,760 00	4,000 00	
Fitchburg, Preferred.	14,960 00	20,160 00	10,500 00	
Michigan Central.	29,100 00	40,740 00	25,000 00	
New York, New Haven & Hartford.	41,300 00	87,556 00	41,300 00	
Pere Marquette, Preferred.	19,400 00	15,908 00	8,000 00	
Quincy Railroad Bridge Company, Mass. . . .	11,900 00	23,205 00	11,900 00	
Saginaw Valley Traction Co., Preferred . . .	15,000 00	9,000 00	15,000 00	
Sandusky & Cincinnati, Preferred.	100 00	110 00	100 00	
West End Street, Boston, Preferred.	32,150 00	36,329 50	32,150 00	
Total railroad stock out of Maine.	219,150 00			197,650 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 Manufacturing Company, Lewiston.	\$2,500 00	\$3,750 00	\$2,500 00	
Edwards Manfg. Company, Augusta.....	20,000 00	32,000 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 Manufacturing Company, Lewiston..	12,100 00	4,840 00	9,680 00	
Lockwood Company, Waterville.....	11,700 00	10,530 00	11,700 00	
Pepperell Manfg. Company, Biddeford....	39,300 00	99,429 00	37,150 00	
York Manufacturing Company, Saco.	15,000 00	16,800 00	15,000 00	
Total corporation stock owned.....	122,900 00			\$118,330 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.	8,000 00	8,800 00	7,770 00	
Canal National Bank, Portland.....	10,200 00	11,016 00	10,200 00	
Casco National Bank, Portland.....	10,900 00	11,772 00	10,900 00	
Cumberland National Bank, Portland.....	1,000 00	1,020 00	1,000 00	
First National Bank, Biddeford.....	5,400 00	7,965 00	5,400 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	14,000 00	10,000 00	
Total national bank stock of Maine.....	58,300 00			58,070 00
Blackstone National Bank, Boston.....	300 00	265 00	300 00	
Merchants' National Bank, Boston....	3,700 00	6,475 00	3,700 00	
National Bank of Commerce, Boston.....	3,700 00	5,180 00	3,700 00	
National Bank of Commerce, N. Y.....	1,000 00	3,450 00	1,000 00	
National Exchange Bank, Salem, Mass....	300 00	150 00	300 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	
School District of Bon Homme, S. D.....		300 00	300 00	4,300 00
<i>Loans on Railroad Bonds.</i>				
Burlington Railway & Light Company, Ia.....		23,050 00	23,050 00	
Ottawa Street, Ill.			750 00	
Winnebago Traction Company, Wis.....		1,500 00	1,500 00	25,300 00
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass....	4,000 00		4,000 00	
Castine Water Company.....	52,750 00		52,750 00	
Dirigo Telephone Company, Portland.....	10,450 26		10,450 26	
Inter-State Petroleum Company, Miss....	6,000 00		6,000 00	
The New England Gas & Coke Company, Mass.	6,200 00		6,200 00	79,400 26
<i>Loans on Corporation Stock.</i>				
Chicago, New York & Boston Refrigerator Company	4,114 76		4,114 76	
Dirigo Telephone Company, Portland.....	2,500 00		2,500 00	
Everett Mills, Lawrence, Mass.	900 00		900 00	
Goodall Worsted Company, Sanford.....	2,500 00		2,500 00	
Pepperell Manufacturing Company, Biddeford.....	12,500 00		12,500 00	
Portland Light & Power Company.....	10,000 00		10,000 00	
Shetucket Company, Norwich, Conn.....	1,500 00		1,500 00	
Strouger Automatic Telephone Exchange, Ill.....	25,000 00		25,000 00	
York Manufacturing Company, Saco.....	61,220 82		61,220 82	120,235 58
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford.....	3,000 00		3,000 00	
Casco National Bank, Portland.....	1,000 00		1,000 00	
Saco National Bank, Saco.....	2,000 00		2,000 00	
York National Bank, Saco.....	500 00		500 00	6,500 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 & Biddeford Savings Institution, Saco.....	6,040 50		6,040 50	6,740 50

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Boston & Maine Railroad stock.....	\$400 00	\$400 00	
Loans on mortgages of real estate.....	463,683 19	463,683 19	\$464,083 19
Real estate investment.....	20,000 00	15,722 29	15,722 29
Cash on deposit.....	1,263 51	1,263 51	
Cash on hand	3,204 73	3,204 73	4,468 24
Unpaid accrued interest.....	44,392 80		3,634,713 23
Due depositors, earned dividend and accrued State tax	4,353,507 07		
	3,390,787 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$962,719 58		

SEARSPORT SAVINGS BANK—SEARSPORT.

June 25, 1902.

JAMES G. PENDLETON, President.

A. H. NICHOLS, Treasurer.

LIABILITIES.

Deposits	\$147,168 35
Reserve fund	8,000 00
Undivided profits	1,085 71
	\$156,254 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, 1907	\$6,100 00	\$6,702 38	\$6,100 00	
United States Conpon 4s, 1907	1,000 00	1,108 75	1,000 00	
Total United States bonds owned	7,100 00			\$7,100 00
County of Franklin, O., 4s, 1911, Bdg. Emerg.	2,000 00	2,120 00	2,000 00	
Lyon, Kan., 4½s, 1919, Funding	3,000 00	3,285 00	3,000 00	
Shawnee, Kan., 5½s, 1907, Refund	2,000 00	2,160 00	2,000 00	
Shelby, O., 6s, 1906, Funding	1,000 00	1,155 00	1,000 00	
Stark, O., 5s, 1905, Funding	4,000 00	4,180 00	4,000 00	
City of Cincinnati, O., 7 3-10s, 1906, Mun.	5,000 00	5,750 00	5,000 00	
Indianapolis, Ind., 4s, Optional 1900, Funding	5,000 00	5,000 00	5,000 00	
Lima, O., 6s, 1908, Paving	1,000 00	1,135 00	1,000 00	
Lima, O., 5s, 1906, Water Works	1,000 00	1,055 00	1,000 00	
Minneapolis, Minn., 4½s, 1913, Mun.	5,000 00	5,575 00	5,000 00	
Omaha, Neb., 5s, 1907, Paving	3,000 00	3,210 00	3,000 00	
Pawtucket, R.I., 4s, 1923, Gen. Fund	1,000 00	1,115 00	1,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	8,000 00	9,400 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	3,000 00	3,210 00	3,000 00	
Stillwater, Minn., 5s, 1919, Perma- nent Improvement	5,000 00	5,950 00	5,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed.	4,000 00	4,440 00	4,000 00	
Toledo, O., 4s, 1929, Refunding	16,000 00	18,160 00	16,000 00	
Youngstown, O., 5s, 1910, School	3,000 00	3,345 00	3,000 00	
Village of Duluth, Minn., 5s, 1906, Municipal	4,000 00	4,260 00	4,000 00	
Total public funds owned	76,000 00			76,000 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 5s, 1908	6,000 00	6,600 00	6,000 00	6,000 00
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917	1,000 00	1,060 00	1,000 00	
Cleveland City Cable, O., 5s, 1909	1,000 00	1,020 00	1,000 00	
Dayton & Michigan, 5s, 1911	5,000 00	5,425 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,480 00	3,000 00	
Missouri, Kansas & Texas, 5s, 1944	1,000 00	1,075 00	1,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	4,000 00	3,560 00	3,950 00	
Wheeling & Lake Erie, 4s, 1949	5,000 00	4,750 00	4,880 00	
Total railroad bonds out of Maine	20,000 00			19,830 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1903	3,000 00	3,000 00	3,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	1,000 00	1,000 00	1,000 00	
Sanford Power Company, 5s, 1908	3,000 00	3,000 00	3,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	8,000 00			8,000 00
<i>Railroad Stock Owned.</i>				
Cleveland & Canton, Preferred	6,100 00	183 00	3,775 00	
Cleveland & Canton, Common	1,000 00	5 00		
Iowa Central, Preferred	6,000 00	5,130 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>				
Bucksport National Bank, Bucksport... ..	200 00	280 00	200 00	
Cumberland National Bank, Portland	800 00	816 00	800 00	
First National Bank, Bangor.....	1,400 00	2,030 00	1,400 00	
First National Bank, Portland	2,100 00	2,205 00	2,100 00	
People's National Bank, Belfast	1,000 00	1,100 00	1,000 00	
Portland National Bank, Portland... ..	4,000 00	5,600 00	4,000 00	
Searsport National Bank, Searsport	9,500 00	14,250 00	9,500 00	
Total national bank stock owned	19,000 00			19,000 00
Loan on International Trust Co. bonds, Kansas City.		50 00	50 00	
Loans on mortgages of real estate.		1,824 08	1,824 08	1,874 08
Real estate, foreclosure.....		100 00	300 00	300 00
Premium account.....		-	1,496 89	1,496 89
Cash on deposit.....		616 98	616 98	
Cash on hand.....		417 60	417 60	1,034 58
				\$156,254 06
Unpaid accrued interest.....		3,006 36		
		172,600 15		
Due depositors, earned dividend and accrued State tax		148,074 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$24,525 96		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

September 10, 1902.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

LIABILITIES.

Deposits	\$1,550,496 88
Reserve fund.....	53,000 00
Undivided profits.....	9,575 36
	<u>\$1,613,072 24</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>
County of Aroostook, 4½s, 1912-15, R. R. Aid.	\$7,000 00	\$7,735 00	\$7,000 00	
Town of Anson, 3½s, Optional Refunding.	20,000 00	20,000 00	20,000 00	
Damariscotta, 3½s, 1928-32, Ref....	5,000 00	5,000 00	5,000 00	
Franklin, Ky., 4s, 1919, Funding.....	4,000 00	4,000 00	4,000 00	
Skowhegan, 4s, 1902-5, R. R. Aid.	3,000 00	3,045 00	3,000 00	
Skowhegan, orders	5,518 13	5,518 13	5,518 13	
Total public funds of Maine.....	44,518 13			\$44,518 13
County of Atchison, Kan., 4s, 1914, Refund.	10,000 00	10,250 00	10,000 00	
Belmont, O., 5s, 1903, C. H. & Jail	13,000 00	13,195 00	13,000 00	
Clay, Ind., 5s, 1904, Funding	5,000 00	5,150 00	5,000 00	
Franklin, Ky., 4s, 1919, Funding.....	10,000 00	10,450 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike....	15,000 00	17,850 00	15,000 00	
Grant, Ind., 5s, 1905, Funding....	10,000 00	10,450 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch....	10,000 00	10,350 00	10,000 00	
Hancock, O., 4½s, 1919-20, Funding	6,000 00	6,780 00	6,000 00	
Jefferson, Ind., 4s, 1920-1, Road..	10,000 00	10,750 00	10,000 00	
Lawrence, O., 5s, 1907-8, Turnp'k	10,000 00	10,750 00	10,000 00	
Lyon, Kan., 4½s, 1912, Refunding.	15,000 00	16,275 00	15,000 00	
Madison, Ky., 4s, Opt. 1919, Ref..	10,000 00	10,650 00	10,000 00	
Muskegon, Mich., 4½s, 1911, Ref..	5,000 00	5,375 00	5,000 00	
Muskegon, O., 5s, 1904, Bridge	10,000 00	10,360 00	10,000 00	
Ottawa, O., 6s, 1903, Bridge	1,000 00	1,025 00	1,000 00	
Otter Tail, Minn., 5s, 1904, Ref....	10,000 00	10,300 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	11,000 00	10,000 00	
Paulding, O., 5s, 1903-7, Bridge...	9,000 00	9,360 00	9,000 00	
Portage, Wis., 5s, 1912, Refunding	10,000 00	11,250 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding.	11,000 00	13,260 00	11,000 00	
Stark, O., 5s, 1904, Refunding	10,000 00	10,300 00	10,000 00	
City of Woodbury, Ia., 4s, Opt. 1910, Fund.	15,000 00	15,525 00	15,000 00	
Ashlund, Wis., 5s, 1911-12, Imp....	10,000 00	11,100 00	10,000 00	
Cincinnati, O., 5s, Optional 1910, Sinking Fund.....	4,000 00	4,480 00	4,000 00	
Elkhart, Ind., 4s, 1919, School.....	7,000 00	7,455 00	7,000 00	
Hazelton, Penn., 4s, 1905, Sewer.	12,000 00	12,150 00	12,000 00	
Hazelton, Penn., 4s, 1922-4, Sch. D.	8,000 00	8,600 00	8,000 00	
Indianapolis, Ind., 5s, 1911, School	10,000 00	11,350 00	10,000 00	
Ishpeming, Mich., 4s, 1915, School	9,000 00	9,450 00	9,000 00	
Kansas City, Mo., 5s, 1908, Refund.	10,000 00	10,900 00	10,000 00	
La Crosse, Wis., 3½s, Optional 1909, Water and Sewer.	4,000 00	4,000 00	4,000 00	
Lima, O., 6s, 1903, Paving.....	3,000 00	3,075 00	3,000 00	
Little Falls, Minn., 5½s, 1907, School	10,000 00	10,750 00	10,000 00	
Manistee, Mich., 4s, 1912, Water.	10,000 00	10,400 00	10,000 00	
Marquette, Wis., 5s, 1905, Bridge.	4,000 00	4,160 00	4,000 00	
Marion, O., 5s, 1905, Street	5,000 00	5,200 00	5,000 00	
Marshalltown, Ia., 4½s, Optional 1911, Refunding	10,000 00	10,750 00	10,000 00	
Massillon, O., 4s, 1920-2, Sch. Dist.	10,000 00	10,700 00	10,000 00	
Muncie, Ind., 5s, 1913, Fund.....	10,000 00	11,350 00	10,000 00	
Muskegon, Mich., 4s, 1923, St. Imp.	10,000 00	10,750 00	10,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit.....	15,000 00	16,350 00	15,000 00	
Omaha, Neb., 4s, 1919, Sewer.....	10,000 00	10,650 00	10,000 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 Owensboro, 4s, Ky., Opt. 1915, St. Port Huron, Mich., 3½s, 1920, Park Sault Ste Marie, Mich., 5s, 1917, Ref. Sioux City, Ia., 4½s, Opt. 1906, Ref. Springfield, Mo., 4½s, Optional 1906, School District.....	\$10,000 00 7,000 00 20,000 00 5,000 00 10,000 00	\$10,500 00 7,000 00 23,500 00 5,100 00 10,350 00	\$10,000 00 7,000 00 20,000 00 5,000 00 10,000 00	
Superior, Wis., 5s, Optional 1908, Sewer Improvement.....	5,000 00	5,000 00	5,000 00	
Toledo, O., 4s, 1919, Refunding..	10,000 00	10,950 00	10,000 00	
Wausau, Wis., 5s, 1906, Sch. House	2,000 00	2,110 00	2,000 00	
West Bay City, Mich., 5s, 1925, Ref.	9,000 00	10,935 00	9,000 00	
Champaign Township, Ill., 5s, 1904, Funding	16,000 00	16,320 00	16,000 00	
Total public funds out of Maine.....	480,000 00			\$480,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	25,000 00	29,500 00	25,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,500 00	9,500 00	
Maine Central, 4s, 1912.....	25,000 00	26,500 00	26,000 00	
Maine Central, 7s, 1912.....	60,000 00	79,200 00	60,000 00	
Maine Central, 5s, 1923.....	35,000 00	42,700 00	35,000 00	
Penobscot Shore Line, Reg. 4s, 1926.....	30,000 00	32,400 00	30,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	58,300 00	53,000 00	
Total railroad bonds of Maine.. .. .	248,000 00			247,500 00
Allegheny & Western, 4s, 1998.....	10,000 00	10,400 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	10,450 00	10,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	10,000 00	9,000 00	9,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.	10,000 00	9,050 00	9,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	20,000 00	20,500 00	20,000 00	
Buffalo Railway, N. Y., 5s, 1931	12,000 00	13,800 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	10,000 00	10,150 00	10,000 00	
Central Branch, Union Pacific, 4s, 1948.....	10,000 00	9,300 00	9,100 00	
Central Vermont, 4s, 1926.....	20,000 00	17,600 00	20,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949.....	15,000 00	14,850 00	15,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,700 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,350 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	12,600 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	5,350 00	5,000 00	
Hereford, 4s, 1930	15,000 00	15,600 00	15,600 00	
Illinois Central, 3s, 1951.....	10,000 00	8,800 00	9,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,500 00	5,000 00	
Manhattan Elevated, N. Y., 4s, 1990.....	15,000 00	16,600 00	15,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909.	12,000 00	12,540 00	12,000 00	
Mexican Central, 4s, 1911.....	10,000 00	8,250 00	6,500 00	
Northern Pacific, Prior Lien, 4s, 1997.....	22,000 00	22,880 00	19,000 00	
Northern Pacific, General Lien, 3s, 2047.....	20,000 00	14,900 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	15,000 00	15,450 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1926	5,000 00	5,850 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,800 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,210 00	6,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,300 00	9,500 00	
Trenton Passenger, N. J., 6s, Optional 1929.	5,000 00	5,850 00	5,000 00	
Williamsport & North Branch, 4½s, 1931 .. .	10,000 00	10,500 00	10,000 00	
Wisconsin Central, 5s, 1909, 1st Series.....	20,000 00	20,000 00	20,000 00	
Total railroad bonds out of Maine.....	389,000 00			369,600 00
<i>Corporation Bonds Owned.</i>				
Portland Water Company, 4s, 1927.....	5,000 00	5,350 00	5,000 00	
Skowhegan Electric Lt. & Power Co., 5s, 1919	38,000 00	38,000 00	38,000 00	
Total corporation bonds of Maine	43,000 00			43,000 00

SKOWHEGAN 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>
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	15,600 00	13,650 00	13,650 00
Syracuse Rapid Transit, N. Y., Common...	7,000 00	1,890 00	-	-
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	324 00	300 00	
First National Bank, Augusta.....	11,000 00	13,475 00	11,000 00	
First National Bank, Portland.....	9,800 00	10,290 00	9,800 00	
First National Bank, Skowhegan.....	26,000 00	35,880 00	26,000 00	
Gardiner National Bank, Gardiner.....	850 00	1,190 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	660 00	600 00	
Portland National Bank, Portland.....	2,500 00	3,500 00	2,500 00	
Presque Isle National Bank, Presque Isle..	500 00	700 00	500 00	
Second National Bank, Skowhegan.....	1,400 00	1,540 00	1,400 00	
Ticonic National Bank, Waterville.....	3,800 00	3,990 00	3,800 00	
Total national bank stock owned.....	77,000 00			77,000 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou..	1,000 00	1,750 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	
North Anson & Skowhegan Telegraph Company....		525 00	525 00	
Skowhegan Electric Light Company.....		2,800 00	2,800 00	5,825 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter.....		500 00	500 00	
Presque Isle National Bank, Presque Isle.....		338 80	338 80	838 80
<i>Loans to Corporations.</i>				
Kennebec Log Driving Company.....		5,000 00	5,000 00	
Moose River Log Driving Company.....		4,500 00	4,500 00	
Stratton Manufacturing Company.....		6,000 00	6,000 00	
Skowhegan Grange.....		1,100 00	1,100 00	
The Roman Catholic Bishop of Portland.....		14,000 00	14,000 00	30,600 00
<i>Loans to Municipalities.</i>				
Town of Bingham.....		1,900 00	1,900 00	
Norridgewock.....		2,000 00	2,000 00	
Flagstaff Plantation.....		1,396 97	1,396 97	
Madison Village Corporation.....		1,200 00	1,200 00	6,496 97
Loan on town of Norridgewock bonds.....		1,500 00	1,500 00	
Loan on Little Rock and Fort Smith Railroad bonds		3,000 00	3,000 00	
Loan on City Water Co., Chattanooga, Tenn. bonds..		1,000 00	1,000 00	
Loans on mortgages of real estate.....		200,812 19	200,812 19	206,312 19
Real estate, foreclosure.....		7,320 61	7,320 61	7,320 61
Premium account.....			12,000 00	12,000 00
Cash on deposit.....		52,410 54	52,410 54	52,410 54
Unpaid accrued interest.....		25,075 55		1,613,072 24
Due depositors, earned dividend and accrued State tax.....		1,747,196 79		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		1,568,804 88		
		\$183,331 91		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

March 31, 1902.

GEORGE C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

LIABILITIES.

Deposits	\$373,367 26
Reserve fund	13,578 64
Undivided profits.....	10,637 02
	\$397,583 82

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925	\$50,000 00	\$69,500 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912, R. R. Aid ...	10,000 00	10,950 00	10,000 00	10,000 00
County of Ramsey, Minn., 5s, 1903, Funding.	6,000 00	6,090 00	6,000 00	
City of Boston, Mass., Reg. 4s, 1913, Street	10,000 00	10,800 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hosp.	10,000 00	10,700 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp.	10,000 00	11,050 00	10,000 00	
Cincinnati, O., 7 3-10, 1902, Munic.	10,000 00	10,000 00	10,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,550 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, School	5,000 00	5,575 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	2,250 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,125 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	11,800 00	10,000 00	
Boston & Maine, Registered 4s, 1937.....	15,000 00	17,100 00	15,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,200 00	10,000 00	
Maine Central, Registered 7s, 1912.....	25,000 00	33,000 00	24,970 00	
Maine Central and E. & N. A., 4s, 1933	10,000 00	11,200 00	10,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,800 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine	85,000 00			84,970 00
Baltimore & Ohio, Registered 3½s, 1925	10,000 00	9,550 00	9,900 00	
Baltimore & Ohio, Registered 4s, 1948 ...	10,000 00	10,350 00	9,950 00	
Belleville & Carondelet, 6s, 1923	3,000 00	3,720 00	3,000 00	
Chicago, Burlington & Quincy, Illinois				
Division, Registered 3½s, 1949.....	10,000 00	10,300 00	10,000 00	
Chicago, Milwaukee & St. Paul, Dubuque				
Division, 6s, 1920.....	15,000 00	19,350 00	15,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,425 00	4,338 24	
Cleveland City Cable, O., 5s, 1909	5,600 00	5,150 00	4,912 50	
Des Moines Street, Ia., 6s, 1914	6,000 00	6,360 00	6,000 00	
Fitchburg, Registered 4s, 1927	10,000 00	11,100 00	10,000 00	
Grand Avenue 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	10,000 00	9,300 00	
Minneapolis, Lyndale & Minnetonka				
Street, Minn., 5s, 1919	10,000 00	10,900 00	9,500 00	
Morris & Essex, Registered 7s, 1915	5,000 00	6,900 00	5,000 00	
New York Central & Hudson River, Regis-				
tered 5s, 1904	5,000 00	5,100 00	5,000 00	
New York & England, 7s, 1905	5,000 00	5,450 00	5,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,550 00	5,000 00	
Southern Pacific, 6s, 1906.....	3,000 00	3,300 00	3,000 00	
Total railroad bonds out of Maine.....	122,000 00			119,700 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., Pref....	2,600 00	1,950 00	1,300 00	1,300 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.		22,625 00	22,625 00	23,525 00
Real estate, foreclosure.....		100 00	100 00	100 00
Cash on deposit		11,045 12	11,045 12	
Cash on hand		942 96	942 96	11,988 08
Unpaid accrued interest.....		5,118 75		\$397,583 82
Due depositors, earned dividend and accrued State tax.....		461,276 83		
		379,206 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$82,070 53		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

March 26, 1902.

N. DAYTON BOLSTER, President.

GEORGE M. ATWOOD, Treasurer.

LIABILITIES.

Deposits.....	\$281,992 15
Reserve fund.....	6,142 73
Special reserve fund.....	7,217 32
Undivided profits.....	5,149 72
	<u>\$300,501 92</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 Bourbon, Kan., 6s, 1909, Funding	\$1,000 00	\$1,130 00	\$1,000 00	
Hardin, O., 6s, 1904-5, Ditch.....	3,000 00	3,120 00	3,000 00	
Lyon, Kan., 4s, 1909, Refunding..	2,000 00	2,050 00	2,000 00	
City of Boston, Mass., Reg. 3½s, 192s, Highways.....	5,000 00	5,325 00	5,000 00	
Columbus, O., 3½s, 1921, Sch. Dist.	1,000 00	1,035 00	1,000 00	
Duluth, Minn., 5s, 1906, Ind. S. D.	2,000 00	2,130 00	2,000 00	
Ishpeming, Mich., 4s, 1916, Sch. D.	3,000 00	3,165 00	3,000 00	
Kansas City, Mo., 3½s, 1919, Sch. D.	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 4s, 1917, St. Imp.	4,000 00	4,240 00	4,000 00	
Sioux City, Ia., 6s, 1902, Refund..	4,500 00	4,500 00	4,500 00	
Sioux City, Ia., 6s, 1901, Refund..	500 00	500 00	500 00	
Total public funds owned.....	31,000 00			\$31,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,400 00	4,750 00	
Phillips & Rangeley, 5s, 1910.....	2,000 00	2,000 00	1,600 00	
Total railroad bonds of Maine.....	7,000 00			6,350 00
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	5,000 00	5,000 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	15,000 00	15,000 00	15,000 00	
Chicago & West Michigan, Scrip.....	510 00	550 80	510 00	
Citizens' Electric Street, Newburyport, Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Des Moines Street, Ia., 6s, Optional 1900....	3,000 00	3,000 00	3,000 00	
Des Moines Suburban Street, Ia., 6s, 1921..	10,000 00	10,200 00	10,000 00	
Detroit & Mackinac, 4s, 1995.....	1,000 00	920 00	500 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,100 00	5,000 00	
Hereford, 4s, 1930.....	5,000 00	5,200 00	5,000 00	
Lehigh & New York, 4s, 1945.....	2,000 00	1,950 00	1,955 00	
Leominster & Clinton St., Mass., 5s, 1917..	6,000 00	6,150 00	6,000 00	
Lexington & Boston St., Mass., 4½s, 1920..	5,000 00	5,150 00	5,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047....	3,500 00	2,272 25	2,500 00	
Total railroad bonds out of Maine.....	76,010 00			74,465 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903....	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	2,000 00	2,000 00	2,000 00	
Norway Shoe Shop Company, 5s, Optional.	1,680 00	1,680 00	880 00	
Oxford County Loan Ass'n, Norway, 5s, Opt.	7,000 00	7,000 00	7,000 00	
Total corporation bonds of Maine.....	20,080 00			19,880 00
Littleton Water & Light Co., N. H., 5s, 1916.	5,000 00	4,500 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Beneficial Interest...	2,400 00	1,200 00	480 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, South Paris	\$1,000 00	\$1,000 00	\$1,000 00	
Mt. Mica Building Association South Paris	1,000 00	1,000 00	1,000 00	
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	540 00	500 00	
First National Bank, Bath	1,000 00	1,180 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,520 00	1,000 00	
First National Bank, Portland	2,700 00	2,767 50	2,700 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	412 00	400 00	
Norway National Bank, Norway.....	4,100 00	4,715 00	4,100 00	
Total national bank stock owned.....	27,350 00			26,850 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	8,400 00	8,400 00	7,900 00	7,900 00
<i>Loans on Corporation Bonds.</i>				
Greenbush Water Company, N. Y.		1,000 00	1,000 00	
Norway Building Association.....		75 00	75 00	
People's Gas Light and Coke Company, Buffalo, N. Y.		2,775 92	2,775 92	3,850 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		760 00	
Bank of Calloway, Neb.	8,500 00		8,500 00	
First National Bank, Lincoln, Neb.	1,000 00		1,000 00	10,200 00
<i>Loans to Corporations.</i>				
First Congregational Parish, South Paris.....	100 00		100 00	
Masonic Building Association, South Paris.	46 25		46 25	
Pythian Building Association, South Paris.....	700 00		700 00	
South Paris Library Association	376 80		376 80	1,223 05
Loans on names.....	815 70		815 70	
Loans on life insurance policies.....	2,622 00		2,622 00	
Loans on personal property.....	560 00		560 00	
Loan on South Paris Savings Bank book	310 00		310 00	
Loans on mortgages of real estate	72,362 79		72,362 79	76,670 49
Real estate, investment	7,000 00		7,000 00	
Real estate, foreclosure.....	6,300 59		6,300 59	13,300 59
Premium account.....	-		2,346 05	
Expense account	-		362 57	2,708 62
Cash on deposit.....	14,818 72		14,818 72	
Cash on hand.....	1,244 53		1,244 53	16,063 25
Unpaid accrued interest.....	4,448 36			\$300,501 92
Due depositors, earned dividend and accrued State tax.....		310,550 21		
		287,037 15		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$23,513 06		

THOMASTON SAVINGS BANK—THOMASTON.

July 9, 1902.

M. R. MATHEWS, President.

J. A. ANDREWS, Treasurer.

LIABILITIES.

Deposits	\$614,062 73
Reserve fund.....	27,390 16
Undivided profits	9,245 15
	\$650,698 04

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 2s, 1930.....	\$10,000 00	\$10,762 50	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	5,000 00	5,600 00	5,000 00	
Knox, 6s, 1916, Court House.....	3,000 00	3,525 00	3,000 00	
York, 4s, 1904-5, Funding.....	5,000 00	5,075 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
Commonwealth of Massachusetts, 3s, 1931, Highways.....	27,000 00	27,000 00	27,000 00	
County of Anne Arundel, Md., 5s, 1918, Bdg.	5,000 00	5,925 00	5,000 00	
Athens, O., 5s, 1929, Funding....	9,000 00	11,340 00	9,000 00	
Clarke, Ind., 5s, 1905, Funding...	5,000 00	5,200 00	5,000 00	
Floyd, Ind., 5s, 1910, Funding....	5,000 00	5,525 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,450 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike....	8,000 00	9,520 00	8,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,375 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding..	7,000 00	7,665 00	7,000 00	
Macon, Ill., 5s, 1907, Ct. House....	4,000 00	4,280 00	4,000 00	
Madison, Ky., 4s, Opt. 1919, Ref..	6,000 00	6,390 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund.	10,000 00	11,400 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refunding	5,000 00	5,600 00	5,000 00	
Warren, Ky., 4s, Opt. 1914, Ref....	5,000 00	5,250 00	5,000 00	
Webster, Ill., 4s, 1917, Funding...	2,000 00	2,120 00	2,000 00	
City of Ashland, Wis., 5s, 1909, Funding.	10,000 00	10,850 00	10,000 00	
Columbus, O., 4s, 1912, Water....	3,000 00	3,195 00	3,000 00	
Galesburg, Ill., 5s, 1910, Water...	8,000 00	8,840 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,525 00	5,000 00	
Joplin, Mo., 4s, Opt. 1910, Sch. Dist.	10,000 00	10,350 00	10,000 00	
Kansas City, Mo., 4s, 1912, Sch. Dist.	10,000 00	10,550 00	10,000 00	
Newport, Ky., 5s 1919, Street....	2,000 00	2,350 00	2,000 00	
Owensboro, Ky., 4s, Opt. 1915, St.	10,000 00	10,500 00	10,000 00	
Perru, Ind., 4½s, 1913, School	8,000 00	8,520 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	5,000 00	5,350 00	5,000 00	
Superior, Wis., 5s, Opt., Sewer...	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	189,000 00			189,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,750 00	4,750 00	
Penobscot Shore Line, 4s, 1920.....	15,000 00	16,200 00	15,000 00	
Portland & Ogdensburg, 5s, 1908.	5,000 00	5,500 00	5,000 00	
Total railroad bonds of Maine.....	25,000 00			24,750 00
Allegheny & Western, 4s, 1998.	10,000 00	10,350 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	10,000 00	11,600 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	7,000 00	7,350 00	7,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,050 00	5,000 00	
Central Branch, 4s, 1919	10,000 00	9,350 00	9,150 00	
Central New England, 5s, 1919.	5,000 00	5,000 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	5,000 00	5,325 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,350 00	5,000 00	

THOMASTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Clearfield & Jefferson, 6s, 1927.....	\$10,000 00	\$12,000 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	10,700 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,200 00	5,000 00	
Hereford, 4s, 1930.	13,000 00	13,520 00	13,000 00	
Hutchinson & Southern, 6s, 1928.....	5,000 00	5,000 00	5,000 00	
Iowa Central, 5s, 1938.	5,000 00	5,800 00	5,000 00	
Lehigh & New York, 4s, 1945	5,000 00	4,850 00	4,950 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923.....	5,000 00	5,200 00	4,500 00	
Montville Street, Conn., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
New Haven & Derby, 5s, 1918	5,000 00	5,950 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,550 00	5,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,400 00	5,000 00	
New York & New England, 7s, 1905.....	2,000 00	2,100 00	2,000 00	
New York & New England, 6s, 1905.....	6,000 00	6,210 00	6,000 00	
Norfolk Western Street, Mass., 5s, Opt. 1904	5,000 00	5,000 00	5,000 00	
North Chicago Street, Ill., 5s, 1906.....	5,000 00	5,150 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1907.....	12,000 00	12,480 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,750 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00	11,400 00	10,000 00	
St. Joseph & Grand Island, 3-4s, 1947.....	6,000 00	5,760 00	5,400 00	
St. Lawrence & Adirondack, 5s, 1906.....	5,000 00	5,850 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	5,125 00	5,000 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,850 00	5,000 00	
Union Pacific, 4s, 1947.....	7,000 00	7,315 00	7,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,400 00	10,000 00	
Total railroad bonds out of Maine.....	233,000 00			\$229,000 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 & 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	5,350 00	4,800 00	
Portland 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
Brazos Channel & Dock Company, 6s, 1909.	4,000 00	3,000 00	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Union Pacific, Preferred	2,500 00	2,225 00	1,875 00	1,875 00
<i>Corporation Stock Owned.</i>				
Commercial Union Telegraph Company...	1,100 00	1,265 00	1,100 00	
Maine Telegraph Company.....	250 00	250 00	250 00	
Total corporation stock of Maine.....	1,350 00			1,350 00
Velasco Company.....	4,100 00	1,000 00	2,000 00	
Velasco Company, Stock scrip.....	20 00			
Velasco Company, Bond scrip.....	362 50			
Total corporation stock out of Maine....	4,482 50			2,000 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,000 00	1,020 00	1,000 00	
First National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Georges National Bank, Thomaston	15,800 00	16,590 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	515 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 Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Mexican Central.....	\$500 00	\$500 00	
Penobscot Shore Line.....	1,000 00	1,000 00	
Rockland, Thomaston & Camden Street .. .	200 00	200 00	\$1,700 00
<i>Loans on Corporation Stock.</i>			
Augusta Water Company.....	500 00	500 00	
New England Water Works, R. I.....	495 00	495 00	995 00
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland .. .	275 00	275 00	
Georges National Bank, Thomaston.....	3,400 00	3,400 00	3,675 00
Loans on United States bond .. .	100 00	100 00	
Loan to town of Thomaston.....	500 00	500 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	31,021 50	31,021 50	32,346 50
Real estate, investment.....	3,000 00	3,600 00	
Furniture, fixtures and vault	5,100 00	5,100 00	8,700 00
Premium account,	-	15,355 26	15,355 26
Cash on deposit.....	22,225 38	22,225 38	
Cash on hand	5,010 90	5,010 90	27,236 28
			\$650,698 04
Unpaid accrued interest.....	4,166 20		
	679,327 48		
Due depositors, earned dividend and accrued State tax.....	624,037 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$55,289 99		

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

March 19, 1902.

SAMUEL KNIGHT, President.

WILLIAM M. PENNELL, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits	\$276,629 18
Reserve fund.....	3,221 50
Undivided profits.....	9,348 83
	\$289,199 51

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	\$2,130 00	\$2,000 00	
Shelby, Ind., 6s, 1902-3, Funding.	3,000 00	3,030 00	3,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage..	2,000 00	2,120 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	6,000 00	6,750 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	1,000 00	1,000 00	
Sioux City, Ia., 6s, Optional 1894,				
City Improvement.....	1,000 00	1,000 00	1,000 00	
Westport, Mo., 5s, 1916, Pub. Bldg.	3,000 00	3,540 00	3,000 00	
Total public funds out of Maine	23,000 00			\$23,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Bangor & Aroostook, Car Trust 5s, 1907...	3,000 00	3,000 00	3,000 00	
Maine Central, Consolidated Mort., 7s, 1912	6,300 00	8,316 00	6,300 00	
Total railroad bonds of Maine.....	19,300 00			19,300 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.	5,000 00	5,890 00	5,000 00	
Burlington Ry. & Light Co., Ia., 5s, 1917....	3,000 00	2,700 00	3,000 00	
Central Pacific, 4s, 1949.....	5,000 00	5,050 00	4,937 50	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,275 00	5,000 00	
Detroit & Mackinac, 4s, 1995.....	3,000 00	2,760 00	3,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,700 00	5,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	5,000 00	5,100 00	5,000 00	
Hutchinson & Southern, 5s, 1928.....	3,000 00	3,000 00	3,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	9,650 00	
Lehigh & New York, 4s, 1945,.....	3,000 00	2,925 00	2,970 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,500 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,550 00	5,000 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,775 00	5,660 00	
St. Louis & San Francisco, 4s, 1951.....	5,000 00	4,875 00	4,875 00	
Scioto Valley & New England, 4s, 1989.....	5,000 00	5,025 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909....	5,000 00	5,100 00	5,000 00	
Total railroad bonds out of Maine.....	77,000 00			76,482 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Maine 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(ext.)	4,000 00	4,000 00	4,000 00	
Machias Water Company, 5s, 1916.....	1,000 00	1,020 00	1,000 00	
Maine Steamship Co., Portland, 6s, 1926....	3,000 00	3,330 00	3,000 00	
Public Works Co., 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	2,575 00	2,575 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, Beneficial Interest...	4,000 00	2,000 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 & 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	3,162 00	3,100 00	
First National Bank, Bath.....	3,000 00	3,540 00	3,000 00	
First National Bank, Portland.....	3,000 00	3,075 00	3,000 00	
Merchants' National Bank, Portland.....	1,650 00	1,428 00	1,050 00	
National Shoe & Leather Bank, Auburn....	3,000 00	3,000 00	3,000 00	
Pejepscot National Bank, Brunswick.....	10,000 00	10,400 00	10,000 00	
Richmond National Bank, Richmond	480 00	480 00	480 00	
Total national bank stock owned.....	25,730 00			25,730 00
<i>Loans on Corporation Stock</i>				
Brunswick Machine Company.....		300 00	300 00	
Fairfield Lawn Swing Company.....		3,387 33	3,387 33	3,687 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 Manfg. 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.....		675 00	675 00	
Loans on mortgages of real estate.....		78,577 69	78,577 69	93,396 15
Real estate, foreclosure.....		5,726 20	5,726 20	5,726 20
Premium account.....		-	5,908 90	
Expense account.....		-	1,293 99	7,202 89
Cash on deposit.....		5,049 44	5,049 44	5,049 44
Unpaid accrued interest.....		3,913 19		\$289,199 51
		298,006 85		
Due depositors, earned dividend and accrued State tax		281,336 26		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$16,670 59		

TREMONT SAVINGS BANK—TREMONT.

October 15, 1902.

..... President. JOHN G. WILSON, Treasurer.

LIABILITIES.

Deposits	\$63,508 28
Reserve fund	1,565 60
Undivided profits	1,479 39
	\$66,553 27

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>
Bangor & Aroostook, 5s, 1943.....	\$1,000 00	\$1,180 00	\$1,000 00	
Bangor & Aroostook, 4s, 1951	1,000 00	950 00	950 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 & Rumford Falls, 4s, 1927	1,000 00	1,020 00	1,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	2,000 00	2,000 00	2,000 00	
Total railroad bonds owned.....	6,500 00			\$6,450 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921....	1,000 00	1,000 00	1,000 00	
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, 5s, 1909.....	500 00	515 00	500 00	
Knox Gas & Electric Co., Rockland, 6s, 1903	500 00	500 00	500 00	
Rockland-Rockport Line Co., 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, 1928	1,000 00	1,075 00	1,000 00	
Southwest Harbor Water Company, 5s, 1922	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned.....	7,500 00			7,500 00
Loans to town of Tremont.....		6,700 00	6,700 00	
Loan on life insurance policy.....		75 00	75 00	
Loans on names.....		283 75	283 75	
Loans on mortgages of real estate		26,220 14	26,220 14	33,278 89
Real estate, foreclosure.....		150 00	150 00	150 00
Premium account.....		-	31 49	31 49
Cash on deposit.....		17,819 52	17,819 52	
Cash on hand		1,323 37	1,323 37	19,142 89
				\$66,553 27
Unpaid accrued interest.....		1,009 34		
		67,901 12		
Due depositors, earned dividend and accrued State tax		64,147 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$3,753 34		

WATERVILLE SAVINGS BANK—WATERVILLE.

May 13, 1902.

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

LIABILITIES.

Deposits.....	\$1,186,826 49
Reserve fund	51,320 00
Undivided profits.....	12,008 16
	\$1,250,154 65

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	\$23,332 50	\$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, Opt. 1905, Turnp'k.	5,000 00	5,200 00	5,000 00	
Lawrence, O., 5s, 1907, Turnpike.	5,000 00	5,350 00	5,000 00	
Muskingum, O., 5s, 1913, Hall...	6,000 00	6,900 00	6,000 00	
Otter Tail, Minn., 5s, 1904, Refund.	2,000 00	2,060 00	2,000 00	
Reno, Kan., 6s, 1913, Refunding..	4,000 00	5,060 00	4,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,325 00	5,000 00	
City of Akron, O., 4s, 1913-14, School Dist.	10,000 00	10,800 00	10,000 00	
Anderson, Ind., 6s, Opt. 1903, Fund.	3,500 00	5,125 00	5,000 00	
Ashland, Wis., 4s, 1903-3, St. Imp.	3,500 00	3,535 00	3,500 00	
Clinton, Ia., 5s, 1912, Refunding..	5,000 00	5,625 00	5,000 00	
Columbus, O., 4½s, 1914, Viaduct.	1,000 00	1,125 00	1,000 00	
East Liverpool, O., 5s, 1908, S. D..	1,000 00	1,080 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.	6,000 00	6,510 00	5,000 00	
Findlay, O., 3½s, 1920-1, City Hall	5,000 00	5,000 00	5,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist.	7,000 00	7,105 00	7,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,775 00	5,000 00	
Kansas City, Mo., 3½s, 1919, Sch. D.	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1902-24, Wat.	4,000 00	4,540 00	4,000 00	
Nebraska City, Neb., 4s, 1917-19,				
Independent School Dist., Ref.	6,600 00	6,000 00	6,000 00	
Newark, O., 5s, 1904, Sewer.....	3,000 00	3,090 00	3,000 00	
Saginaw, Mich., 4s, 1909-10, Sewer	2,000 00	2,070 00	2,000 00	
Sandusky, O., 4½s, 1902-6, Water..	3,000 00	3,060 00	3,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water.....	5,000 00	5,350 00	5,000 00	
Springfield, Mo., 4½s, Opt. 1904, Sew	1,000 00	1,020 00	1,000 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	10,000 00	10,350 00	10,000 00	
Toledo, O., 4½s, 1917, General Fund.	1,000 00	1,115 00	1,000 00	
Topeka, Kan., 5s, 1912, Refund...	5,000 00	5,525 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,375 00	5,000 00	
Woonsocket, R. I., Registered				
3½s, 1931, Water, Funding..	5,000 00	5,125 00	5,000 00	
Village of Duluth, Minn., 6s, 1903, School...	5,000 00	5,750 00	5,000 00	
Total public funds out of Maine.....	135,500 00			134,500 00
<i>Railroad Bonds Owned.</i>				
A10ostook Northern, 5s, 1947.....	5,000 00	5,400 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,300 00	10,000 00	
Bangor & Aroostook, Pictaquis Div., 5s, 1943	5,000 00	5,900 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	5,800 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,600 00	5,000 00	
Maine Central, 7s, 1912.....	6,000 00	7,920 00	6,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	6,000 00	6,600 00	6,000 00	
Portland & Rumford Falls, 4s, 1927.....	10,000 00	10,200 00	10,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	6,500 00	3,250 00	2,000 00	
Total railroad bonds of Maine.....	74,500 00			69,400 00

WATERVILLE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Amesbury & Hampton Street, Mass., 5s, 1919	\$5,000 00	\$5,300 00	\$5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	10,000 00	11,600 00	10,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	5,000 00	4,525 00	4,500 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,750 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	4,675 00	4,600 00	
Central Pacific, 4s, 1949.....	5,000 00	5,050 00	5,000 00	
Chicago, Hammond & Western, 6s, 1927..	5,000 00	6,200 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	5,000 00	6,025 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,275 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	15,000 00	15,900 00	15,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,050 00	5,000 00	
Current River, 5s, 1927.....	5,000 00	5,200 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	10,000 00	10,100 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,275 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,150 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	8,050 00	8,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.....	5,000 00	5,200 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	10,000 00	10,500 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	5,000 00	5,050 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1919-22....	5,000 00	5,300 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,075 00	4,825 00	
Iowa Central, 4s, 1951.....	2,000 00	1,900 00	1,850 00	
Lehigh and New York, 4s, 1945.....	5,000 00	4,900 00	4,950 00	
Leominster & Clinton Street, Mass., 5s, 1917	5,000 00	5,150 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,600 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919..	5,000 00	5,200 00	5,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1917.....	7,000 00	7,350 00	7,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	5,000 00	5,450 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	5,250 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	5,000 00	5,100 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,125 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	5,700 00	5,000 00	
St. Louis, Iron Mountain & Southern, General Consolidated Ry. & Land Grant, 5s, 1931	5,000 00	5,775 00	5,000 00	
St. Louis & San Francisco, Central Div., 4s, 1929	5,000 00	5,000 00	4,875 00	
Sioux City Traction Co., Ia., 5s, 1919.....	5,000 00	5,075 00	5,000 00	
South Shore & Boston Street, Mass., 5s, 1919	10,000 00	10,800 00	10,000 00	
Trenton Passenger, N. J., 6s, Optional 1928.	5,000 00	5,825 00	5,000 00	
Wakefield & Stoneham St., Mass., 5s, 1915..	3,000 00	3,150 00	3,000 00	
West Chicago St. R. R. Tunnel Co., Ill, 5s, 1909	5,000 00	5,125 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.....	248,000 00			\$246,400 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Maine and 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	4,500 00	5,000 00	
Manitowoc Water Company, Wis., 5s, 1922.	1,000 00	900 00	900 00	
Omaha Water Company, Neb., 4½s, 1946.....	7,000 00	5,600 00	5,500 00	
Total corporation bonds out of Maine..	20,000 00			17,400 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	15,000 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		
Wisconsin Central Company, Preferred ...	6,000 00	2,760 00	3,000 00	
Wisconsin Central Company, Common....	6,700 00	1,608 00		
Total railroad stock out of Maine.	15,200 00			\$4,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	5,000 00	6,500 00	5,000 00	
Biddeford National Bank, Biddeford.	5,100 00	5,610 00	5,100 00	
Canal National Bank, Portland.....	4,000 00	4,320 00	4,000 00	
Casco National Bank, Portland	4,000 00	4,320 00	4,000 00	
Cumberland National Bank, Portland.....	1,800 00	1,836 00	1,800 00	
First National Bank, Bangor.....	1,800 00	2,610 00	1,800 00	
First National Bank, Bath.....	1,000 00	1,200 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,500 00	3,000 00	
First National Bank, Portland.....	1,200 00	1,260 00	1,200 00	
Merchants' National Bank, Waterville....	17,800 00	19,936 00	17,800 00	
Messalonskee National Bank, Oakland ...	4,400 00	4,400 00	4,400 00	
National Shoe & Leather Bank, Auburn....	5,000 00	5,000 00	5,000 00	
Newcastle National Bank, Newcastle	5,000 00	5,150 00	5,000 00	
North National Bank, Rockland	5,000 00	6,875 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	4,400 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	3,885 00	3,470 00	
Veazie National Bank, Bangor.....	5,000 00	6,500 00	5,000 00	
Total national bank stock owned.....	88,500 00			88,270 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	
Portland Lighting & Power Company.....		10,000 00	10,000 00	
Scituate Water Company, Mass.....		3,000 00	3,000 00	
Somerset & Kennebec Company, Fairfield.....		4,000 00	4,000 00	
Union Gas & Electric Company, Waterville.....		1,000 00	1,000 00	22,400 00
<i>Loans on Corporation Stock.</i>				
Clukey & Libby Company, Waterville		12,000 00	12,000 00	
Golden Valley Hydraulic Mining Company, N. C....		200 00	200 00	
Lockwood Company, Waterville		10,235 00	10,235 00	
Maine Investment Company, Auburn.....		900 00	900 00	
Somerset Fibre Company, Fairfield.....		10,000 00	10,000 00	
Somerset & Kennebec Company, Fairfield.....		4,100 00	4,100 00	37,435 00
<i>Loans on National Bank Stock.</i>				
People's National Bank, Waterville.		1,200 00	1,200 00	
Ticonic National Bank, Waterville.....		16,600 00	16,600 00	17,800 00
<i>Loans to Corporations.</i>				
Board of Trustees, M. E. Chureh, Waterville		2,220 00	2,220 00	
First Congregational Church and Society, Waterville		800 00	800 00	
Kennebec Valley Campmeeting Association.....		1,300 00	1,300 00	
Maine Wesleyan College and Female Seminary,				
Kent's Hill.....		16,700 00	16,700 00	
Somerset & Kennebec Company, Fairfield (endorsed)		10,000 00	10,000 00	31,020 00
<i>Loans to Municipalities.</i>				
City of Waterville.		15,000 00	15,000 00	
Town of Winslow..		2,000 00	2,000 00	17,000 00

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Loan on Maine Central Railroad bonds.....	\$5,000 00	\$5,000 00	
Loan on Somerset Railway stock.....	25,000 00	25,000 00	
Loans on Waterville Trust Company stock.....	10,000 00	10,000 00	
Loan on Waterville Loan & Building Asso'n book...	190 00	190 00	
Loan on Augusta Lumber Company note.....	1,500 00	1,500 00	
Loans on personal property	1,250 00	1,250 00	
Loans on Waterville Savings Bank books	2,725 00	2,725 00	
Loans on mortgages of real estate	370,022 00	370,022 00	\$415,687 00
Real estate, investment ..	21,600 00	21,600 00	
Real estate, foreclosure.....	26,244 50	26,244 50	47,844 50
Premium account.....		9,000 00	9,000 00
Cash on deposit	28,057 58	28,057 58	
Cash on hand.	1,890 57	1,890 57	29,948 15
Unpaid accrued interest	18,707 55		1,250,154 65
Due depositors, earned dividend and accrued State tax	1,320,549 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$125,873 21		

WISCASSET SAVINGS BANK—WISCASSET.

July 8, 1902.

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

LIABILITIES.

Deposits	\$166,244 57
Reserve fund.....	7,260 52
Undivided profits.....	11,060 95
	<hr/>
	\$184,566 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 Duluth, Minn., 6s, 1908, School . . .	\$1,000 00	\$1,150 00	\$1,600 00	\$1,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	10,000 00	13,200 00	9,767 50	
Portland & Ogdensburg, 5s, 1908.....	6,000 00	6,600 00	6,000 00	
Sandy River, 5s, 1913.	13,000 00	13,780 00	13,000 00	
Total railroad bonds of Maine	29,000 00			28,767 50
Black Rocks & Salisbury Beach, Mass., 5s, 1911	2,000 00	2,040 00	1,950 00	
Burlington Electric, Ia., 5s, 1917	2,000 00	1,800 00	2,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	2,000 00	2,020 00	2,000 00	
Central Vermont, 4s, 1920.....	3,000 00	2,670 00	2,000 00	
Chicago & West Michigan, 5s, 1921.....	4,000 00	4,280 00	3,200 00	
Chicago & West Michigan, Coupon Scrip..	340 00	363 80	300 00	
Cleveland City Cable, O., 5s, 1909.	4,000 00	4,100 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, 1905.....	2,000 00	1,860 00	1,200 00	
Flint & Pere Marquette, 6s, 1920.....	1,000 00	1,250 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	4,520 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	3,000 00	3,120 00	2,880 00	
Housatonic, 5s, 1937	5,000 00	6,625 00	5,000 00	
Iowa Central, 5s, 1938	1,000 00	1,160 00	750 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, 1923.....	2,000 00	2,080 00	1,800 00	
Milwaukee City, Wis., 5s, 1908.....	3,000 00	3,210 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	2,000 00	2,200 00	1,900 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	3,000 00	3,180 00	2,925 00	
Northern Pacific, 3s 2047.....	3,000 00	2,250 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	1,990 00	1,400 00	
Peoria & Eastern, 2nd Mort., 4s, 1900.....	1,000 00	725 00	-	
Portsmouth Street & Light Co., O., 6s, 1913.	5,000 00	5,000 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,285 00	992 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,400 00	5,000 00	
South Middlesex Street, Mass., 5s, 1915.....	5,000 00	5,200 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,090 00	2,400 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,850 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	2,090 00	1,880 00	
Total railroad bonds out of Maine.....	82,340 00			74,687 50
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903....	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Central Vermont.....	240 00	20 00	-	
Detroit & Mackinac, Preferred	1,200 00	960 00	-	
Detroit & Mackinac, Common	2,400 00	792 00	-	
Iowa Central, Preferred	1,300 00	1,118 00	260 00	
New York, New Haven & Hartford.....	1,200 00	2,760 00	2,000 00	
Northern Railroad, N. H.	400 00	690 00	400 00	
Syracuse Rapid Transit, N. Y., Common....	3,500 00	910 00	-	
Total railroad stock owned.....	10,240 00			2,660 00

WISCASSET 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>
Boston Marine Insurance Company.. .. .	\$500 00	\$1,200 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	
North National Bank, Rockland.. . . .	5,000 00	6,875 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	700 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 Company stock, Auburn.....		200 00	200 00	
Loan on Thomaston National Bank stock.		140 50	140 50	
Loan to Wiscasset Loan & Building Association....		250 00	250 00	
Loans to county of Lincoln.....		7,000 00	7,000 00	
Loan on personal property.....		180 00	180 00	
Loans on mortgages of real estate.....		30,574 40	30,574 40	38,344 90
Real estate foreclosure.....		3,285 00	3,285 00	3,285 00
Cash on deposit.....		1,189 86	1,189 86	
Cash on hand.....		622 28	622 28	1,812 14
Unpaid accrued interest.....		2,847 16		\$184,566 04
Due depositors, earned dividend and accrued State tax.....		212,798 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		168,294 57		
		\$44,503 43		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 23, 1902.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

LIABILITIES.

Deposits	\$923,638 69
Reserve fund	23,500 00
Undivided profits	11,255 42
	\$958,394 11

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	\$18,000 00	\$25,065 00	\$18,000 00	\$18,000 00
City of Biddeford, 4s, 1904, Municipal...	500 00	505 00	500 00	500 00
County of Atchison, Kan., 4s, 1914, Refund.	18,000 00	18,450 00	18,000 00	
Wyandotte, Kan., 7s, 1893 Rd. Imp.	6,436 82	3,248 41	6,384 46	
City of Bellaire, O., 5s, 1910, Water & Fund.	9,000 00	9,765 00	9,000 00	
Council Bluffs, Ia., 4s, Optional 1899, Improvement.....	7,000 00	7,000 00	7,000 00	
Defiance, O., 6s, 1903, Improve...	1,400 00	1,428 00	1,400 00	
Jacksonville, Ill., 5s, 19 5, Fund.	10,000 00	10,400 00	10,000 00	
Joplin, Mo., 6s, Opt. 1902, Sch. Dist.	2,500 00	2,500 00	2,500 00	
Omaha, Neb., 4s, 1906, Street Imp.	5,000 00	5,475 00	5,000 00	
South Bend, Ind., 6s, 190 1, St. Imp.	1,000 00	1,025 00	1,000 00	
Superior, Wis., 5s, 1912, School ..	5,000 00	5,575 00	5,000 00	
Topeka, Kan., 6s, 1912, R. funding	10,000 00	11,850 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,350 00	5,000 00	
Total public funds out of Maine.....	80,396 82			80,284 46
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust 5s, 1908....	5,000 00	5,000 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	6,000 00	5,700 00	5,700 00	
Boston & Maine, 4 1/2s, 1944.....	21,000 00	26,460 00	21,000 00	
Somerset, 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Total railroad bonds of Maine	42,000 00			41,700 00
Belleville & Carondelet, 6s, 1923.....	5,000 00	6,200 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912	5,000 00	5,350 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,150 00	3,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950 ..	3,000 00	3,000 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	3,000 00	3,165 00	3,000 00	
Citizens' Elec., Newburyport, 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 & Wheeling, 5s, 1936....	10,000 00	11,550 00	10,000 00	
Cleveland, Terminal & Valley, 4s 1995.....	2,000 00	1,950 00	2,000 00	
Dayton, Springfield & Urbana, O. 5s, 1928..	5,000 00	5,200 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 & Ipswich Street, Mass., 5s, 1920	3,000 00	3,120 00	3,000 00	
Haverhill & Amesbury St., Mass. 5s, 1912..	5,000 00	5,100 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,080 00	2,000 00	
Hutchinson & Southern, 5s, 1928.....	10,000 00	10,000 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,200 00	9,700 00	
Iowa Central, 5s, 1938.....	9,000 00	10,530 00	9,000 00	
Lexington & Boston Street, Mass., 4 1/2s, 1920	5,000 00	5,150 00	5,000 00	
Little Rock & Fort Smith, 7s, 1905	5,000 00	5,200 00	5,000 00	
Louisville & Nashville, 4s, 1940.....	5,000 00	5,075 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919..	8,000 00	8,320 00	8,000 00	
Missouri, Kansas & Texas, 5s, 194	3,000 00	3,120 00	3,000 00	
Montville Street, Conn., 5s, 1920.....	5,000 00	5,250 00	5,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,500 00	10,000 00	

YORK COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.	\$5,000 00	\$5,500 00	\$5,000 00	
Newport & Fall River Railway, 5s, 1918.	5,000 00	5,350 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.	10,000 00	10,200 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.	4,000 00	5,120 00	4,000 00	
Sioux City Traction Company, 1a., 5s, 1919.	5,000 00	5,075 00	5,000 00	
Southern Electric, St. Louis, Mo., 6s, 1904.	10,000 00	10,300 00	10,000 00	
Springfield & Western Electric, O., 5s, 1921.	4,000 00	4,000 00	4,000 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	5,850 00	5,000 00	
Total railroad bonds out of Maine.	189,000 00			\$188,525 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	8,160 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 & Kennebunkport.	3,000 00	3,540 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, Preferred.	3,300 00	3,135 00	2,060 00	
Cleveland, Terminal & Valley, Preferred.	3,700 00	1,110 00	2,473 72	
Iowa Central, Preferred.	2,000 00	1,600 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.	18,000 00			10,533 72
<i>Corporation Stock Owned.</i>				
Hardy Machine Company, Biddeford.	900 00	225 00	800 00	
Pepperell Manufacturing Co., Biddeford.	14,000 00	35,420 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	13,932 00	12,900 00	
Cumberland National Bank, Portland.	600 00	612 00	600 00	
First National Bank, Biddeford.	20,700 00	30,532 50	20,700 00	
First National Bank, Lewiston.	2,600 00	3,900 00	2,600 00	
First National Bank, Portland.	12,300 00	12,915 00	12,300 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	3,000 00	3,000 00	
Newcastle National Bank, Newcastle.	1,000 00	1,030 00	1,000 00	
York National Bank, Saco.	600 00	840 00	600 00	
Total national bank stock of Maine.	79,175 00			79,175 00
American National Bank, Kansas City, Mo.	2,400 00	3,000 00	2,400 00	
Continental National Bank, Memphis, Tenn.	3,375 00	1,875 00	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	3,125 00	2,500 00	
Kansas National Bank, Topeka, Kan.	1,710 00	200 00	1,710 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, Missouri.	10,000 00	28,500 00	9,300 00	
National Bank of Sioux City, Sioux City, Ia.	7,000 00	-	7,000 00	
St. Paul National Bank, St. Paul, Minn.	5,000 00	5,000 00	5,000 00	
Total national bank stock out of Maine.	51,985 00			51,285 00

YORK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Express Company.....	\$400 00	\$400 00	
Pepperell Manufacturing Company, Biddeford	2,521 04	2,521 04	
Saco & Pettee Machine Shops, Biddeford.....	900 00	900 00	\$3,821 04
<i>Loans on National Bank Stock.</i>			
Birmingham National Bank, Ala	1,981 50	1,981 50	
Ocean National Bank, Kennebunk	300 00	300 00	2,281 50
<i>Loans on Savings Bank Books.</i>			
Biddeford Savings Bank, Biddeford.....	125 00	125 00	
York County Savings Bank, Biddeford	350 00	350 00	475 00
Loan on Fort Payne Bank stock, Ala.....	1,500 00	1,500 00	
Loans on mortgages of real estate.....	303,100 78	303,100 78	304,600 78
Real estate, foreclosure	41,597 89	41,597 89	
Furniture and fixtures.....	1,200 00	1,200 00	42,797 89
Premium account.....	-	58,440 00	58,440 00
Cash on deposit.....	5,442 86	5,442 86	
Cash on hand.....	1,981 86	1,981 86	7,424 72
Unpaid accrued interest	20,563 86		\$358,394 11
Due depositors, earned dividend and accrued State tax	992,573 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	928,012 17		
	\$64,561 53		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1902.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

July 14, 1902.

CARL C. KING, Pres. and Treas. JOHN P. DONWORTH, Vice-Pres.
 RICHARD F. GARDNER, Secretary.

TRUSTEES—Carl C. King, John P. Donorth, Jefferson Cary, William C. Spaulding, William H. Gray, James H. Glenn, Herschel D. Collins, Atwood W. Spaulding, Simeon L. White.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	13,498 33
Demand deposits	167,576 86
Certified checks	100 00
	<hr/>
	\$261,175 19

 RESOURCES.

Time loans	\$151,049 49
Loans on mortgages of real estate.....	40,516 15
Bonds	21,850 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	1,577 83
Cash on deposit	31,476 37
Cash on hand	11,705 35
	<hr/>
	\$261,175 19

* AUBURN TRUST COMPANY—AUBURN.

November 3, 1902.

GEORGE R. PAGE, President. GEO. C. WING, Vice-President.

JAMES F. ATWOOD, Treasurer.

TRUSTEES—E. F. Sturgis, George C. Wing, Seth M. Carter, S. S. Hersey,
Chas. E. Libby, George R. Page, A. E. Herrick, N. P. Noble.

Organized June 5, 1890.

LIABILITIES.

Capital stock	\$104,800 00
Surplus	3,000 00
Undivided profits	3,051 81
Time deposits	2,565 15
Demand deposits	326 96
Treasurer's checks outstanding	93 50
	<hr/>
	\$113,837 42

RESOURCES.

Loan (estimated value, \$35,000).....	\$59,926 64
Stocks and bonds.....	22,977 50
Expense account	1,136 99
Cash on deposit.....	22,231 32
Cash on hand	7,564 97
	<hr/>
	\$113,837 42

* This company is paying its liabilities preparatory to liquidating its affairs.

AUGUSTA TRUST COMPANY—AUGUSTA.

October 18, 1902.

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, P. O. Vickery, Fred G. Kinsman, Arthur W. Whitney, Nathan Weston, Thomas J. Lynch.

Organized January 29, 1894.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	67,297 23
Time deposits	1,774,187 02
Demand deposits	609,880 50
Trust department	15,000 00
Unpaid dividends	120 00
Certified checks	831 33
Treasurer's checks outstanding.....	8,780 34
Due to other banks.....	29,489 88
Bills re-discounted	25,125 00
	<hr/>
	\$2,655,711 30

 RESOURCES.

Loans on collateral.....	\$915,441 39
Loans on mortgages of real estate.....	24,648 00
Other loans	590,528 36
Bonds and stocks.....	825,886 64
Trust investments	15,000 00
Coupons	185 00
Interest account	4,436 30
Expense account	2,415 28
Cash on deposit	243,932 17
Cash on hand	33,238 16
	<hr/>
	\$2,655,711 30

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 14, 1902.

L. B. DEASY, President.

FRED C. LYNAM, Sec'y and Treas.

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

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	45,000 00
Undivided profits	10,041 84
Demand deposits	520,021 38
Certificates of deposit.....	132,146 27
Trust funds	6,000 00
Deposits for coupons.....	464 00
Treasurer's checks outstanding.....	3,281 62
Dividends unpaid	292 00
	<hr/>
	\$767,247 11

RESOURCES.

Loans on mortgages of real estate.....	\$82,780 26
Other loans	366,718 50
Stocks and bonds.....	117,857 50
Trust investments	6,000 00
Real estate owned.....	4,000 00
Furniture and fixtures.....	7,500 00
Expense account	2,053 49
Cash on deposit.....	141,998 41
Cash on hand	38,338 95
	<hr/>
	\$767,247 11

EASTERN TRUST AND BANKING COMPANY—BANGOR.

September 30, 1902.

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, E. M. Hersey, 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	120,186 96
Time deposits	1,382,555 33
Demand deposits	1,031,884 90
Certificates of deposit.....	59,813 44
Deposits for coupons.....	803 53
Due to other banks.....	9,432 50
Guaranteed mortgages	94,236 00
	<hr/>
	\$2,971,912 66

 RESOURCES.

Demand and time loans.....	\$1,505,044 91
Loans on mortgages of real estate.....	491,415 05
Stocks and bonds.....	599,234 92
Real estate owned.....	39,402 24
Furniture and fixtures.....	7,974 13
Cash on deposit.....	278,212 61
Cash on hand.....	50,628 80
	<hr/>
	\$2,971,912 66

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

September 25, 1902.

HARRY STETSON, President.

F. M. DREW, Vice-President.

R. E. ATTWOOD, Treasurer.

DIRECTORS—F. M. Drew, Harry Stetson, 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	7,369 33
Time deposits	175,676 09
Demand deposits	207,342 56
Certificates of deposit.....	15,808 80
Treasurer's checks outstanding.....	1,460 00
Discount account	2,250 00
	<hr/>
	\$484,906 78

RESOURCES.

Loans	\$283,656 52
Stocks and bonds.....	71,500 00
Building, vaults and furniture.....	50,900 00
Premium account	1,765 80
Expense account	1,230 44
Cash on deposit.....	45,101 89
Cash on hand.....	30,752 13
	<hr/>
	\$484,906 78

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

March 29, 1902.

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	10,000 00
Undivided profits	4,820 89
Time deposits	215,059 93
Demand deposits	72,140 00
Certificates of deposit	62,830 25
Unpaid dividends	70 20
	<hr/>
	\$414,921 27

RESOURCES.

Loans on collateral	\$12,810 00
Loans on mortgages of real estate.....	141,855 70
Loans to municipalities	845 00
Other loans	93,659 94
Stocks and bonds	136,008 50
Furniture and fixtures	6,400 00
Expense account	452 26
Cash on deposit	17,143 48
Cash on hand	5,746 39
	<hr/>
	\$414,921 27

MACHIAS BANKING COMPANY—MACHIAS.

July 15, 1902.

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

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

Organized June 22, 1901.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	1,250 00
Undivided profits	3,968 46
Demand deposits	89,236 58
	<hr/>
	\$119,455 04

 RESOURCES.

Loans	\$29,151 19
Bonds	65,530 27
Cash on deposit	15,153 73
Cash on hand	9,619 85
	<hr/>
	\$119,455 04

MAINE TRUST AND BANKING COMPANY—GARDINER.

April 15, 1902.

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	34,667 37
Time deposits	202,356 40
Demand deposits	277,179 20
Certificates of deposit	60,596 34
Trust department	65,264 25
Treasurer's checks outstanding	274 58
	<hr/>
	\$770,338 64

 RESOURCES.

Loans on collateral	\$125,359 25
Loans on mortgages of real estate.....	81,066 40
Other loans	97,794 00
Stocks and bonds.....	363,458 99
Trust investments	65,264 25
Furniture and fixtures	2,500 00
Expense account	2,162 13
Coupons	8,160 00
Cash on deposit	12,513 28
Cash on hand	12,060 34
	<hr/>
	\$770,338 64

MERCANTILE TRUST COMPANY—PORTLAND.

September 24, 1902.

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. Hoit, 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, Chester H. Pease, Lymon M. Cousens.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	20,000 00
Undivided profits	35,803 56
Demand deposits	668,498 89
Demand certificates of deposit.....	43,614 49
Time certificates of deposit.....	106,600 99
	<hr/>
	\$974,517 93

 RESOURCES.

Loans on collateral	\$262,351 57
Loans on mortgages of real estate.....	58,384 00
Other loans	114,983 70
United States bonds	100,000 00
Other bonds	337,515 20
Furniture and fixtures	3,000 00
Expense account	1,566 56
Cash on deposit	83,843 86
Cash on hand	12,873 04
	<hr/>
	\$974,517 93

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

July 16, 1902.

FRED BARKER, President.

W. R. PIPES, Secretary.

GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, William R. Pipes, A. R. Gould, W. B. Gould,
C. D. DeWitt, A. M. 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	7,793 36
Time deposits	37,578 77
Demand deposits	24,991 98
	<hr/>
	\$122,274 11

RESOURCES.

Loans and discounts	\$82,114 31
Bonds	1,900 00
Real estate	4,194 66
Expense account	1,051 98
Cash on deposit	21,489 69
Cash on hand	11,523 47
	<hr/>
	\$122,274 11

PEOPLE'S TRUST COMPANY—FARMINGTON.

May 23, 1902.

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
Guaranty fund	800 00
Undivided profits	21,537 88
Demand deposits	521,514 16
Time deposits	37,889 55
Time certificates of deposit.....	700 00
Trust department	7,000 00
Treasurer's checks outstanding	100 00
Dividends unpaid	202 00
Due to other banks and bankers.....	26 07
	<hr/>
	\$639,769 64

 RESOURCES.

Loans on mortgages of real estate.....	\$177,193 34
Loans on collateral	128,770 30
Other loans	15,817 03
United States bonds	5,000 00
Municipal bonds	27,746 10
Railroad bonds	53,575 00
Railroad stock	14,948 00
Bank stock	14,640 00
Other stocks and bonds.....	60,500 00
Trust investments	7,000 00
Real estate	70,939 17
Furniture and fixtures	1,236 20
Expense account	1,297 65
Taxes paid	1,386 57
Due from other banks and bankers	573 01
Cash on deposit	50,641 59
Cash on hand	8,505 68
	<hr/>
	\$639,769 64

PORTLAND TRUST COMPANY—PORTLAND.

June 10, 1902.

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

TRUSTEES—William G. Davis, James P. Baxter, A. H. Walker, 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	196,377 23
Time deposits	53,811 90
Demand deposits	1,568,907 96
Demand certificates of deposit.....	88,959 73
Deposits for coupons	6,032 00
Trust estates	14,475 71
Sinking funds for corporations.....	659,848 15
Renewal fund	3,195 00
	\$2,891,607 68

RESOURCES.

Loans on collateral	\$372,608 08
Other loans	458,539 13
State of Maine bonds.....	100,000 00
Other bonds and stocks.....	1,059,702 50
Trust investments	13,332 09
Sinking funds investments	632,736 75
Renewal fund investment	3,167 00
Furniture and fixtures	100 00
Expense account	2,564 76
Cash on deposit	228,776 06
Cash on hand	20,081 37
	\$2,891,607 68

ROCKLAND TRUST COMPANY—ROCKLAND.

July 10, 1902.

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

TRUSTEES—A. F. Crockett, G. L. Farrand, William S. White, John D. May, H. G. Tibbetts, William T. Cobb, Charles H. Berry, 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	11,925 80
Time deposits	111,468 41
Demand deposits	106,826 59
Certificates of deposit	2,220 50
Unpaid dividends	603 83
Due to other banks and bankers.....	8,704 71
	<hr/>
	\$366,749 84

 RESOURCES.

Demand loans	\$51,628 64
Time loans	131,741 52
Overdrafts	1,358 92
Stocks and bonds	89,397 50
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures	500 00
Cash on deposit	77,664 72
Cash on hand	10,458 54
	<hr/>
	\$366,749 84

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

May 2, 1902.

GEO. D. BISBEE, President. WALDO PETTENGILL, Vice-President.
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	25,000 00
Undivided profits	14,611 92
Deposits, savings department	416,834 79
Demand deposits	227,207 04
Certificates of deposit	846 06
Due to other banks	36,387 16
	\$770,886 97

RESOURCES.

Demand loans	\$211,917 12
Time loans	87,863 10
Loans on mortgages of real estate	116,983 25
Loans to municipalities	20,500 00
Stocks and bonds	252,650 40
Real estate	15,000 00
Safe and furniture	1,000 00
Expense account	1,564 32
Cash on deposit	51,907 78
Cash on hand	11,501 00
	\$770,886 97

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 23, 1902.

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, Bion Wilson, Philip G. Brown, Henry B. Cleaves, Clarence Hale, George F. West, Jacob W. Amick.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	5,000 00
Deposits	553,408 47
Certificates of deposit.....	74,605 05
Deposits for coupons.....	13,525 50
Deposits for sinking funds.....	58,054 21
Undivided profits	92,278 42
	\$1,046,871 65

RESOURCES.

Loans on mortgages of real estate.....	\$11,600 00
Other loans	141,739 17
Bonds and stocks.....	812,038 05
Real estate, foreclosure.....	16,686 21
Sinking funds investments.....	36,965 00
Accrued interest uncollected.....	6,220 39
Cash on deposit.....	20,454 24
Cash on hand.....	1,168 59
	\$1,046,871 65
Amount of surety bonds outstanding.....	\$9,662,068 00
Amount of premiums received on same.....	27,837 65
Estimated unearned premiums credited to profits.....	13,918 83

WATERVILLE TRUST COMPANY—WATERVILLE.

September 9, 1902.

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.

Organized February 20, 1893.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	2,000 00
Undivided profits	31,808 70
Time deposits	636,295 91
Demand deposits	253,046 49
Due to other banks	520 72
	<hr/>
	\$1,023,671 82

 RESOURCES.

Loans and discounts	\$831,541 16
Stocks and bonds	45,000 00
Real estate	3,000 00
Furniture, fixtures and vaults.....	36,000 00
Expense account	5,384 77
Cash on deposit	73,663 44
Cash on hand	29,082 45
	<hr/>
	\$1,023,671 82

WESTBROOK TRUST COMPANY—WESTBROOK.

April 17, 1902.

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 Eonney, Arthur W. Merrill, Russell D. Woodman.

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	9,100 00
Undivided profits	9,863 22
Deposits, savings department	300,702 73
Time certificates of deposit	11,760 51
Demand deposits	88,590 09
Due to other banks.....	1,154 17
	<hr/>
	\$471,170 72

 RESOURCES.

Loans on mortgages of real estate.....	\$68,137 06
Demand loans	122,605 52
Time loans	78,367 43
Stocks and bonds	106,983 75
Real estate, investment	5,650 00
Real estate, foreclosure	22,276 69
Safe and furniture	2,000 00
Expense account	2,393 32
Due from other banks	351 57
Cash on deposit	39,444 29
Cash on hand	22,961 09
	<hr/>
	\$471,170 72



ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1902.



AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

June 20, 1902.

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, G. B. Attwood, F. M. Taylor.

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$70,506 10
Advance payments	18,588 26
Guaranty fund	3,238 54
Bills payable	2,000 00
Profits	1,891 61
	<hr/>
	\$96,224 51

 RESOURCES.

Loans on mortgages of real estate.....	\$80,099 04
Loans on shares	1,185 00
Real estate, foreclosure	14,062 02
Furniture	217 75
Temporary expense	44 87
Cash	615 83
	<hr/>
	\$96,224 51

Number of shareholders	191
Number of borrowers	81
Number of shares outstanding.....	1,227
Number of shares pledged for loans.....	394½
Number of loans	92

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 22, 1902.

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, Amie Casavant, E. E.
Davis, Francis B. Purinton.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$160,983 06
Advance payments	87 00
Guaranty fund	4,739 21
Forfeited shares	25 44
Profits	14,605 90
	\$180,440 61

RESOURCES.

Loans on mortgages of real estate.....	\$171,145 01
Loans on shares.....	1,340 00
Real estate, foreclosure.....	3,523 83
Temporary expense	98 66
Cash	4,333 11
	\$180,440 61

Number of shareholders.....	437
Number of borrowers.....	226
Number of shares outstanding.....	2,518
Number of shares pledged for loans.....	950
Number of loans.....	282

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 16, 1902.

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

DIRECTORS—Henry G. Thompson, Edwin F. Dillingham, Arthur Chapin,
James A. Boardman, Herbert C. Quimby, Stephen D. Benson, Daniel
Hennessy.

Organized February 15, 1886.

LIABILITIES.

Accumulated capital	\$235,257 93
Advance payments	1,591 00
Guaranty fund	8,830 84
Due on loans.....	1,075 00
Profits	4,211 76
	<hr/>
	\$250,966 53

RESOURCES.

Loans on mortgages of real estate.....	\$218,587 37
Loans on shares	2,025 00
Real estate foreclosure.....	544 62
Furniture and fixtures.....	173 14
Temporary expense	753 86
Cash	28,882 54
	<hr/>
	\$250,966 53

Number of shareholders	855
Number of borrowers	271
Number of shares outstanding.....	6,686
Number of shares pledged for loans	1,244
Number of loans	380

BATH LOAN AND BUILDING ASSOCIATION—BATH.

July 2, 1902.

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

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

Organized July 18, 1890.

LIABILITIES.

Accumulated capital	\$73,956 89
Advance payments	81 00
Guaranty fund	1,200 00
Forfeited shares	54 28
Profits	1,374 27
	\$76,666 44

RESOURCES.

Loans on mortgages of real estate.....	\$69,828 54
Loans on shares	4,475 00
Permanent expense	75 00
Temporary expense	37 57
Cash	2,250 33
	\$76,666 44

Number of shareholders.....	296
Number of borrowers	100
Number of shares outstanding.....	879
Number of shares pledged for loans.....	405
Number of loans	133

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

June 25, 1902.

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, C. W. Wescott, W. H. Quimby, Geo. W.
Burkett.

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital	\$27,782 60
Advance payments	13 00
Guaranty fund	982 01
Profits	723 66
	<hr/>
	\$29,501 27

 RESOURCES.

Loans on mortgages of real estate.....	\$27,875 60
Temporary expense	4 00
Cash	1,621 67
	<hr/>
	\$29,501 27

Number of shareholders	77
Number of borrowers	42
Number of shares outstanding.....	360
Number of shares pledged for loans.....	157
Number of loans	45

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

June 18, 1902.

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, J. Harry Fisk.

Organized September, 1888.

LIABILITIES.

Accumulated capital	\$60,419 13
Guaranty fund	1,900 00
Bills payable	2,150 00
Profits	262 92
	\$64,732 05

RESOURCES.

Loans on mortgages of real estate.....	\$58,266 80
Loans on shares	2,290 00
Real estate, foreclosure	4,164 08
Cash	11 17
	\$64,732 05

Number of shareholders	194
Number of borrowers	91
Number of shares outstanding.....	952
Number of shares pledged for loans.....	378
Number of loans	124

**BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.**

September 2, 1902.

C. C. HOMER, President. PARKER SPOFFORD, Secretary.

A. F. PAGE, Treasurer.

DIRECTORS—Parker Spofford, A. F. Page, J. P. Hooper, R. H. Emery,
L. L. Brown, C. C. Homer, A. B. Hutchins.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$27,919 30
Advance payments	9 00
Guaranty fund	276 60
Cash overdraft	119 39
Profits	307 49
	\$28,631 78

RESOURCES.

Loans on mortgages of real estate	\$25,866 98
Loans on shares	2,760 00
Temporary expense	4 80
	\$28,631 78

Number of shareholders	166
Number of borrowers	81
Number of shares outstanding	454
Number of shares pledged for loans	154
Number of loans	81

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

August 21, 1902.

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 R. Winslow, Seih 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	\$310,442 50
Advance payments	16,640 00
Guaranty fund	8,265 17
Forfeited shares	84 40
Due on loans	1,207 20
	<hr/>
	\$336,639 27

 RESOURCES.

Loans on mortgages of real estate	\$250,950 00
Loans on shares	1,750 00
Loans on collateral	3,300 00
Real estate, foreclosure	60,738 11
Permanent expense	115 68
Temporary expense	40 00
Profit and loss	2,264 06
Cash	17,481 42
	<hr/>
	\$336,639 27

Number of shareholders	759
Number of borrowers	236
Number of shares outstanding	4,406
Number of shares pledged for loans	1,291
Number of loans	236

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 6, 1902.

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, Edwin C. Reynolds, Philip F. Turner, M. M. Duroy, Jr., William L. Blake.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$173,061 78
Advance payments	6,403 00
Guaranty fund	5,300 00
Due on loans	100 00
Profits	3,740 23
	\$188,605 01

RESOURCES.

Loans on mortgages of real estate.....	\$170,143 00
Loans on shares	2,285 00
Real estate, foreclosure	10,421 77
Temporary expense	104 93
Cash	5,650 31
	\$188,605 01

Number of shareholders	510
Number of borrowers	116
Number of shares outstanding.....	2,759
Number of shares pledged for loans.....	915
Number of loans	120

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

August 29, 1902.

JOHN J. FRYE, President. ALBION L. CHAPMAN, Secretary.
 GEORGE H. WYMAN, Treasurer.

DIRECTORS—John J. Frye, Joseph H. Hutchins, A. W. Pierce, Ira F. Tibbetts, Albert C. Eragg, Adam W. Wilson, Fred E. Briggs, Frank E. True, Elbridge G. Johnson, J. C. Colesworthy, M. M. Bailey, R. B. Lowe, Scott Wilson, Albion L. Chapman, L. M. Leighton.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital	\$93,796 08
Advance payments	977 00
Guaranty fund	736 77
Forfeited shares	22 80
Profits	4,937 62
	\$100,470 27

RESOURCES.

Loans on mortgages of real estate.....	\$72,016 00
Loans on shares	2,150 00
Loans on collateral	800 00
Real estate, foreclosure	20,967 53
Cash	4,536 74
	\$100,470 27

Number of shareholders	243
Number of borrowers	56
Number of shares outstanding.....	1,505
Number of shares pledged for loans.....	427
Number of loans	73

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

August 14, 1902.

N. H. FAY, President.

A. A. SPRINGALL, Secretary.

S. M. LEIGHTON, Treasurer.

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

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$82,128 29
Advance payments	33 00
Guaranty fund	754 57
Profits	276 00
	<hr/>
	\$83,191 86

 RESOURCES.

Loans on mortgages of real estate.....	\$54,389 87
Loans on shares	2,200 00
Real estate, foreclosure	32 73
Bonds	21,115 38
Permanent expense	62 50
Cash	5,391 38
	<hr/>
	\$83,191 86

Number of shareholders	258
Number of borrowers	103
Number of shares outstanding.....	1,040
Number of shares pledged for loans.....	370
Number of loans	130

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

July 18, 1902.

A. W. KING, President.

H. W. CUSHMAN, Secretary.

E. J. WALSH, Treasurer.

DIRECTORS--A. W. King, J. F. Knowlton, J. A. Peters, Jr., A. W. Greely, F. W. Rollins, Meyer Gallert, C. P. Dorr.

Organized April 21, 1891.

LIABILITIES.

Accumulated capital	\$52,282 95
Advance payments	52 33
Guaranty fund	850 00
Forfeited shares	291 12
Due on loans	2,183 34
Bills payable	2,000 00
Profits	1,034 05
	<hr/>
	\$58,673 79

RESOURCES.

Loans on mortgages of real estate.....	\$57,725 00
Loans on shares	850 00
Permanent expense	70 00
Temporary expense	17 50
Cash	11 29
	<hr/>
	\$58,673 79

Number of shareholders	254
Number of borrowers	68
Number of shares outstanding.....	992
Number of shares pledged for loans.....	268
Number of loans	68

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 1, 1902.

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

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$89,977 64
Advance payments	1,991 83
Guaranty fund	1,957 24
Profits	1,419 77
	<hr/>
	\$95,346 48

RESOURCES.

Loans on mortgages of real estate.....	\$83,066 90
Loans on shares	170 00
Real estate, foreclosure	3,481 00
Temporary expense	21 88
Guaranty fund deposit	1,957 24
Cash	6,649 46
	<hr/>
	\$95,346 48

Number of shareholders	232
Number of borrowers	76
Number of shares outstanding.....	1,561
Number of shares pledged for loans.....	442
Number of loans	79

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 11, 1902.

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,
Elisha W. Conley, Edward J. McDonough, William Deehan, John B. Kehoe,
Edward Duddy.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$15,706 20
Guaranty fund	114 74
Profits	570 65
	\$16,391 59

RESOURCES.

Loans on mortgages of real estate.....	\$11,800 00
Temporary expense	50 00
Cash	4,541 59
	\$16,391 59

Number of shareholders	38
Number of borrowers	11
Number of shares outstanding.....	303
Number of shares pledged for loans.....	65
Number of loans	12

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

September 22, 1902.

DAVID DENNIS, President. F. A. 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, F. A. Danforth, F. W. Willey.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$48,831 72
Guaranty fund	1,700 00
Bills payable	10,000 00
Profits	4,834 72
	\$65,366 44

RESOURCES.

Loans on mortgages of real estate.....	\$63,750 00
Loans on shares.....	300 00
Permanent expense	50 55
Temporary expense	83 22
Cash	1,182 67
	\$65,366 44

Number of shareholders	142
Number of borrowers	83
Number of shares outstanding.....	620
Number of shares pledged for loans.....	347
Number of loans.....	95

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

August 14, 1902.

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, G. H. Currier, A. W. Ellis, Henry Douglass, W. W. Edes, R. H. Marsh.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$4,012 28
Advance payments	54 00
Guaranty fund	3 33
Profits	52 40
	\$4,122 01

RESOURCES.

Loans on mortgages of real estate.....	\$3,250 00
Permanent expense	25 00
Temporary expense	2 91
Cash	844 10
	\$4,122 01

Number of shareholders	49
Number of borrowers	5
Number of shares outstanding.....	178
Number of shares pledged for loans.....	18
Number of loans	5

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

September 22, 1902.

CHARLES W. TILDEN, Pres. GEORGE A. SAFFORD, Sec'y and Treas.

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$33,311 10
Advance payments	8 00
Guaranty fund	1,339 06
Profits	400 16
	\$35,058 32

RESOURCES.

Loans on mortgages of real estate.....	\$34,100 00
Permanent expense	55 00
Cash	903 32
	\$35,058 32

Number of shareholders	101
Number of borrowers	42
Number of shares outstanding.....	491
Number of shares pledged for loans.....	173
Number of loans	42

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

August 8, 1902.

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, George W. Larrabee.

Organized November 9 1889.

LIABILITIES.

Accumulated capital	\$45,033 88
Advance payments	19,412 36
Guaranty fund	1,533 91
Due on loans	624 03
Profits	1,022 25
	\$67,626 43

RESOURCES.

Loans on mortgages of real estate.....	\$65,346 24
Loans on shares	495 00
Temporary expense	135 96
Cash	1,649 23
	\$67,626 43

Number of shareholders	246
Number of borrowers	110
Number of shares outstanding.....	963
Number of shares pledged for loans.....	360
Number of loans	131

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

August 30, 1902.

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	\$1,409 00
Advance payments	34 00
Bills payable	3,375 00
Profits	164 34
	<hr/>
	\$4,982 34

RESOURCES.

Loans on mortgages of real estate.....	\$4,450 00
Permanent expense	182 65
Temporary expense	208 80
Cash	140 89
	<hr/>
	\$4,982 34

Number of shareholders	27
Number of borrowers	2
Number of shares outstanding.....	137
Number of shares pledged for loans.....	23
Number of loans	2

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

September 11, 1902.

C. A. WILBUR, President. K. C. GRAY, Secretary and Treasurer.
DIRECTORS—E. C. Town, Robert Ballentine, G. D. Perkins, D. L.
Churchill, Thomas Bedford.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$9,291 74
Guaranty fund	94 00
Profits	508 46
	<hr/>
	\$9,894 20

RESOURCES.

Loans on mortgages of real estate.....	\$9,490 00
Temporary expense	3 54
Cash	400 66
	<hr/>
	\$9,894 20

Number of shareholders	51
Number of borrowers	15
Number of shares outstanding.....	299
Number of shares pledged for loans.....	33
Number of loans	17

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 23, 1902.

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, W. H. Green, 2d, Stephen Berry, W. L. Smith, 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, Henry S. Trickey.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$72,579 03
Advance payments	43 66
Guaranty fund	1,328 05
Due on loans	10 41
Bills payable	2,796 71
Profits	836 24
	\$77,594 10

RESOURCES.

Loans on mortgages of real estate.....	\$56,010 70
Loans on shares	3,150 00
Loans on collateral	575 00
Real estate, foreclosure	15,777 52
Temporary expense	650 22
Cash	1,430 66
	\$77,594 10

Number of shareholders	172
Number of borrowers	58
Number of shares outstanding.....	972
Number of shares pledged for loans.....	280
Number of loans	56

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

June 19, 1902.

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.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$25,355 34
Advance payments	7,933 47
Guaranty fund	795 39
Bills payable	1,000 00
Profits	741 00
	<hr/>
	\$35,825 20

RESOURCES.

Loans on mortgages of real estate.....	\$33,746 60
Loans on shares	1,779 00
Temporary expense	126 51
Cash	173 09
	<hr/>
	\$35,825 20

Number of shareholders	175
Number of borrowers	62
Number of shares outstanding.....	1,051
Number of shares pledged for loans.....	242
Number of loans	76

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 1, 1902.

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	\$79,839 99
Advance payments	155 00
Guaranty fund	1,992 64
Profits	2,433 54
	<hr/>
	\$84,421 17

RESOURCES.

Loans on mortgages of real estate	\$81,246 00
Loans on shares	2,090 00
Permanent expense	18 38
Temporary expense	64 99
Cash	1,001 80
	<hr/>
	\$84,421 17
<hr/>	
Number of shareholders	265
Number of borrowers	97
Number of shares outstanding	1,398
Number of shares pledged for loans	489
Number of loans	131

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

July 17, 1902.

CHARLES HAMLIN, President. HENRY L. MITCHELL, Secretary.

HENRY O. PIERCE, Treasurer.

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

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$83,173 22
Advance payments	810 00
Guaranty fund	564 15
Due on loans	125 00
Profits	352 30
	<hr/>
	\$85,024 67

RESOURCES.

Loans on mortgages of real estate.....	\$71,768 25
Loans on shares	3,080 00
Bonds	3,240 00
Temporary expense	286 74
Cash	6,649 68
	<hr/>
	\$85,024 67

Number of shareholders	237
Number of borrowers	68
Number of shares outstanding.....	1,787
Number of shares pledged for loans.....	426
Number of loans	90

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

August 13, 1902.

WAINWRIGHT CUSHING, President. G. L. ARNOLD, Secretary.
WILLIAM BUCK, Treasurer.

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

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$38,956 59
Advance payments	645 00
Guaranty fund	1,879 04
Profits	1,758 36
	\$43,238 99

RESOURCES.

Loans on mortgages of real estate.....	\$37,450 00
Loans on shares	1,700 00
Bonds	2,000 00
Temporary expense	60 93
Cash	2,028 06
	\$43,238 99

Number of shareholders	132
Number of borrowers	48
Number of shares outstanding.....	807
Number of shares pledged for loans.....	242
Number of loans	61

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 21, 1902.

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	\$188,330 14
Advance payments	14,038 00
Guaranty fund	5,018 01
Forfeited shares	467 96
	<hr/>
	\$207,854 11

RESOURCES.

Loans on mortgages of real estate	\$149,150 00
Loans on shares	400 00
Loans on collateral	3,800 00
Real estate, foreclosure	39,649 58
Permanent expense	145 35
Temporary expense	546 09
Profit and loss	368 01
Cash	13,795 08
	<hr/>
	\$207,854 11

Number of shareholders	605
Number of borrowers	150
Number of shares outstanding	3,482
Number of shares pledged for loans	767
Number of loans	150

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

July 9, 1902.

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. L. 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	\$115,759 06
Advance payments	469 00
Guaranty fund	2,930 68
Forfeited shares	122 76
Due on loans	250 00
Bills payable	3,000 00
Profits	2,216 73
	\$124,748 23

RESOURCES.

Loans on mortgages of real estate.....	\$118,926 70
Loans on shares	2,380 00
Loans on collateral	500 00
Real estate, foreclosure	1,937 22
Furniture and fixtures	423 13
Temporary expense	323 27
Cash	257 91
	\$124,748 23

Number of shareholders	460
Number of borrowers	173
Number of shares outstanding.....	2,221
Number of shares pledged for loans.....	720
Number of loans	203

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

September 24, 1902.

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, John Nutter, Charles A. Bodwell.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$50,120 55
Advance payments	21,054 85
Guaranty fund	1,080 00
Due on loans	250 00
Profits	2,372 76
	\$74,878 16

RESOURCES.

Loans on mortgages of real estate.....	\$62,300 00
Loans on shares	1,700 00
Loans to corporations	5,100 00
Real estate foreclosure	4,369 19
Fermanent expense	233 17
Temporary expense	765 59
Cash	410 21
	\$74,878 16

Number of shareholders	221
Number of borrowers	65
Number of shares outstanding.....	1,190
Number of shares pledged for loans.....	322
Number of loans	79

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN

September 11, 1902.

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	\$74,512 90
Advance payments	1,515 63
Guaranty fund	1,584 85
Profits	2,269 69
	\$79,883 07

RESOURCES.

Loans on mortgages of real estate.....	\$62,855 17
Loans on shares	630 00
National bank stock	8,399 50
Real estate, foreclosure	662 00
Cash	7,336 40
	\$79,883 07

Number of shareholders	175
Number of borrowers	82
Number of shares outstanding.....	871
Number of shares pledged for loans.....	344
Number of loans	99

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

August 6, 1902.

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,
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	\$30,968 94
Advance payments	5,590 62
Guaranty fund	1,056 53
Due on loans	1,114 60
Profits	2,481 22
	\$41,211 91

RESOURCES.

Loans on mortgages of real estate.....	\$39,970 00
Permanent expense	80 91
Temporary expense	416 97
Cash	744 03
	\$41,211 91

Number of shareholders	148
Number of borrowers	51
Number of shares outstanding.....	828
Number of shares pledged for loans.....	208
Number of loans	49

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

July 11, 1902.

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	\$11,542 64
Advance payments	5 00
Guaranty fund	164 17
Forfeited shares	3 00
Bills payable	1,800 00
Profits	217 87
	\$13,732 68

RESOURCES.

Loans on mortgages of real estate.....	\$10,945 00
Loans on shares	2,485 00
Temporary expense	31 17
Cash	271 51
	\$13,732 68

Number of shareholders	98
Number of borrowers	43
Number of shares outstanding.....	226
Number of shares pledged for loans.....	88
Number of loans	48

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

September 6, 1902.

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	\$86,137 81
Advance payments	516 30
Guaranty fund	633 05
Temporary expense	17
Bills payable	7,700 85
Cash overdraft	823 51
Due on loans	1,758 15
Profits	1,022 98
	\$98,592 82

RESOURCES.

Loans on mortgages of real estate	\$94,621 82
Loans on shares	971 00
Real estate, foreclosure	3,000 00
	\$98,592 82
Number of shareholders	210
Number of borrowers	72
Number of shares outstanding	1,617
Number of shares pledged for loans	557
Number of loans	93

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

July 8, 1902.

SETH PATTERSON, Pres. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Seth Patterson, George P. Colby, Frederick W. Sewall,
John E. Dickinson, Harry G. Fowle.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$981 80
Guaranty fund	72 67
Forfeited shares	44 94
Bills payable	250 00
Profits	54 54
	<hr/>
	\$1,403 95

RESOURCES.

Loans on mortgages of real estate.....	\$1,400 00
Cash	3 95
	<hr/>
	\$1,403 95

Number of shareholders	8
Number of borrowers	2
Number of shares outstanding.....	20
Number of shares pledged for loans.....	7
Number of loans	2

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

July 24, 1902.

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	\$55,344 49
Advance payments	165 00
Guaranty fund	1,966 49
Forfeited shares	576 35
Due on loans	1,000 00
Bills payable	1,000 00
Profits	662 50
	<hr/>
	\$60,714 83

 RESOURCES.

Loans on mortgages of real estate.....	\$50,262 18
Loans on shares	1,980 00
Real estate, foreclosure	7,964 08
Temporary expense	298 78
Cash	209 79
	<hr/>
	\$60,714 83

Number of shareholders	166
Number of borrowers	72
Number of shares outstanding.....	1,155
Number of shares pledged for loans.....	343
Number of loans	72

ABSTRACT

OF THE

ANNUAL REPORTS OF THE TREASURERS

OF

SAVINGS BANKS

1902.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

October 25, 1902.

CYRUS GREELY, President.

E. S. PAUL, Treasurer.

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

Organized March 5, 1870.

LIABILITIES.

Deposits	\$2,559,496 46
Reserve fund	78,696 88
Profits	50,720 30
	<hr/>
	\$2,688,913 64

RESOURCES.

Public funds in Maine	\$233,000 00
Public funds out of Maine	359,950 00
Railroad bonds in Maine	259,350 00
Railroad bonds out of Maine	743,750 00
Corporation bonds in Maine	66,500 00
Railroad stock in Maine	26,600 00
Railroad stock out of Maine	5,000 00
Corporation stock in Maine	32,315 00
Corporation stock out of Maine	10,500 00
National bank stock in Maine	122,500 00
Other bank stock in Maine	2,000 00
Loans on mortgages of real estate	681,400 39
Loans on stocks and bonds	9,579 00
Loans on other collateral (personal)	5,291 14
Loans to corporations	57,500 00
Real estate foreclosure	15,234 27
Premium account	34,492 89
Cash on deposit	20,625 27
Cash on hand	3,325 68
	<hr/>
	\$2,688,913 64

Dividends are paid in May and November.

Annual expenses, \$4,293.65.

Examinations are made by trustees in April and October.

Deposits draw interest from first of each month.

Treasurer's bond renewed June 2, 1902; amount, \$20,000.

AUBURN SAVINGS BANK—AUBURN.

October 25, 1902.

....., President. GEO. H. BROWN, Treasurer.

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

Organized March 16, 1868.

 LIABILITIES.

Deposits	\$1,861,331 18
Reserve fund	47,768 93
Profits	19,520 74
	<hr/>
	\$1,928,620 85

 RESOURCES.

Public funds in Maine	\$70,500 00
Public funds out of Maine	282,200 00
Railroad bonds in Maine	212,495 00
Railroad bonds out of Maine	568,175 00
Corporation bonds in Maine	75,500 00
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	5,000 00
National bank stock in Maine	120,020 00
Loans on mortgages of real estate	298,406 91
Loans on stocks and bonds	42,800 00
Loans on other collateral (personal)	880 00
Loans to corporations	51,383 94
Real estate foreclosure	34,529 20
Furniture account, (safes, etc.)	2,500 00
Premium account	57,305 55
Expense account	1,207 77
Cash on deposit	28,573 60
Cash on hand	4,248 03
	<hr/>
	\$1,928,620 85

Dividends are paid in January and July.

Annual expenses, \$2,582.45.

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 July, 1902; amount, \$15,000.

AUGUSTA SAVINGS BANK—AUGUSTA.

October 25, 1902.

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	\$6,949,566 12
Reserve fund	300,000 00
Profits	72,742 43
	\$7,322,308 55

RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	141,000 00
Public funds out of Maine	4,756,300 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	69,800 00
Loans on mortgages of real estate	65,386 54
Loans on stocks and bonds	90,500 00
Loans on other collateral (personal)	4,593 00
Loans to municipalities	7,500 00
Loans to corporations	28,100 00
Real estate investment	25,000 00
Real estate foreclosure	1,275 00
Cash on deposit	102,065 16
Cash on hand	30,491 73
	\$7,322,308 55

Dividends are paid in February and August.

Annual expenses, \$10,500.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed November, 1901; amount, \$25,000.

BANGOR SAVINGS BANK—BANGOR.

October 25, 1902.

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

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

Organized March 27, 1852.

LIABILITIES.

Deposits	\$4,611,611 97
Reserve fund	216,764 47
Special reserve fund.....	537 38
Profits	81,821 96
	<hr/>
	\$4,910,735 78

RESOURCES.

Public funds in Maine.....	\$315,000 00
Public funds out of Maine.....	2,154,968 41
Railroad bonds in Maine.....	245,160 00
Railroad bonds out of Maine.....	1,260,097 50
Corporation bonds in Maine.....	91,000 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	92,677 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.....	20,900 00
National bank stock out of Maine.....	4,500 00
Loans on mortgages of real estate.....	151,076 07
Loans on stocks and bonds.....	367,335 00
Loans on other collateral (personal).....	470 00
Loans to municipalities.....	440 32
Loans to corporations.....	1,130 00
Real estate investment.....	55,994 16
Real estate foreclosure.....	30,600 03
Expense account	921 45
Cash on deposit.....	74,521 12
Cash on hand	2,243 97
	<hr/>
	\$4,910,735 78

Annual expenses, \$8,766.44.

Dividends are paid in April and October.

Examinations are made by trustees in April or May.

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

Treasurer's bond renewed October 30, 1901; amount, \$25,000.

BATH SAVINGS INSTITUTION—BATH.

October 25, 1902.

WILLIAM D. SEWALL, President. HENRY F. PALMER, Treasurer.

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

Organized July 16, 1852.

LIABILITIES.

Deposits	\$3,803,156 79
Reserve fund	74,009 83
Profits	111,139 99
Premium	3,625 08
	\$3,991,931 69

RESOURCES.

United States bonds	\$200,000 00
Public funds in Maine	161,500 00
Public funds out of Maine	565,332 50
Railroad bonds in Maine	443,678 75
Railroad bonds out of Maine	1,661,026 90
Corporation bonds in Maine	125,267 50
Corporation bonds out of Maine	128,914 00
Railroad stock in Maine	55,750 00
Railroad stock out of Maine	78,206 00
Corporation stock in Maine	1,300 00
Corporation stock out of Maine	27,000 00
National bank stock in Maine	68,440 00
National bank stock out of Maine	8,400 00
Loans on mortgages of real estate	157,471 42
Loans on stocks and bonds	150,020 00
Loans on other collateral (personal)	1,828 00
Loans to municipalities	60,000 00
Loans to corporations	21,300 03
Real estate investment	22,677 10
Real estate foreclosure	1,186 27
Expense account	1,339 23
Cash on deposit	49,415 16
Cash on hand	1,878 83
	\$3,991,931 69

Dividends are paid in January and July.

Annual expenses, \$4,500.

Examinations are made by trustees in May.

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

Treasurer's bond dated Sept. 9, 1902; amount, \$25,000.

BELFAST SAVINGS BANK—BELFAST.

October 25, 1902.

N. F. HOUSTON, President.

WM. H. QUIMBY, Treasurer.

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

Organized April 30, 1868.

LIABILITIES.

Deposits	\$1,317,234 47
Reserve fund	65,000 00
Profits	32,241 45
	\$1,414,475 92

RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	5,000 00
Public funds out of Maine	65,000 00
Railroad bonds in Maine	101,500 00
Railroad bonds out of Maine	423,500 00
Corporation bonds in Maine	83,800 00
Corporation bonds out of Maine	25,000 00
Railroad stock in Maine	13,000 00
Corporation stock in Maine	22,500 00
National bank stock in Maine	36,550 00
Loans on mortgages of real estate	102,865 00
Loans on stocks and bonds	72,832 75
Loans to municipalities	280,000 00
Loans to corporations	3,059 57
Real estate investment	7,000 00
Real estate foreclosure	463 96
Premium account	4,500 00
Expense account	786 58
Cash on deposit	51,190 33
Cash on hand	15,927 73
	\$1,414,475 92

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.

Treasurer's bond renewed January 1, 1902; amount, \$20,000.

BETHEL SAVINGS BANK—BETHEL.

October 25, 1902.

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

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

Organized February 28, 1872.

LIABILITIES.

Deposits	\$357,802 92
Reserve fund	13,782 57
Profits	13,067 73
	\$384,653 22

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	12,000 00
Public funds out of Maine.....	118,000 00
Railroad bonds in Maine.....	3,000 00
Railroad bonds out of Maine.....	25,400 00
Corporation bonds in Maine.....	16,267 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.....	131,436 97
Loans on stocks and bonds.....	955 06
Loans on other collateral (personal).....	110 00
Loans to corporations.....	600 00
Real estate investment.....	6,327 32
Real estate foreclosure.....	3,590 97
Furniture account, (safes, etc.).....	2,414 05
Premium account	364 90
Expense account	1,632 06
Cash on deposit.....	11,566 80
Cash on hand.....	1,873 94
	\$384,653 22

Dividends are paid in May and November.

Annual expenses, \$1,000.

Examinations are made by trustees in May and November.

Deposits draw interest from November 1st, February 1st, May 1st,

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

Treasurer's bond renewed June 8, 1902; amount, \$7,500.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

October 25, 1902.

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	\$1,083,153 29
Reserve fund	143 64
Profits	10,221 85
	\$1,093,518 78

RESOURCES.

Public funds in Maine	\$500 00
Public funds out of Maine	40,600 00
Railroad bonds in Maine.....	63,500 00
Railroad bonds out of Maine	284,020 00
Corporation bonds in Maine	22,000 00
Corporation bonds out of Maine	2,500 00
Railroad stock out of Maine	6,000 00
Corporation stock in Maine	91,182 00
Corporation stock out of Maine	9,500 00
National bank stock in Maine	48,300 00
National bank stock out of Maine	3,500 00
Other bank stock in Maine	5,000 00
Loans on mortgages of real estate	314,832 48
Loans on stocks and bonds	46,897 87
Loans on other collateral (personal).....	1,600 00
Loans on names alone	1,642 50
Loans to municipalities	9,000 00
Loans to corporations	4,706 18
Real estate investment	55,000 00
Real estate foreclosure	36,566 46
Premium account	21,909 08
Cash on deposit	22,857 14
Cash on hand	1,905 07
	\$1,093,518 78

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 25, 1902.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized February 22, 1872.

LIABILITIES.

Deposits	\$305,471 53
Reserve fund	10,906 05
Profits	3,974 44
	\$320,352 02

RESOURCES.

Public funds in Maine	\$6,800 00
Public funds out of Maine	10,000 00
Railroad bonds in Maine	32,745 00
Railroad bonds out of Maine	125,620 00
Corporation bonds in Maine	39,000 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	4,000 00
National bank stock out of Maine	2,000 00
Loans on mortgages of real estate	82,272 73
Loans on stocks and bonds	250 00
Loans to corporations	900 00
Real estate foreclosure	1,181 01
Furniture account, (safes, etc.)	450 00
Premium account	4,400 56
Cash on deposit	2,195 17
Cash on hand	3,217 06
	\$320,352 02

Dividends are paid in April and October.

Annual expenses, \$1,075.

Examinations are made by trustees in May.

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

Treasurer's bond renewed February 5, 1902; amount, \$15,600.

BREWER SAVINGS BANK—BREWER.

October 25, 1902.

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	\$268,911 84
Reserve fund	5,885 61
Profits	6,786 32
	<hr/>
	\$281,583 77

 RESOURCES.

United States bonds	\$10,000 00
Public funds in Maine	41,000 00
Public funds out of Maine	46,500 00
Railroad bonds in Maine	17,000 00
Railroad bonds out of Maine	40,810 00
Corporation bonds in Maine	12,000 00
Corporation bonds out of Maine	3,000 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	69,527 00
Loans on stocks and bonds	900 00
Loans to municipalities	2,400 00
Real estate investment	2,892 14
Real estate foreclosure	7,641 80
Premium account	8,767 96
Expense account	729 94
Cash on deposit	7,956 83
Cash on hand	358 10
	<hr/>
	\$281,583 77

Dividends are paid in May and November.

Annual expenses, \$1,027.50.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 1, 1902; amount, \$10,000.

BRIDGTON SAVINGS BANK—BRIDGTON.

October 25, 1902.

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

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

Organized July 1, 1869.

LIABILITIES.

Deposits	\$656,577 43
Reserve fund	22,700 00
Profits	14,032 27
	\$693,309 70

RESOURCES.

Public funds in Maine	\$28,000 00
Public funds out of Maine	58,620 00
Railroad bonds in Maine	68,000 00
Railroad bonds out of Maine	189,070 00
Corporation bonds in Maine	56,000 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	16,300 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	156,571 12
Loans on stocks and bonds	67,544 54
Loans on other collateral (personal)	3,751 54
Loans to municipalities	12,052 07
Loans to corporations	2,100 00
Real estate investment	585 00
Real estate foreclosure	4,373 82
Furniture account, (safes, etc.)	700 00
Premium account	12,000 00
Expense account	655 25
Cash on deposit	2,824 60
Cash on hand	3,069 26
	\$693,309 70

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 25, 1902.

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

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

Organized April 27, 1858.

LIABILITIES.

Deposits	\$724,986 44
Reserve fund	28,395 01
Profits	20,014 66
	\$773,396 11

RESOURCES.

Public funds in Maine	\$6,950 00
Public funds out of Maine	157,579 73
Railroad bonds in Maine	71,800 00
Railroad bonds out of Maine	259,522 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	8,750 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	62,953 32
Loans on stocks and bonds	2,390 61
Loans on other collateral (personal)	3,445 40
Loans on names alone	400 00
Loans to municipalities	27,700 00
Loans to corporations	8,000 00
Real estate investment	6,769 62
Real estate foreclosure	2,281 30
Cash on deposit	6,763 27
Cash on hand	670 36
	\$773,396 11

Dividends are paid in April and October.

Annual expenses, \$1,600.

Examinations are made by trustees in May.

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

Treasurer's bond dated May 22, 1902; amount, \$20,000.

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

October 25, 1902.

FRANK H. HARGRAVES, Pres. CYRIL P. HARMON, Treas.

TRUSTEES—E. A. Hobson, W. S. Moulton, J. G. Locke, J. A. Fellows,
Martin Coffin, Leonard Palmer, J. O. Anderson, W. A. McCarrison, James
I. Paine, Willis Crockett.

Organized April 18, 1868.

 LIABILITIES.

Deposits	\$313,580 34
Reserve fund	16,721 88
Profits	3,066 96
	<hr/>
	\$333,369 18

 RESOURCES.

Public funds in Maine	\$2,000 00
Public funds out of Maine	65,500 00
Railroad bonds in Maine	16,955 00
Railroad bonds out of Maine	99,052 50
Corporation bonds in Maine	29,000 00
Corporation stock in Maine	2,250 00
National bank stock in Maine	20,050 00
Loans on mortgages of real estate	61,077 31
Loans on other collateral (personal)	12,947 57
Loans to municipalities	8,500 00
Loans to corporations	5,336 00
Real estate foreclosure	4,985 48
Furniture account, (safes, etc.)	600 00
Expense account	22 10
Cash on deposit	3,844 44
Cash on hand	1,248 78
	<hr/>
	\$333,369 18

Dividends are paid in March and September.

Annual expenses, \$1,100.

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 25, 1902.

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	\$366,546 04
Reserve fund	11,994 04
Profits	26,256 20
	<hr/>
	\$404,796 28

 RESOURCES.

United States bonds	\$150 00
Public funds in Maine	57,000 00
Public funds out of Maine	65,500 00
Railroad bonds in Maine	11,000 00
Railroad bonds out of Maine	136,892 50
Corporation bonds in Maine	2,000 00
Railroad stock in Maine	5,000 00
National bank stock in Maine	17,525 00
Loans on mortgages of real estate	43,121 30
Loans on stocks and bonds	13,483 50
Loans on other collateral (personal)	1,500 00
Loans to municipalities	3,100 00
Loans to corporations	10,000 00
Real estate foreclosure	4,179 48
Expense account	798 24
Cash on deposit	31,472 55
Cash on hand	2,073 71
	<hr/>
	\$404,796 28

Dividends are paid in May and November.

Annual expenses, \$1,500.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed October, 1902; amount, \$10,000.

CAMDEN SAVINGS BANK—ROCKPORT.

October 25, 1902.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

TRUSTEES—E. A. Morrill, G. E. Carleton, E. C. Fletcher, J. W. Bowers,
H. L. Shepherd, Ralph W. Carleton, Geo. W. Achorn.

Organized November 1, 1870.

 LIABILITIES.

Deposits	\$245,478 90
Reserve fund	11,531 91
Profits	4,040 72
	<hr/>
	\$261,051 53

 RESOURCES.

Railroad bonds in Maine	\$20,850 00
Railroad bonds out of Maine.....	25,412 50
Corporation bonds in Maine	75,450 00
Railroad stock in Maine	7,800 00
Railroad stock out of Maine	2,020 00
Corporation stock in Maine	515 00
Bank stock in Maine	1,500 00
Loans on mortgages of real estate.....	24,492 75
Loans on stocks and bonds.....	39,400 00
Loans on other collateral (personal).....	10,050 68
Loans on names alone.....	415 80
Loans to corporations.....	13,500 00
Real estate foreclosure.....	3,992 21
Furniture account, (safes, etc.).....	1,440 00
Premium account	2,575 00
Cash on deposit.....	28,288 56
Cash on hand	3,349 03
	<hr/>
	\$261,051 53

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, 1902; amount, \$8,000.

CASCADE SAVINGS BANK—OAKLAND.

October 25, 1902.

JOHN W. GREELEY, President.

J. E. HARRIS, Treasurer.

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

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$22,721 47
Reserve fund	10,800 00
Profits	4,672 42
	<hr/>
	\$238,193 89

 RESOURCES.

Railroad bonds in Maine.....	\$23,000 00
Railroad bonds out of Maine.....	94,602 50
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	2,900 00
National bank stock in Maine.....	33,600 00
Loans on mortgages of real estate.....	27,856 22
Loans on stocks and bonds.....	5,866 94
Loans on other collateral (personal).....	1,000 00
Real estate investment.....	2,187 62
Real estate foreclosure.....	14,902 45
Furniture account, (safes, etc.).....	800 00
Premium account	9,545 83
Expense account	360 24
Cash on deposit.....	7,190 00
Cash on hand.....	482 09
	<hr/>
	\$238,193 89

Dividends are paid in May and November.

Annual expenses, \$838.96.

Examinations are made by trustees in May.

Deposits draw interest from first of each month if received on or before the 6th.

Treasurer's bond renewed January 11, 1900; amount, \$15,000.

DEXTER SAVINGS BANK—DEXTER.

October 25, 1902.

WILLIAM E. BREWSTER, Pres. WESLEY H. JUDKINS, Treas.
 TRUSTEES—W. E. Brewster, H. S. Dole, W. H. Carr, C. M. Sawyer,
 W. H. Judkins.

Organized December 16, 1867.

 LIABILITIES.

Deposits	\$427,447 26
Reserve fund	2,767 85
Profits	15,227 42
	<hr/>
	\$445,442 53

 RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	53,000 00
Railroad bonds in Maine.....	56,550 00
Railroad bonds out of Maine.....	130,285 00
Corporation bonds in Maine.....	56,000 00
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	12,000 00
National bank stock in Maine.....	33,500 00
Loans on mortgages of real estate.....	50,977 43
Loans on stocks and bonds.....	275 00
Loans on other collateral (personal).....	3,000 00
Loans to municipalities.....	1,000 00
Real estate investment.....	25,167 16
Real estate foreclosure.....	14,996 02
Premium account	4,208 30
Cash on hand.....	1,028 62
	<hr/>
	\$445,442 53

Dividends are paid in January and July.

Annual expenses, \$3,568.27.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

EASTPORT SAVINGS BANK—EASTPORT.

October 25, 1902.

L. M. WHALEN, President.

CHAS. I. MORTON, Treasurer.

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

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$670,411 53
Reserve fund	11,726 97
Profits	6,900 25
	<hr/>
	\$689,038 75

 RESOURCES.

United States bonds	\$15,000 00
Public funds in Maine.....	70,959 92
Public funds out of Maine.....	136,500 00
Railroad bonds in Maine.....	49,000 00
Railroad bonds out of Maine.....	84,000 00
Corporation bonds in Maine.....	12,000 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.....	5,575 00
Other bank stock in Maine.....	800 00
Loans on mortgages of real estate.....	153,997 23
Loans on stocks and bonds.....	3,377 70
Loans on other collateral (personal).....	46,799 56
Loans on names alone.....	1,500 00
Loans to municipalities.....	2,500 00
Loans to corporations.....	5,000 00
Real estate investment.....	31,205 53
Furniture account, (safes, etc.,).....	1,000 00
Premium account	19,148 16
Cash on deposit.....	15,221 07
Cash on hand.....	4,554 58
	<hr/>
	\$689,038 75

Dividends are paid in January and July.

Annual expenses, \$1,250.

Examinations are made by trustees in May.

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

Treasurer's bond renewed May 15, 1902; amount, \$20,000.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 25, 1902.

C. G. TOTMAN, President,

A. A. MERRILL, Treasurer.

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

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$473,596 50
Reserve fund	21,006 93
Profits	12,008 48
	<hr/>
	\$506,611 91

 RESOURCES.

Public funds in Maine.....	\$37,000 00
Public funds out of Maine.....	55,750 00
Railroad bonds in Maine.....	39,000 00
Railroad bonds out of Maine.....	80,400 00
Corporation bonds in Maine.....	29,250 00
Corporation bonds out of Maine.....	6,000 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.....	72,534 52
Loans on stocks and bonds.....	75,733 42
Loans on other collateral (personal).....	225 00
Loans to municipalities.....	29,125 00
Loans to corporations.....	5,383 15
Real estate foreclosure.....	6,000 00
Furniture account, (safes, etc.).....	300 00
Premium account	2,605 99
Expense account	2,271 83
Cash on deposit.....	30,720 74
Cash on hand.....	2,420 59
	<hr/>
	\$506,611 91

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 November 1, 1901; amount, \$15,000.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

October 25, 1902.

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

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

Organized November 16, 1868.

 LIABILITIES.

Deposits	\$717,700 49
Reserve fund	7,000 00
Profits	3,314 41
	<hr/>
	\$728,014 90

 RESOURCES.

Public funds in Maine.....	\$65,000 00
Public funds out of Maine.....	41,200 00
Railroad bonds in Maine.....	59,450 00
Railroad bonds out of Maine.....	202,399 00
Corporation bonds in Maine.....	94,880 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	34,485 00
Railroad stock out of Maine.....	1,900 00
Corporation stock in Maine.....	4,250 00
National bank stock in Maine.....	77,970 00
Other bank stock in Maine.....	400 00
Loans on mortgages of real estate.....	40,957 85
Loans on stocks and bonds.....	41,000 00
Loans on other collateral (personal).....	2,350 00
Loans to corporations.....	10,000 00
Real estate investment.....	21,800 00
Real estate foreclosure.....	11,000 00
Cash on deposit.....	11,484 36
Cash on hand.....	4,997 69
	<hr/>
	\$728,014 90

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 in April, 1902; amount, \$10,000.

GARDINER SAVINGS INSTITUTION—GARDINER.

October 25, 1902.

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

TRUSTEES—Geo. L. Rogers, Joseph C. Atkins, Josiah S. Maxcy, Ernest W. Morrell, Robert H. Gardiner.

Organized June 25, 1834.

LIABILITIES.

Deposits	\$2,436,403 16
Reserve fund	115,000 00
Profits	27,798 70
	\$2,579,201 86

RESOURCES.

United States bonds	\$188,000 00
Public funds in Maine	321,300 00
Public funds out of Maine	1,275,535 40
Railroad bonds in Maine	147,750 00
Railroad bonds out of Maine	181,537 50
Corporation bonds in Maine	175,800 00
Corporation bonds out of Maine	3,000 00
Railroad stock in Maine	12,000 00
Railroad stock out of Maine	3,000 00
Loans on mortgages of real estate	113,366 10
Loans on stocks and bonds	46,467 78
Loans on other collateral (personal)	1,835 00
Loans to municipalities	36,100 00
Real estate investment	30,000 00
Real estate foreclosure	17,700 00
Cash on deposit	23,005 95
Cash on hand	2,804 13
	\$2,579,201 86

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, 1902; amount, \$20,000.

GORHAM SAVINGS BANK—GORHAM.

October 25, 1902.

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	\$515,629 96
Reserve fund	27,030 00
Profits	7,259 57
	\$549,919 53

 RESOURCES.

Public funds in Maine	\$14,506 33
Public funds out of Maine	202,930 00
Railroad bonds in Maine	7,000 00
Railroad bonds out of Maine	101,150 00
Corporation bonds in Maine.....	26,500 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	162,997 07
Loans on stocks and bonds and savings bank books	4,500 00
Loans to municipalities	2,000 00
Real estate foreclosure	8,850 00
Cash on deposit	429 59
Cash on hand	1,521 54
	\$549,919 53

Dividends are paid in March and September.

Annual expenses, \$1,650.

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 bond renewed April 1, 1893; amount, \$20,000.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

October 25, 1902.

E. ROWELL, President.

C. H. DUDLEY, Treasurer.

TRUSTEES—E. Rowell, Ben Tenney, B. F. Fuller, F. S. Wingate, L. D. Merchant.

Organized July 3, 1854.

 LIABILITIES.

Deposits	\$782,519 10
Reserve fund	40,000 00
Profits	13,686 86
	<hr/>
	\$836,205 96

 RESOURCES.

Public funds in Maine	\$35,660 00
Public funds out of Maine	344,500 00
Railroad bonds in Maine	41,481 42
Railroad bonds out of Maine	155,900 00
Corporation bonds in Maine	120,375 00
Corporation bonds out of Maine	47,000 00
Railroad stock out of Maine	4,900 00
National bank stock in Maine	20,900 00
Loans on mortgages of real estate	52,273 05
Loans on other collateral (personal)	750 00
Real estate investment	1,000 00
Real estate foreclosure	1,802 79
Expense account	274 67
Cash on deposit	9,858 87
Cash on hand	430 16
	<hr/>
	\$836,205 96

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, 1902; amount, \$20,000.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 25, 1902.

N. B. COOLIDGE, President.

C. C. BURRILL, Treasurer.

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

Organized March 17, 1873.

 LIABILITIES.

Deposits	\$378,858 86
Reserve fund	19,750 00
Profits	5,242 38
	<hr/>
	\$403,851 24

 RESOURCES.

United States bonds	\$23,750 00
Public funds in Maine	27,870 00
Public funds out of Maine	37,000 00
Railroad bonds in Maine	11,000 00
Railroad bonds out of Maine	16,920 00
Corporation bonds in Maine	27,100 00
Corporation bonds out of Maine	6,480 00
Railroad stock in Maine	400 00
Railroad stock out of Maine	200 00
National bank stock in Maine	13,000 00
Other bank stock in Maine	500 00
Loans on mortgages of real estate	134,442 51
Loans on stocks and bonds	20,010 00
Loans on other collateral (personal)	252 00
Loans to municipalities	1,576 56
Loans to corporations	2,600 00
Real estate foreclosure	23,404 29
Premium account	5,797 10
Cash on deposit	50,175 49
Cash on hand	1,373 29
	<hr/>
	\$403,851 24

Dividends are paid in June and December.

Annual expenses, \$2,400.

Examinations are made by trustees annually.

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

Treasurer's bond renewed October 1, 1902; amount, \$10,000.

HOULTON SAVINGS BANK—HOULTON.

October 25, 1902.

A. H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—D. A. H. Powers, Samuel Lane, Chas. D. Merritt, O. F. French, S. Friedman, Jas. Archibald, L. O. Ludwig.

Organized February 13, 1872.

 LIABILITIES.

Deposits	\$801,427 33
Reserve fund	12,010 00
Profits	18,771 39
	<hr/>
	\$832,208 72

 RESOURCES.

Public funds in Maine	\$108,000 00
Public funds out of Maine	41,550 00
Railroad bonds in Maine	115,155 00
Railroad bonds out of Maine	61,174 30
Corporation bonds in Maine	23,500 00
Corporation bonds out of Maine	5,000 00
Corporation stock in Maine	1,258 33
National bank stock in Maine	38,900 00
National bank stock out of Maine	100 00
Loans on mortgages of real estate	210,912 24
Loans on stocks and bonds	10,465 00
Loans on other collateral (personal)	1,700 00
Loans to municipalities	61,437 62
Real estate investment	4,000 00
Furniture account, (safes, etc.)	800 00
Premium account	26,815 21
Expense account	4,686 47
Cash on deposit	11,395 20
Cash on hand	5,359 35
	<hr/>
	\$832,208 72

Dividends are paid in May and November.

Annual expenses, \$1,900.

Examinations are made by trustees in May of each year.

Deposits draw interest from first of each month.

Treasurer's bond renewed, 1902; amount, \$10,000.

KENNEBEC SAVINGS BANK—AUGUSTA.

October 25, 1902.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—P. O. Vickery, M. V. B. Chase, W. P. Whitehouse, Geo. E. Macomber, John W. Chase, H. M. Heath, T. J. Lynch, M. S. Holway, Fred G. Kinsman.

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,070,564 95
Reserve fund	39,000 00
Profits	47,583 17
	<hr/>
	\$1,157,148 12

 RESOURCES.

Public funds out of Maine	\$255,300 00
Railroad bonds in Maine	189,000 00
Railroad bonds out of Maine	16,000 00
Corporation bonds in Maine	16,500 00
Railroad stock in Maine	90,100 00
Corporation stock in Maine	18,140 00
National bank stock in Maine	137,225 00
Loans on mortgages of real estate	168,094 93
Loans on stocks and bonds	170,890 00
Loans on other collateral (personal)	6,800 00
Loans to municipalities	6,000 00
Loans to corporations	15,000 00
Real estate investment	34,750 00
Furniture account, (safes, etc.)	2,500 00
Cash on deposit	30,195 56
Cash on hand	652 63
	<hr/>
	\$1,157,148 12

Dividends are paid in May and November.

Annual expenses, \$3,600.

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 25, 1902.

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	\$679,890 82
Reserve fund	17,442 85
Profits	2,640 85
	\$699,974 52

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	16,000 00
Public funds out of Maine	47,860 00
Railroad bonds in Maine	48,725 00
Railroad bonds out of Maine	332,611 25
Corporation bonds in Maine	49,500 00
Corporation bonds out of Maine	14,960 00
Railroad stock in Maine	11,343 00
Railroad stock out of Maine	3,100 00
Corporation stock in Maine	3,500 00
National bank stock in Maine	24,150 00
Loans on mortgages of real estate	112,513 79
Loans on stocks and bonds	4,850 70
Loans on other collateral (personal)	200 00
Premium account	10,798 60
Cash on deposit	13,412 35
Cash on hand	1,449 83
	\$699,974 52

Dividends are paid in January and July.

Annual expenses, \$1,650.

Examinations are made by trustees in April annually.

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

Treasurer's bond renewed January, 1902; amount, \$20,000.

KINGFIELD SAVINGS BANK—KINGFIELD.

October 25, 1902.

A. G. WINTER, President.

H. S. WING, Treasurer.

TRUSTEES—A. G. Winter, H. S. Wing, E. E. Jenkins, S. J. Wyman,
C. O. Wilkins.

Organized May 28, 1895.

 LIABILITIES.

Deposits	\$39,290 32
Reserve fund	600 00
Profits	661 75
	<hr/>
	\$40,552 07

 RESOURCES.

Public funds in Maine	\$2,000 00
Corporation bonds in Maine	3,000 00
Loans on mortgages of real estate	19,815 00
Loans on stocks and bonds	4,390 00
Loans on other collateral (personal)	8,800 00
Furniture account, (safes, etc.)	525 00
Cash on deposit	877 16
Cash on hand	1,144 91
	<hr/>
	\$40,552 07

Dividends are paid in April and October.

Annual expenses, \$333.57.

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

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

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

MACHIAS SAVINGS BANK—MACHIAS.

October 25, 1902.

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	\$756,662 79
Reserve fund	40,000 00
Profits	11,115 99
	\$807,778 78

RESOURCES.

Public funds in Maine	\$72,000 00
Public funds out of Maine	299,000 00
Railroad bonds in Maine	35,000 00
Railroad bonds out of Maine	182,450 00
Corporation bonds in Maine	106,000 00
Corporation bonds out of Maine	5,000 00
Railroad stock in Maine	10,000 00
Corporation stock in Maine	850 00
National bank stock in Maine	38,250 00
Other bank stock in Maine	4,000 00
Loans on mortgages of real estate	23,437 52
Loans on stocks and bonds	500 00
Loans on other collateral (personal)	2,490 44
Loans to municipalities	4,925 15
Loans to corporations	8,000 00
Real estate investment	2,000 00
Premium account	277 50
Cash on deposit	8,851 31
Cash on hand	4,746 86
	\$807,778 78

Dividends are paid in January and July.

Annual expenses, \$1,720.

Examinations are made by trustees in May and November.

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

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

MAINE SAVINGS BANK—PORTLAND.

October 25, 1902.

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	\$9,055,793 55
Reserve fund	405,000 00
Profits	665,658 01
	<hr/>
	\$10,126,451 56

 RESOURCES.

Public funds in Maine	\$100,000 00
Public funds out of Maine	600,200 00
Railroad bonds in Maine	511,500 00
Railroad bonds out of Maine	7,833,998 25
Corporation bonds in Maine	685,420 00
Corporation stock in Maine	21,675 00
Bank stock in Maine	7,200 00
Loans on mortgages of real estate	219,221 03
Loans on stocks and bonds	48,682 37
Loans to corporations	2,200 00
Real estate investment	5,000 00
Expense account	5,187 85
Cash on deposit	77,174 77
Cash on hand	8,992 29
	<hr/>
	\$10,126,451 56

Dividends are paid in January and July.

Annual expenses, \$18,513.63.

Examinations are made by trustees in May of securities, and bookkeeping monthly.

Deposits draw interest from first of each month, i. e., \$100 or less.

Treasurer's bond renewed August 1, 1902; amount, \$20,000.

MECHANICS' SAVINGS BANK—AUBURN.

October 25, 1902.

J. P. HUTCHINSON, President. J. WALTER STETSON, Treasurer.

TRUSTEES—Tascus Atwood, S. S. Hersey, W. G. Lowell, J. W. Beede,
J. P. Hutchinson, Jas. Munroe, J. N. Packard, E. G. Eveleth, H. L. Irish.

Organized February 25, 1875.

LIABILITIES.

Deposits	\$586,842 06
Reserve fund	28,000 00
Special reserve fund	12,705 28
Profits	14,314 80
	\$641,862 14

RESOURCES.

Public funds in Maine	\$11,500 00
Public funds out of Maine	26,100 00
Railroad bonds in Maine	35,750 00
Railroad bonds out of Maine	98,855 00
Corporation bonds in Maine	24,950 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	138,450 00
Other bank stock in Maine	8,000 00
Loans on mortgages of real estate	137,090 00
Loans on stocks and bonds	14,815 00
Loans on other collateral (personal)	8,100 00
Loans to corporations	45,265 00
Real estate investment	40,000 00
Real estate foreclosure	5,893 12
Premium account	6,940 40
Cash on deposit	12,520 59
Cash on hand	933 03
	\$641,862 14

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.

Treasurer's bond renewed March 1, 1902; amount, \$10,000.

NORWAY SAVINGS BANK—NORWAY.

October 25, 1902.

ALFRED 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.

Organized March 19, 1866.

 LIABILITIES.

Deposits	\$325,189 93
Reserve fund	2,000 00
Profits	7,374 77
	<hr/>
	\$334,564 70

 RESOURCES.

Public funds in Maine	\$5,000 00
Public funds out of Maine	23,000 00
Railroad bonds out of Maine	99,073 75
Corporation bonds in Maine.....	33,355 00
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	42,400 00
Other bank stock in Maine	3,200 00
Loans on mortgages of real estate	69,817 00
Loans on stocks and bonds	5,538 56
Loans on other collateral (personal)	3,998 00
Loans on names alone	446 21
Loans to corporations	194 34
Real estate investment	6,700 00
Real estate foreclosure	4,000 00
Furniture account, (safes, etc.,)	1,500 00
Premium account	7,823 33
Expense account	171 62
Cash on deposit	6,597 39
Cash on hand	6,922 00
	<hr/>
	\$334,564 70

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, 1902; amount, \$10,000.

PENOBSCOT SAVINGS BANK—BANGOR.

October 25, 1902.

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

TRUSTEES—Franklin A. Wilson, Charles Hamlin, Philo A. Strickland,
Thomas U. Coe, Edward B. Nealley.

Organized February 3, 1869.

LIABILITIES.

Deposits	\$2,434,259 06
Reserve fund	72,363 75
Profits	21,424 28
	\$2,528,047 09

RESOURCES.

United States bonds	\$100,000 00
Public funds in Maine	369,500 00
Public funds out of Maine	329,700 00
Railroad bonds in Maine	498,000 00
Railroad bonds out of Maine	394,483 00
Corporation bonds in Maine	90,000 00
Railroad stock in Maine	64,350 00
Corporation stock in Maine	11,000 00
National bank stock in Maine	39,900 00
Loans on mortgages of real estate	318,028 19
Loans on stocks and bonds	258,899 68
Loans on other collateral (personal)	1,157 20
Loans to municipalities	1,466 67
Loans to corporations	2,000 00
Premium account	7,227 21
Expense account	54 45
Cash on deposit	37,037 04
Cash on hand	5,243 65
	\$2,528,047 09

Dividends are paid in April and October.

Annual expenses, \$5,100.

Examinations are made by trustees in April.

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

Treasurer's bond renewed January 14, 1902; amount, \$20,000.

PEOPLE'S SAVINGS BANK—LEWISTON.

October 25, 1902.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

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

Organized March 9, 1875.

LIABILITIES.	
Deposits	\$1,371,381 79
Reserve fund	49,280 00
Profits	1,502 11
	<hr/>
	\$1,422,163 90
RESOURCES.	
United States bonds.....	\$700 00
Public funds in Maine	85,000 00
Public funds out of Maine	195,500 00
Railroad bonds in Maine.....	207,832 50
Railroad bonds out of Maine	208,088 75
Corporation bonds in Maine	81,787 50
Corporation bonds out of Maine	2,970 00
Railroad stock in Maine	500 00
Railroad stock out of Maine	4,800 00
Corporation stock in Maine	15,600 00
Corporation stock out of Maine	2,972 90
National bank stock in Maine	82,000 00
Other bank stock in Maine	800 00
Loans on mortgages of real estate	331,969 08
Loans on stocks and bonds	48,804 99
Loans on other collateral (personal)	1,000 00
Loans on names alone	300 00
Loans to corporations	52,500 00
Real estate investment	13,919 35
Real estate foreclosure	3,385 47
Furniture account, (safes, etc.)	5,900 00
Premium account	57,313 97
Expense account	15 40
Cash on deposit	15,750 58
Cash on hand	2,753 41
	<hr/>
	\$1,422,163 90

Dividends are paid in April and October.

Annual expenses, \$2,250.

Examinations are made by trustees previous to each dividend.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 1, 1902; amount, \$20,000.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

October 25, 1902.

DAVID T. PERCY, President.

O. 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	\$819,091 83
Reserve fund	10,000 00
Profits	13,272 87
	\$842,364 70

RESOURCES.

United States bonds	\$3,500 00
Public funds in Maine	16,093 50
Public funds out of Maine	57,275 87
Railroad bonds in Maine	68,693 75
Railroad bonds out of Maine	281,761 50
Corporation bonds in Maine	46,500 00
Corporation bonds out of Maine	31,000 00
Railroad stock out of Maine	6,616 00
Corporation stock in Maine	1,500 00
National bank stock in Maine	20,500 00
Other bank stock in Maine	5,500 00
Safe deposit department	5,000 00
Loans on mortgages of real estate	146,562 86
Loans on stocks and bonds	45,480 40
Loans on other collateral (personal)	20,183 75
Loans to municipalities	2,000 00
Loans to corporations	1,325 00
Real estate investment	18,798 85
Furniture account, (safes, etc.)	4,500 00
Premium account	17,060 50
Cash on deposit	39,686 95
Cash on hand	2,825 77
	\$842,364 70

Dividends are paid in January and July.

Annual expenses, \$1,800.00.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed January 15, 1902; amount, \$10,000.

PHILLIPS SAVINGS BANK—PHILLIPS.

October 25, 1902.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—G. A. French, Fremont Scamman, F. H. Wilbur, H. M. Butterfield, A. M. Greenwood.

Organized March 29, 1871.

LIABILITIES.	
Deposits	\$162,246 11
Reserve fund	6,000 00
Profits	3,680 17
	\$171,926 28
RESOURCES.	
Public funds in Maine	\$8,998 93
Public funds out of Maine	5,000 00
Railroad bonds in Maine	23,875 00
Railroad bonds out of Maine	6,000 00
Corporation bonds in Maine	20,000 00
Corporation bonds out of Maine	5,000 00
National bank stock in Maine	14,600 00
Other bank stock in Maine	9,600 00
Loans on mortgages of real estate	30,062 74
Loans on stocks and bonds	36,921 25
Loans on other collateral (personal)	4,870 00
Loans to municipalities	2,500 00
Furniture account, (safes, etc.)	300 00
Cash on deposit	3,106 46
Cash on hand	1,091 90
	\$171,926 28

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 of February, May, August, November.

Treasurer's bond dated September 18, 1900; amount, \$10,000.

PISCATAQUIS SAVINGS BANK—DOVER.

October 25, 1902.

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	\$739,087 12
Reserve fund	14,724 83
Profits	17,705 67
	\$771,517 62

RESOURCES.

United States bonds	\$5,000 00
Public funds in Maine	27,000 00
Public funds out of Maine	117,000 00
Railroad bonds in Maine	37,985 00
Railroad bonds out of Maine	222,643 75
Corporation bonds in Maine	72,445 00
Corporation bonds out of Maine	43,000 00
Corporation stock in Maine	1,250 00
National bank stock in Maine	30,840 00
Other bank stock in Maine	8,000 00
Loans on mortgages of real estate	126,123 83
Loans on stocks and bonds	24,551 84
Loans on other collateral (personal)	11,987 88
Loans to municipalities	22,225 14
Real estate investment	10,515 50
Real estate foreclosure	315 00
Premium account	18,640 00
Expense account	840 37
Cash on deposit	20,980 15
Cash on hand	174 16
	\$771,517 62

Dividends are paid in May and November.

Annual expenses, \$1,765.58.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed May 16, 1902; amount, \$10,000.

PORTLAND SAVINGS BANK—PORTLAND.

October 25, 1902.

JAMES P. BAXTER, President. EDWARD A. NOYES, Treasurer.

TRUSTEES—James P. Baxter, Charles S. Fobes, William H. Moulton,
Edward Woodman, Fritz H. Jordan, Alfred H. Berry, E. A. Noyes.

Organized April 18, 1852.

 LIABILITIES.

Deposits	\$10,093,062 61
Reserve fund	492,000 00
Profits	208,371 66
	<hr/>
	\$10,793,434 27

 RESOURCES.

United States bonds.....	\$1,000,000 00
Public funds in Maine.....	215,770 00
Public funds out of Maine.....	1,779,500 00
Railroad bonds in Maine.....	962,500 00
Railroad bonds out of Maine.....	3,515,152 50
Corporation bonds in Maine.....	988,275 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	29,500 00
National bank stock in Maine.....	96,614 00
Loans on mortgages of real estate.....	833,996 78
Loans on stocks and bonds.....	446,941 73
Loans to corporations.....	541,034 37
Real estate investment.....	54,586 75
Real estate foreclosure.....	123,029 65
Expense account	10,400 97
Cash on deposit.....	79,101 31
Cash on hand.....	9,726 21
	<hr/>
	\$10,793,434 27

Dividends are paid in May and November.

Annual expenses, \$23,976.83.

Examinations are made by trustees in January and April.

Deposits draw interest from first of each month.

Treasurer's bond renewed October 1, 1902; amount, \$20,000.

ROCKLAND SAVINGS BANK—ROCKLAND.

October 25, 1902.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—G. M. Brainerd, E. H. Lawry, John Lovejoy, E. A. Burpee,
E. R. Spear, E. D. Spear.

Organized May, 1868.

 LIABILITIES.

Deposits	\$1,802,114 63
Reserve fund	53,462 27
Profits	44,801 62
	<hr/>
	\$1,900,378 52

 RESOURCES.

Public funds in Maine.....	\$3,195 00
Public funds out of Maine.....	598,500 00
Railroad bonds in Maine.....	129,750 00
Railroad bonds out of Maine.....	555,609 35
Corporation bonds in Maine.....	94,450 00
Corporation bonds out of Maine.....	5,470 00
Railroad stock in Maine.....	2,350 90
Railroad stock out of Maine.....	16,770 00
Corporation stock in Maine.....	14,200 00
National bank stock in Maine.....	60,995 00
Other bank stock in Maine.....	2,500 00
Loans on mortgages of real estate.....	79,010 80
Loans on stocks and bonds.....	225,023 55
Loans on other collateral (personal).....	8,216 37
Loans to corporations.....	10,000 00
Real estate investment.....	13,000 00
Premium account	38,301 89
Expense account	1,402 84
Cash on deposit	25,651 84
Cash on hand	15,981 88
	<hr/>
	\$1,900,378 52

Dividends are paid in May and November.

Annual expenses, \$3,893.79.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed September 15, 1902: amount, \$15,000.

SACO SAVINGS BANK—SACO.

October 25, 1902.

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	\$1,294,822 82
Reserve fund	49,160 00
Profits	24,180 03
	\$1,368,162 85

RESOURCES.

Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	35,000 00
Railroad bonds in Maine.....	85,950 00
Railroad bonds out of Maine.....	398,680 19
Corporation bonds in Maine.....	48,000 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.....	411 00
Loans on mortgages of real estate.....	484,626 97
Loans on stocks and bonds.....	78,435 91
Loans on other collateral (personal).....	5,000 00
Real estate foreclosure.....	9,750 79
Premium account	18,453 96
Expense account	831 82
Cash on deposit.....	32,097 81
Cash on hand.....	6,067 67
	\$1,368,162 85

Dividends are paid in January and July.

Annual expenses, \$2,288.82.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed March 30, 1895; amount, \$15,000.

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

October 25, 1902.

ENOCH LOWELL, President. MELVILLE H. KELLY, Treasurer.

TRUSTEES—Lucius L. Milliken, Sumner C. Parcher, Charles H. Sawyer,
Harry P. Garland, Melville H. Kelly, Jasper D. Cochrane, Enoch Lowell.

Organized March 29, 1827.

LIABILITIES.

Deposits	\$3,331,351 48
Reserve fund	129,216 51
Profits	181,079 44
	\$3,641,647 43

RESOURCES.

Public funds in Maine.....	\$40,000 00
Public funds out of Maine.....	270,000 00
Railroad bonds in Maine.....	134,355 00
Railroad bonds out of Maine.....	1,602,012 18
Corporation bonds in Maine.....	110,800 00
Corporation bonds out of Maine.....	79,983 87
Railroad stock in Maine.....	251,924 62
Railroad stock out of Maine.....	197,650 00
Corporation stock in Maine.....	118,330 00
National bank stock in Maine.....	58,255 00
National bank stock out of Maine.....	8,725 00
Loans on mortgages of real estate.....	470,338 17
Loans on stocks and bonds.....	225,756 03
Loans on other collateral (personal).....	1,125 00
Loans to corporations.....	30,000 00
Real estate investment.....	15,722 29
Cash on deposit.....	20,305 29
Cash on hand.....	6,364 98
	\$3,641,647 43

Dividends are paid in January and July.

Annual expenses, \$5,200.

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 25, 1902.

JAMES G. PENDLETON, President. A. H. NICHOLS, Treasurer.

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

Organized April 1, 1874.

 LIABILITIES.

Deposits	\$144,544 22
Reserve fund	8,000 00
Profits	4,625 81
Due Searsport National Bank.....	400 34
	<hr/>
	\$157,570 37

 RESOURCES.

United States bonds	\$7,100 00
Public funds out of Maine.....	76,500 00
Railroad bonds in Maine.....	6,000 00
Railroad bonds out of Maine.....	19,830 00
Corporation bonds in Maine.....	9,000 00
Railroad stock out of Maine.....	7,334 51
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	19,000 00
Loans on mortgages of real estate.....	1,499 04
Real estate foreclosure.....	300 00
Premium account	1,577 89
Expense account	148 57
Cash on deposit.....	437 29
Cash on hand	559 07
	<hr/>
	\$157,570 37

Dividends are paid in May and November.

Annual expenses, \$488.82.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, February, May, June, July, August, November, December.

Treasurer's bond renewed June 25, 1902; amount, \$10,000.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

October 25, 1902.

ALBERT H. WESTON, President. EDW. P. PAGE, Treasurer.

TRUSTEES—Albert H. Weston, Levi W. Weston, Geo. N. Page, S. J. Walton, Edw. P. Page.

Organized October 2, 1869.

 LIABILITIES.

Deposits	\$1,558,410 89
Reserve fund	53,000 00
Profits	16,027 53
	<hr/>
	\$1,627,438 42

 RESOURCES.

Public funds in Maine.....	\$39,000 00
Public funds out of Maine.....	480,000 00
Railroad bonds in Maine	278,500 00
Railroad bonds out of Maine.....	383,600 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.....	210,711 19
Loans on stocks and bonds.....	12,163 80
Loans to municipalities.....	11,615 10
Loans to corporations.....	21,100 00
Real estate foreclosure.....	7,320 61
Premium account	12,000 00
Cash on deposit.....	21,777 72
	<hr/>
	\$1,627,438 42

Dividends are paid in January and July.

Annual expenses, \$2,276.22.

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 25, 1902.

G. C. YEATON, President.

R. O. YOUNG, Treasurer.

TRUSTEES—G. C. Yeaton, E. A. Stevens, C. K. Wentworth, H. C. Willard, R. L. Goodwin, E. F. Davis, F. M. Hersom.

Organized February 2, 1866.

 LIABILITIES.

Deposits	\$394,841 62
Reserve fund	15,457 20
Profits	5,415 89
	<hr/>
	\$415,714 71

 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.....	94,970 00
Railroad bonds out of Maine.....	129,700 74
Corporation stock in Maine.....	4,000 00
Corporation stock out of Maine.....	1,300 00
National bank stock in Maine.....	23,000 00
Loans on mortgages of real estate.....	22,447 17
Loans on stocks and bonds.....	900 00
Real estate foreclosure.....	100 00
Cash on deposit.....	9,674 49
Cash on hand.....	622 21
	<hr/>
	\$415,714 71

Dividends are paid in April and October.

Annual expenses, \$1,440.26.

Examinations are made by trustees in May.

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

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

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

October 25, 1902.

N. DAYTON BOLSTER, President. GEO. 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, G. A. Wilson. *

Organized March 6, 1873.

 LIABILITIES.

Deposits	\$285,726 68
Reserve fund	8,358 50
Special reserve fund.....	7,132 32
Profits	6,078 62
	<hr/>
	\$307,296 12

 RESOURCES.

Public funds out of Maine.....	\$28,000 00
Railroad bonds in Maine.....	6,350 00
Railroad bonds out of Maine.....	86,655 00
Corporation bonds in Maine.....	24,880 00
Corporation bonds out of Maine.....	5,000 00
Corporation stock in Maine.....	4,690 00
National bank stock in Maine.....	26,850 00
Other bank stock in Maine.....	7,900 00
Loans on mortgages of real estate.....	69,212 39
Loans on stocks and bonds.....	16,870 62
Loans on other collateral (personal).....	520 00
Loans on names alone.....	300 00
Loans to corporations.....	800 00
Real estate investment.....	6,870 00
Real estate foreclosure.....	6,100 00
Premium account	2,665 00
Expense account	481 92
Cash on deposit.....	11,701 78
Cash on hand	1,539 41
	<hr/>
	\$307,296 12

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, 1902; amount, \$10,000.

THOMASTON SAVINGS BANK—THOMASTON.

October 25, 1902.

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

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

Organized March 1, 1870.

LIABILITIES.

Deposits	\$624,971 43
Reserve fund	28,919 36
Profits	3,571 16
	\$657,461 95

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	23,000 00
Public funds out of Maine.....	189,000 00
Railroad bonds in Maine.....	34,750 00
Railroad bonds out of Maine.....	241,000 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.....	31,140 00
Loans on stocks and bonds.....	4,436 50
Loans on other collateral (personal).....	450 00
Loans to municipalities	500 00
Real estate investment.....	3,600 00
Furniture account, (safes, etc.).....	5,100 00
Expense account	17,905 26
Cash on deposit	5,535 00
Cash on hand	6,105 19
	\$657,461 95

Dividends are paid in March and September.

Annual expenses, \$1,393.06.

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 25, 1902.

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	\$288,001 73
Reserve fund	4,000 00
Profits	3,035 80
	<hr/>
	\$295,037 53

RESOURCES.

Public funds out of Maine.....	\$20,500 00
Railroad bonds in Maine.....	19,300 00
Railroad bonds out of Maine.....	81,307 50
Corporation bonds in Maine.....	24,500 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.....	84,204 61
Loans on stocks and bonds.....	5,830 79
Loans on other collateral (personal).....	575 00
Loans to municipalities	2,000 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	7,700 94
Premium account	5,467 01
Expense account	27 99
Cash on deposit	6,293 69
	<hr/>
	\$295,037 53

Dividends are paid in April and October.

Annual expenses, \$1,166.87.

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 25, 1902.

PERRY W. RICHARDSON, President. JOHN G. WILSON, Treasurer.

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

Organized January 17, 1874.

 LIABILITIES.

Deposits	\$63,671 35
Reserve fund	1,565 60
Profits	1,497 24
	<hr/>
	\$66,734 19

 RESOURCES.

Railroad bonds in Maine.....	\$6,450 00
Corporation bonds in Maine.....	7,500 00
Loans on mortgages of real estate.....	26,770 14
Loans on other collateral (personal).....	75 00
Loans on names alone.....	283 75
Loans to municipalities.....	6,700 00
Real estate foreclosure.....	150 00
Premium account	31 49
Cash on deposit.....	17,971 34
Cash on hand.....	802 47
	<hr/>
	\$66,734 19

Dividends are paid in February and August.

Annual expenses, \$225.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 4, 1898; amount, \$5,000.

WATERVILLE SAVINGS BANK—WATERVILLE.

October 25, 1902.

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

A. F. DRUMMOND, Assistant Treasurer.

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

Organized May 4, 1869.

LIABILITIES.

Deposits	\$1,224,247 61
Reserve fund	51,335 00
Profits	31,934 80
	\$1,307,517 41

RESOURCES.

United States bonds	\$17,000 00
Public funds in Maine	10,000 00
Public funds out of Maine	137,500 00
Railroad bonds in Maine	74,400 00
Railroad bonds out of Maine	266,400 00
Corporation bonds in Maine	21,500 00
Corporation bonds out of Maine	16,400 00
Railroad stock in Maine	10,000 00
Railroad stock out of Maine	4,500 00
Corporation stock in Maine	5,000 00
National bank stock in Maine.....	88,270 00
Other bank stock in Maine	4,050 00
Loans on mortgages of real estate	335,925 00
Loans on stocks and bonds	97,880 00
Loans on other collateral (personal)	7,505 00
Loans to municipalities	34,400 00
Loans to corporations	68,670 00
Real estate investment	22,100 00
Real estate foreclosure	24,843 50
Premium account	11,593 00
Cash on deposit	46,285 57
Cash on hand	3,295 34
	\$1,307,517 41

Dividends are paid in May and November.

Annual expenses, \$3000.

Examinations are made by trustees in May of each year.

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

Treasurer's bond renewed July 1, 1902; amount, \$10,000.

WISCASSET SAVINGS BANK—WISCASSET.

October 25, 1902.

SETH PATTERSON, President. WM. 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	\$173,389 94
Reserve fund	7,680 81
Profits	9,991 14
	\$191,061 89

RESOURCES.

Public funds out of Maine.....	\$1,000 00
Railroad bonds in Maine.....	32,767 50
Railroad bonds out of Maine.....	74,387 50
Corporation bonds in Maine.....	5,000 00
Railroad stock out of Maine.....	2,660 00
Corporation stock out of Maine.....	500 00
National bank stock in Maine.....	17,384 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	29,632 67
Loans on stocks and bonds.....	10,965 50
Loans on other collateral (personal).....	180 00
Loans to municipalities.....	3,000 00
Loans to corporations	200 00
Real estate foreclosure	3,265 00
Cash on deposit	8,595 54
Cash on hand	1,024 18
	\$191,061 89

Dividends are paid in April and October.

Annual expenses, \$1,057.41.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed October 3, 1898; amount, \$30,000.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

October 25, 1902.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

TRUSTEES—John Berry, John M. Goodwin, Ezreff H. Banks, Frederick Day, Charles H. Prescott, William C. Roussin, Henry H. Goodwin.

Organized March 27, 1860.

 LIABILITIES.

Deposits	\$931,845 40
Reserve fund	19,415 54
Profits	17,041 25
	<hr/>
	\$968,302 19

 RESOURCES.

Public funds in Maine	\$500 00
Public funds out of Maine	90,700 00
Railroad bonds in Maine	43,700 00
Railroad bonds out of Maine	206,525 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	10,533 72
Corporation stock in Maine	14,800 00
National bank stock in Maine.....	72,175 00
National bank stock out of Maine.....	51,285 00
Loans on mortgages of real estate	307,179 27
Loans on stocks and bonds	6,640 00
Real estate foreclosure	41,597 89
Furniture account, (safes, etc.,)	1,200 00
Premium account	58,440 00
Cash on deposit	8,606 64
Cash on hand	669 67
	<hr/>
	\$968,302 19

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, 1902; amount, \$20,000.

RETURNS OF TREASURERS

OF

Trust and Banking Companies

UNDER DATE OF

OCTOBER 25, 1902.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 25, 1902.

C. C. KING, President.

J. P. DONWORTH, Vice-President.

R. F. GARDNER, Secretary.

TRUSTEES—J. P. Donworth, C. C. King, H. D. Collins, W. C. Spaulding,
Jas. H. Glenn, J. Cary, S. L. White, Wm. H. Gray, A. W. Spaulding.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	30,000 00
Undivided profits	15,531 11
Demand deposits	92,796 90
Certificates of deposit	53,396 05
Bills payable	10,000 00
	<hr/>
	\$251,724 06

 RESOURCES.

Demand and time loans	\$164,223 79
Loans on mortgages of real estate	41,191 15
Stocks and bonds	21,000 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks	1,760 78
Cash on deposit	13,752 13
Cash on hand	5,946 21
Premium	850 00
	<hr/>
	\$251,724 06

AUBURN TRUST COMPANY—AUBURN.

October 25, 1902.

GEORGE R. PAGE, President. GEORGE C. WING, Vice-President.
 JAMES F. ATWOOD, Treasurer.

TRUSTEES—George C. Wing, George R. Page, Seth M. Carter, Benj. F. Sturgis, S. S. Hersey, Chas. E. Libby, A. E. Herrick, N. P. Noble.

Organized June 5, 1890.

 LIABILITIES.

Capital stock	\$104,800 00
Surplus	10,000 00
Undivided profits	3,039 06
Time deposits	3,648 75
Demand deposits	437 80
Treasurer's checks outstanding	342 06
	<hr/>
	\$122,267 67

 RESOURCES.

Demand and time loans	\$18,673 72
Loans on collateral	41,252 92
Stocks and bonds	23,502 50
Real estate owned	18,000 00
Furniture and fixtures	5,000 00
Expense account	1,126 09
Cash on deposit	3,133 67
Cash on hand	11,578 77
	<hr/>
	\$122,267 67

AUGUSTA TRUST COMPANY—AUGUSTA.

October 25, 1902.

J. MANCHESTER HAYNES, Pres. FRANK E. SMITH, Sec. and Treas.
HIRAM L. PISHON, Assistant 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, W. Scott Hill, F. G. Kinsman, Nathan Weston, P. O. Vickery, Geo. N. Lawrence, Chas. H. White, L. J. Crooker, Byron Boyd, O. Williamson, Ira H. Randall, G. T. Stevens, H. E. Bowditch, A. W. Whitney, T. J. Lynch.

Organized February 1, 1894.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	68,475 16
Time deposits	1,777,325 56
Demand deposits	609,092 52
Trust department	15,000 00
Unpaid dividends	120 00
Treasurer's checks outstanding	16,679 58
Bills payable	25,125 60
Due to other banks	19,158 56
Certified checks	1,600 00
	<hr/>
	\$2,657,576 38

 RESOURCES.

Demand and time loans	\$599,500 13
Loans on collateral.....	1,014,223 89
Loans on mortgages of real estate	24,648 00
Stocks and bonds	825,886 64
Trust investments	15,000 00
Expense account	2,475 91
Cash on deposit	139,063 20
Cash on hand.....	32,342 31
Interest account	4,436 30
	<hr/>
	\$2,657,576 38

AUGUSTA SAFE DEPOSIT AND TRUST COMPANY
—AUGUSTA.

* WINTHROP BRANCH—WINTHROP.

October 25, 1902.

I. O. GAGE, Manager.

LIABILITIES.	
Demand deposits	\$94,525 68
Time deposits	229,590 21
Profits	2,304 20
Manager's checks outstanding	767 46
	\$327,187 55
RESOURCES.	
Loans	\$23,028 09
Cash on deposit in Boston.....	14,561 62
Cash on deposit at home office	288,439 70
Cash on hand	1,158 14
	\$327,187 55

* This statement is also consolidated with that of the home bank.

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 25, 1902.

L. B. DEASY, President.

FRED C. LYNAM, Treasurer.

TRUSTEES—L. B. Deasy, F. C. Lynam, Jno. B. Porter, A. P. Wiswell,
J. A. Peters, Jr., W. H. Davis.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	45,000 00
Undivided profits	10,925 88
Demand deposits	456,546 27
Certificates of deposit	138,534 72
Deposits for coupons	250 00
Trust department	6,000 00
Unpaid dividends	232 00
Treasurer's checks outstanding	3,551 19
	\$711,040 06

RESOURCES.

Demand and time loans.....	\$360,485 64
Loans on mortgages of real estate.....	81,730 26
Stocks and bonds.....	117,857 50
Trust investments	6,000 00
Real estate owned.....	4,000 00
Furniture and fixtures.....	7,500 00
Expense account	2,191 53
Cash on deposit.....	106,649 97
Cash on hand.....	23,625 16
North East Harbor branch.....	1,000 00
	\$711,040 06

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 25, 1902.

JOHN CASSIDY, President.
C. D. CROSBY, Treasurer.JAMES ADAMS, Vice-President.
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, E. M. Hersey, H. N. Fairbanks, William Beazley, M. L. Hussey, H. H. Fogg, William Engel, C. Murphy, J. B. Mullen, A. E. Rogers, M. L. Jordan, D. T. Sanders, C. A. Bailey, C. W. Coffin, Arthur Chapin, H. A. Chapman, C. W. Mullen, H. F. Dowst, H. D. Stewart, J. H. Rice, E. B. Curtis, D. J. Sawyer.

Organized April 9, 1887.

LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	123,320 76
Time deposits	1,418,623 69
Demand deposits	1,021,555 42
Certificates of deposit.....	73,975 39
Deposits for coupons.....	905 03
Due to other banks.....	6,232 19
Deposits for guaranteed mortgages.....	200 00
Guaranteed mortgages	92,236 00
	\$3,009,048 48

RESOURCES.

Demand and time loans.....	\$1,574,268 54
Loans on mortgages of real estate.....	486,312 50
Stocks and bonds.....	585,234 92
Real estate owned.....	38,892 52
Furniture and fixtures.....	7,974 13
Interest paid	990 36
Expense account	1,009 03
Due from other banks.....	713 15
Cash on deposit	251,807 75
Cash on hand	61,845 58
	\$3,009,048 48

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* MACHIAS BRANCH—MACHIAS.

October 25, 1902.

GEO. B. BOYNTON, Manager.

 LIABILITIES.

Demand deposits	\$177,869 08
Time deposits	211,368 74
Discount	132 38
Exchange	3 50
Rent	75 28
Expense	12 01
Due to other banks	382 95
	<hr/>
	\$389,843 94

 RESOURCES.

Time loans	\$72,422 19
Real estate	17,297 63
Furniture and fixtures	2,474 13
Due from other banks	713 15
Cash on deposit at home office	288,658 21
Cash on hand	8,278 63
	<hr/>
	\$389,843 94

* This statement is also consolidated with that of the home bank.

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* OLD TOWN BRANCH—OLD TOWN.

October 25, 1902.

A. H. BROWN, Manager.

 LIABILITIES.

Demand deposits	\$164,575 41
Time deposits	339,827 75
Discount	277 76
Exchange	10 60
Box rentals	20 00
Interest	24 73
	<hr/>
	\$504,736 25

 RESOURCES.

Time loans	\$136,741 79
Furniture and fixtures	2,000 00
Interest	26 49
Expense	278 69
Cash on deposit at home office	352,379 83
Cash on hand	13,309 45
	<hr/>
	\$504,736 25

 * This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

October 25, 1902.

HARRY STETSON, President. F. M. DREW, Vice-President.
R. E. ATTWOOD, Treasurer.

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

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Undivided profits	8,341 41
Time deposits	182,289 29
Demand deposits	159,942 28
Certificates of deposit.....	30,808 30
Treasurer's checks outstanding.....	190 30
Discount account	2,250 00
	<hr/>
	\$458,822 08

RESOURCES.

Demand and time loans.....	\$315,028 19
Stocks and bonds.....	68,000 00
Building, furniture and fixtures.....	50,820 00
Expense account	1,615 68
Cash on deposit.....	4,588 90
Cash on hand.....	17,106 26
Premium account	1,473 05
Internal revenue stamps.....	190 00
	<hr/>
	\$458,822 08

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

* LISBON FALLS BRANCH—LISBON FALLS.

October 25, 1902.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Demand deposits	\$13,436 21
Time deposits	46,759 82
	\$60,196 03
RESOURCES.	
Cash on deposit at home office	\$57,538 55
Cash on hand	2,657 48
	\$60,196 03

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

* MECHANIC FALLS BRANCH—MECHANIC FALLS.

October 25, 1902.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Demand deposits	\$16,562 88
Time deposits	35,015 34
	\$51,578 22
RESOURCES.	
Cash on deposit at home office	\$50,409 90
Cash on hand	1,168 32
	\$51,578 22

* This statement is also consolidated with that of the home bank.

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

October 25, 1902.

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

Organized July 27, 1895.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	5,106 35
Time deposits	240,699 36
Demand deposits	78,363 75
Certificates of deposit.....	65,024 15
Unpaid dividends	55 20
	<hr/>
	\$454,248 81

RESOURCES.

Demand and time loans.....	\$135,107 19
Loans on mortgages of real estate.....	144,305 70
Loans to municipalities.....	5,101 75
Stocks and bonds.....	146,358 50
Furniture and fixtures.....	6,400 00
Expense account	899 53
Cash on deposit	4,781 08
Cash on hand.....	11,295 06
	<hr/>
	\$454,248 81

MACHIAS BANKING COMPANY—MACHIAS.

October 25, 1902.

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

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

Organized June 22, 1901.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	1,250 00
Undivided profits	3,431 21
Demand deposits	110,590 65
	<hr/>
	\$140,271 86

 RESOURCES.

Demand and time loans.....	\$42,185 86
Stocks and bonds.....	64,030 27
Cash on deposit.....	27,504 10
Cash on hand.....	6,551 63
	<hr/>
	\$140,271 86

MAINE TRUST AND BANKING COMPANY—GARDINER.

October 25, 1902.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice-President.
 P. H. WINSLOW, 2nd 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	37,623 22
Time deposits	210,596 41
Demand deposits	297,215 43
Certificates of deposit	62,596 34
Trust department	65,264 25
Treasurer's checks outstanding.....	533 90
Bills payable	43,729 16
	<hr/>
	\$852,558 71

 RESOURCES.

Demand and time loans.....	\$295,366 23
Loans on mortgages of real estate.....	88,083 55
Stocks and bonds.....	347,643 83
Trust investments	65,264 25
Furniture and fixtures	2,500 00
Expense account	2,439 73
Cash on deposit	33,336 55
Cash on hand	9,674 57
Coupon account	8,250 00
	<hr/>
	\$852,558 71

MERCANTILE TRUST COMPANY—PORTLAND

October 25, 1902.

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

TRUSTEES—Seth L. Larrabee, W. H. Milliken, Frederick N. Dow, James F. Hawkes, Thomas P. Shaw, S. C. Gordon, John E. Burnham, Ammi Whitney, 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, Lyman M. Cousens, Chester H. Pease.

Organized May 2, 1898.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	20,000 00
Undivided profits	37,581 21
Time deposits	101,711 35
Demand deposits	663,247 50
Demand certificates of deposit.....	47,100 16
Deposits for coupons.....	795 00
Treasurer's checks outstanding.....	644 68
	<hr/>
	\$971,079 90

RESOURCES.

Demand and time loans.....	\$403,750 33
Loans on mortgages of real estate.....	58,259 00
Stocks and bonds.....	443,705 20
Furniture and fixtures.....	3,000 00
Expense account	2,463 73
Cash on deposit.....	53,859 51
Cash on hand.....	6,042 13
	<hr/>
	\$971,079 90

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 25, 1902.

FRED BARKER, President.

C. D. DeWITT, Vice-President.

W. R. PIPES, Secretary.

GEO. BARKER, Treasurer.

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

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,300 00
Undivided profits	8,374 00
Time deposits	35,908 41
Demand deposits	21,033 35
	<hr/>
	\$117,615 76

RESOURCES.

Demand and time loans.....	\$95,546 37
Stocks and bonds.....	1,900 00
Real estate owned.....	4,044 66
Expense account	1,682 27
Cash on deposit	10,675 10
Cash on hand	3,767 36
	<hr/>
	\$117,615 76

PEOPLE'S TRUST COMPANY—FARMINGTON.

October 25, 1902.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

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

Organized September 5, 1885.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	1,000 00
Undivided profits	25,479 44
Time deposits	35,031 64
Demand deposits	419,777 50
Certificates of deposit.....	200 00
Trust department	7,000 00
Unpaid dividends	301 75
Treasurer's checks outstanding.....	548 12
Due to other banks and bankers.....	26 07
	<hr/>
	\$539,364 52

RESOURCES.

Demand and time loans.....	\$125,082 83
Loans on mortgages of real estate.....	151,484 52
Stocks and bonds.....	125,495 10
Trust investments	7,000 00
Real estate owned	68,498 26
Furniture and fixtures	1,206 20
Expense account	442 15
Cash on deposit	51,877 10
Cash on hand	8,040 33
Taxes paid	238 03
	<hr/>
	\$539,364 52

PORTLAND TRUST COMPANY—PORTLAND.

October 25, 1902.

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	226,274 81
Demand deposits	1,678,002 47
Time certificates of deposit.....	50,774 35
Deposits for coupons	21,961 00
Trust department	14,475 71
Unpaid dividends	4 00
Sinking funds for corporations	671,349 06
Renewal fund	3,322 78
	<hr/>
	\$2,966,164 18

 RESOURCES.

Demand and time loans.....	\$1,089,061 49
Stocks and bonds	979,780 00
Trust investments	13,383 85
Furniture and fixtures	100 00
Cash on deposit	235,087 81
Cash on hand	31,152 19
Sinking funds investments	614,431 84
Renewal fund investments.....	3,167 00
	<hr/>
	\$2,966,164 18

ROCKLAND TRUST COMPANY—ROCKLAND.

October 25, 1902.

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. L. Shepherd.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	15,640 08
Time deposits	114,197 10
Demand deposits	131,668 00
Certificates of deposit	1,669 50
Unpaid dividends	60 83
Due to other banks	6,109 92
Unredeemed stamps, time deposits	102 25
	<hr/>
	\$394,438 68

 RESOURCES.

Demand and time loans	\$209,888 66
Stocks and bonds	125,902 50
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures	500 00
Cash on deposit	34,927 09
Cash on hand	18,603 64
Revenue stamps	53 02
Overdrafts	563 77
	<hr/>
	\$394,438 68

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

October 25, 1902.

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

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

Organized February 1, 1895.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	27,481 45
Time deposits	450,077 79
Demand deposits	224,339 51
Certificates of deposit	1,022 00
Deposits for coupons	935 00
Treasurer's checks outstanding	215 87
Due to other banks.....	6,383 79
	<hr/>
	\$785,455 41

 RESOURCES.

Demand and time loans	\$280,552 10
Loans on mortgages of real estate	135,013 25
Stocks and bonds	289,575 40
Real estate owned	15,000 00
Furniture and fixtures	1,000 00
Expense account	1,701 10
Due from other banks	73 10
Cash on deposit	42,706 49
Cash on hand	19,832 97
	<hr/>
	\$785,455 41

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 25, 1902.

FRED E. RICHARDS, President. FRANK E. ALLEN, Treasurer.
JOHN C. ALLEN, Assistant Treasurer.

DIRECTORS—Fred E. Richards, Frederick N. Dow, Lyman M. Cousens, Edward B. Winslow, Frederic E. Boothby, J. Frank Lang, Herbert L. Shepherd, Bion Wilson, Percival Bonney, Henry P. Cox, Frederick Robie, William W. Mason, Arthur L. Bates, Russell D. Woodman, Edward C. Reynolds, Philip G. Brown, Clarence Hale, Henry B. Cleaves, George F. West, Jacob W. Amick.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	5,000 00
Undivided profits	106,115 02
Demand deposits	541,068 64
Certificates of deposit	79,930 03
Deposits for coupons	12,906 75
Trust department	58,054 21
	\$1,053,074 65

RESOURCES.

Demand and time loans	\$156,539 17
Loans on mortgages of real estate	11,600 00
Stocks and bonds	812,038 05
Trust investments	36,965 00
Real estate owned	16,686 21
Interest accrued but not due	6,220 39
Cash on deposit	11,604 49
Cash on hand	1,421 34
	\$1,053,074 65

WATERVILLE TRUST COMPANY—WATERVILLE.

October 25, 1902.

E. J. LAWRENCE, President. HORACE PURINTON, Vice-President.

H. L. HOLMES, Treasurer.

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

Organized February 20, 1893.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	2,000 00
Undivided profits	39,249 24
Time deposits	644,689 49
Demand deposits	283,823 96
Deposits for coupons	2,155 00
Treasurer's checks outstanding	4,283 10
Bills payable	15,000 00
Due to other banks	103 48
	<hr/>
	\$1,091,304 27

 RESOURCES.

Demand and time loans	\$746,071 02
Loans on mortgages of real estate	124,101 25
Stocks and bonds	47,500 00
Real estate owned	3,000 00
Furniture and fixtures	36,000 00
Interest accrued or uncollected	812 50
Expense account	6,419 03
Cash on deposit	99,025 52
Cash on hand	28,374 95
	<hr/>
	\$1,091,304 27

WATERVILLE TRUST COMPANY—WATERVILLE.

* CORINNA BRANCH—CORINNA.

October 25, 1902.

J. E. GRAY, Cashier.

LIABILITIES.	
Demand deposits	\$17,238 54
Time deposits	48,358 09
	\$65,596 63
RESOURCES.	
Cash on deposit at home office	\$63,479 77
Cash on hand	2,116 86
	\$65,596 63

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

* DEXTER BRANCH—DEXTER.

October 25, 1902.

S. M. LEIGHTON, Cashier.

LIABILITIES.	
Demand deposits	\$30,734 51
Time deposits	179,137 62
	\$209,872 13
RESOURCES.	
Cash on deposit at home office	\$204,181 52
Cash on hand	5,690 61
	\$209,872 13

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

* HARTLAND BRANCH—HARTLAND.

October 25, 1902.

GEO. M. LANCEY, Cashier.

LIABILITIES.	
Demand deposits	\$18,528 75
Time deposits	57,142 02
	\$75,670 77
RESOURCES.	
Cash on deposit at home office	\$72,821 74
Cash on hand	2,849 03
	\$75,670 77

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

* NEWPORT BRANCH—NEWPORT.

October 25, 1902.

C. H. MORRILL, Cashier.

LIABILITIES.	
Demand deposits	\$30,298 88
Time deposits	121,057 30
	\$151,356 18
RESOURCES.	
Cash on deposit at home office	\$148,925 95
Cash on hand	2,430 23
	\$151,356 18

* This statement is also consolidated with that of the home bank.

WESTBROOK TRUST COMPANY—WESTBROOK.

October 25, 1902.

JAMES PENNELL, President. JOHN C. SCATES, Vice-President.

RUSSELL D. WOODMAN, Secretary and Treasurer.

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

Organized January 11, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	9,600 00
Undivided profits	7,766 09
Demand deposits	381,696 48
Certificates of deposit	8,631 86
Due to other banks	2,191 79
	<hr/>
	\$459,886 22

 RESOURCES.

Demand and time loans	\$188,692 20
Loans on mortgages of real estate	73,334 56
Stocks and bonds	108,837 25
Real estate owned	24,957 89
Furniture and fixtures	2,000 00
Expense account	1,988 81
Cash on deposit	36,772 17
Cash on hand	23,303 84
	<hr/>
	\$459,886 22

RETURNS OF SECRETARIES

OF

Loan and Building Associations

UNDER DATE OF

OCTOBER 25, 1902.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

October 25, 1902.

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

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

Organized May 25, 1887.

LIABILITIES.

Accumulated capital	\$71,197 46
Advance payments	18,180 00
Guaranty fund	3,293 20
Interest	339 04
Premiums	2 34
Fines	17 66
Membership fees	6 25
Rents, real estate.....	81 00
	<hr/>
	\$93,116 95

RESOURCES.

Loans on mortgages of real estate.....	\$74,959 80
Loans on shares.....	1,045 00
Real estate by foreclosure.....	14,802 33
Furniture and fixtures.....	217 75
Permanent expense	2 00
Temporary expense	26 33
Cash on hand and on deposit.....	2,063 74
	<hr/>
	\$93,116 95

Number of shareholders.....	187
Number of borrowers.....	66
Number of shares outstanding.....	1,182
Number of shares pledged for loans.....	425½
Number of loans.....	87
Rate of interest allowed on advance payments.....	3½%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$4,608 81
Rate of interest charged on loans.....	6%
No premium charged on loans.	

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 25, 1902.

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

DIRECTORS—Thomas J. Lynch, George W. Vickery, M. S. Holway, A. G. Andrews, Chas. R. Hall, E. E. Davis, A. W. Whitney, Ami Casavant, Francis B. Purinton.

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$161,301 07
Advance payments	99 00
Guaranty fund	4,739 21
Profits	13,027 03
Interest	1,585 40
Premiums	1 06
Fines	44 03
Forfeited shares	25 44
Rents	20 00
	\$180,842 24

RESOURCES.

Loans on mortgages of real estate	\$171,450 00
Loans on shares	1,340 00
Real estate by foreclosure	3,523 83
Temporary expense	98 66
Cash on hand and on deposit	4,359 74
Taxes paid on mortgage loans	55 01
Insurance paid on mortgage loans	15 00
	\$180,842 24

Number of shareholders	439
Number of borrowers	228
Number of shares outstanding	2,520
Number of shares pledged for loans	952
Number of loans	283
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$8,243 40
Rate of interest charged on loans	6%
Average premium charged on loans .....	.35%

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 25, 1902.

JAMES A. BOARDMAN, Pres. HERBERT C. QUIMBY, Sec'y.
ARTHUR F. STETSON, Treasurer.

DIRECTORS—Henry G. Thompson, Edwin F. Dillingham, Arthur Chapin,
Stephen D. Benson, Daniel Hennessy, James A. Boardman, Herbert C.
Quimby.

Organized February 15, 1886.

LIABILITIES.

Accumulated capital	\$235,734 80
Advance payments	1,591 00
Guaranty fund	8,330 84
Profits	1,624 46
Interest	4,622 30
Fines	57 96
Due on loans	200 00
Rents from real estate	11 64
	\$252,673 00

RESOURCES.

Loans on mortgages of real estate	\$219,220 00
Loans on shares	2,175 00
Real estate by foreclosure	544 62
Furniture and fixtures	173 14
Temporary expense	\$45 93
Cash on hand and on deposit	27,395 30
Overdue interest on mortgages	1,790 64
Taxes on mortgaged property	413 34
Insurance on mortgaged property	48 98
Foreclosure expenses	66 05
	\$252,673 00

Number of shareholders	853
Number of borrowers	299
Number of shares outstanding	6,671
Number of shares pledged for loans	1,260
Number of loans	384
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$11,850 24
Rate of interest charged on loans	6%
No premium charged on loans.	

BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 25, 1902.

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

DIRECTORS—C. L. Farnham, C. E. Patten, A. B. Haggett, F. N. Thompson, Joseph Torrey, C. P. Knight, A. M. Potter, George W. Dean, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$76,090 39
Guaranty fund	1,300 00
Profits	684 13
Interest	535 96
Premiums	36 05
Fines	3 82
Membership fees	40 00
Forfeited shares	54 28
	<hr/>
	\$78,744 63

 RESOURCES.

Loans on mortgages of real estate	\$74,271 38
Loans on shares	2,850 00
Furniture and fixtures	75 00
Cash on hand and on deposit	765 92
Accrued earnings	782 33
	<hr/>
	\$78,744 63

Number of shareholders	235
Number of borrowers	99
Number of shares outstanding	1,353
Number of shares pledged for loans	415
Number of loans	116
No interest allowed on advance payments.	.
Rates of dividend the past year	6%
Amount of dividend	\$4,612 00
Rate of interest charged on loans	6%
Average premium charged on loans .....	.45%

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 25, 1902.

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

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

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$26,978 15
Advance payments	14 00
Guaranty fund	1,029 14
Profits	31 33
Interest	77 01
Premiums	13 35
Fines	1 30
	\$28,144 28

RESOURCES.

Loans on mortgages of real estate.....	\$28,055 00
Temporary expense	1 00
Cash on hand and on deposit.....	74 78
Due from H. B. Cook.....	13 50
	\$28,144 28

Number of shareholders.....	77
Number of borrowers.....	42
Number of shares outstanding.....	368
Number of shares pledged for loans.....	154
Number of loans.....	45
No interest allowed on advance payments.	
Rate of dividend the past year.....	7%
Amount of dividend.....	\$1,981 10
Rate of interest charged on loans.....	6%
No premiums charged on new 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	March, 1891.....	33	140	\$7 70	\$203 25	\$203 25	\$6,681 79
2	September, 1891.....	16	134	7 24	193 27	165 42	3,086 11
3	March, 1892.....	3	128	6 79	181 52	158 23	544 58
4	September, 1892.....	9	122	6 36	170 24	149 23	1,527 13
5	March, 1893.....	11	116	5 93	159 21	140 40	1,739 28
8	September, 1894.....	15	98	4 74	128 17	114 94	1,897 48
9	March, 1895.....	1	92	4 36	118 38	106 79	118 38
10	September, 1895.....	5	86	3 99	108 81	98 79	541 05
11	March, 1896.....	16	80	3 64	99 53	90 95	1,572 48
12	September, 1896.....	6	74	3 29	90 50	83 27	542 98
13	March, 1897.....	4	68	2 95	81 75	75 73	322 83
14	September, 1897.....	16	62	2 62	73 24	68 35	1,159 84
15	March, 1898.....	22	56	2 31	64 99	61 10	1,417 78
16	September, 1898.....	38	50	2 00	56 98	54 00	2,107 24
17	March, 1899.....	21	44	1 70	49 20	47 04	991 30
18	September, 1899.....	29	38	1 41	41 73	40 22	1,185 17
19	March, 1900.....	4	32	1 14	34 61	33 53	138 46
20	September, 1900.....	12	26	87	27 69	20 97	324 28
21	March, 1901.....	31	20	61	20 97	20 54	567 07
22	September, 1901.....	16	14	36	14 45	14 24	221 20
23	March, 1902.....	31	8	12	8 12	8 06	245 72
24	September, 1902.....	29	2	.....	2 00	2 00	46 00
		368					\$26,978 15

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

October 25, 1902.

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, J. Harry Fisk.

Organized July 10, 1888.

LIABILITIES.

Accumulated capital	\$59,339 25
Guaranty fund	1,925 00
Profits	145 60
Interest	321 20
Fines	15 42
Membership fees	2 50
Withdrawal fees	9 62
	\$61,758 59

RESOURCES.

Loans on mortgages of real estate	\$53,492 38
Loans on shares	2,265 00
Real estate by foreclosure	5,746 99
Temporary expense	25 00
Cash on hand and on deposit	229 22
	\$61,758 59

Number of shareholders	193
Number of borrowers	90
Number of shares outstanding	935
Number of shares pledged for loans	358
Number of loans	106
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$2,976 38
Rate of interest charged on loans	6%
No premium charged on loans.	

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 25, 1902.

C. C. HOMER, 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	\$27,993 66
Advance payments	23 00
Guaranty fund	306 60
Profits	10 74
Interest	427 59
Premiums	86 91
Fines	8 32
Withdrawal fees	50 74
	\$28,907 56

RESOURCES.

Loans on mortgages of real estate.....	\$25,626 98
Loans on shares.....	2,760 00
Temporary expense	4 80
Cash on hand and on deposit.....	515 78
	\$28,907 56

Number of shareholders.....	167
Number of borrowers.....	84
Number of shares outstanding.....	442
Number of shares pledged for loans.....	159
Number of loans.....	85
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$1,390 79
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

• October 25, 1902.

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, W. H. Scott, Albion 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	\$316,623 88
Advance payments	16,825 00
Guaranty fund	8,265 17
Interest	4,053 92
Premiums	1,305 95
Fines	98 75
Forfeited shares	67 41
Due on loans	84 40
Payable on loan	1,207 20
	\$348,531 68

RESOURCES.

Loans on mortgages of real estate	\$256,850 00
Loans on shares	1,350 00
Loans on collateral	3,300 00
Real estate by foreclosure	63,802 64
Permanent expense	115 68
Temporary expense	348 50
Cash on hand and on deposit.....	19,264 86
Interest accrued	3,500 00
	\$348,531 68

Number of shareholders	767
Number of borrowers	230
Number of shares outstanding	4,456
Number of shares pledged for loans	1,335
Number of loans	230
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$18,537 67
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 25, 1902.

ZENAS THOMPSON, Pres. JAMES L. RACKLEFF, Sec'y.
WILLIAM J. KNOWLTON, Treasurer.

DIRECTORS—Zenas Thompson, Henry B. Cleaves, Alex. T. Laughlin,
E. C. Reynolds, Wm. J. Knowlton, Thos. P. Shaw, Jas. F. Hawkes, P. F.
Turner, R. A. McClutchy, E. W. Hunt, K. Eastman, A. P. Leighton, C. J.
McDonald, M. M. Duroy, Jr., W. L. Blake.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$184,504 65
Advance payments	2,720 55
Guaranty fund	5,600 00
Profits	602 85
Bills payable	550 00
	<hr/>
	\$193,978 05

RESOURCES.

Loans on mortgages of real estate	\$175,103 00
Loans on shares	2,765 00
Real estate by foreclosure	10,639 18
Cash on hand and on deposit	5,470 87
	<hr/>
	\$193,978 05

Number of shareholders	503
Number of borrowers	114
Number of shares outstanding	2,732
Number of shares pledged for loans	916
Number of loans	121
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$10,684 18
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 25, 1902.

JOHN J. FRYE, President. ALBION L. CHAPMAN, Secretary.

GEO. H. WYMAN, Treasurer.

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. M. Bailey, Scott Wilson, L. M. Leighton,
 A. L. Chapman.

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$98,81. 94
Advance payments	1,056 00
Guaranty fund	1,229 42
Profits	55 72
Interest	758 57
Premiums	200 56
Fines	13 46
Transfer fees	25
Forfeited shares	22 80
	<hr/>
	\$102,147 72

 RESOURCES.

Loans on mortgages of real estate.....	\$67,216 00
Loans on shares.....	2,300 00
Loan on collateral.....	800 00
Real estate by foreclosure.....	20,953 43
Cash on hand and on deposit.....	10,878 29
	<hr/>
	\$102,147 72

Number of shareholders.....	241
Number of borrowers.....	58
Number of shares outstanding.....	1,467
Number of shares pledged for loans.....	436
Number of loans.....	75
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7.2%
Amount of dividend.....	\$6,580 15
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	21	111	\$47 07	\$158 07	\$146 30	\$3,295 47
2	March, 1894	151	104	39 67	143 67	133 75	21,550 91
3	September, 1894	113	98	34 04	132 04	123 53	14,894 52
4	March, 1895	104	92	29 13	121 13	113 85	12,582 52
5	September, 1895	55	86	24 82	110 82	104 62	6,095 10
6	March, 1896	102	80	21 05	101 05	95 79	10,220 10
7	September, 1896	30	74	17 68	91 68	87 26	2,750 40
8	March, 1897	29	68	14 68	82 68	79 01	2,397 72
9	September, 1897	70	62	12 06	74 06	71 05	5,177 20
10	March, 1898	47	56	9 70	65 70	63 28	2,979 90
11	September, 1898	30	50	7 64	57 64	55 73	1,729 20
12	March, 1899	5	44	5 81	49 81	48 36	249 05
13	September, 1899	164	38	4 24	42 24	41 18	6,767 36
14	March, 1900	44	32	2 94	34 94	34 21	1,513 36
15	September, 1900	59	26	1 91	27 91	27 43	1,584 69
16	March, 1901	88	20	1 08	21 08	20 81	1,810 04
17	September, 1901	71	14	50	14 50	14 38	997 50
18	March, 1902	271	8	14	8 14	8 11	2,189 90
19	September, 1902	13	2	.....	2 00	2 00	26 00
		1,467					\$98,510 94

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 25, 1902.

N. H. FAY, President.

A. A. SPRINAGALL, Secretary.

S. M. LEIGHTON, Treasurer.

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

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$80,772 85
Advance payments	23 00
Guaranty fund	754 57
Profits	21 92
Interest	1,400 61
Premiums	116 39
Fines	27 54
Transfer fees	1 00
Temporary loan	2,000 00
	<hr/>
	\$85,117 88

 RESOURCES.

Loans on mortgages of real estate.....	\$57,575 00
Loans on shares.....	2,580 00
Stocks and bonds.....	20,850 00
Real estate by foreclosure.....	323 43
Permanent expense	62 50
Temporary expense	89 67
Cash on hand and on deposit.....	2,908 25
Foreclosure expense	64 87
Accrued earnings	398 78
Premium bond account	265 38
	<hr/>
	\$85,117 88

Number of shareholders.....	255
Number of borrowers.....	109
Number of shares outstanding.....	1,061
Number of shares pledged for loans.....	393
Number of loans	136
No interest allowed on advance payments.	
Rate of dividend the past year	5½%
Amount of dividend	\$4,162 66
Rate of interest charged on loans	6%
Average premium charged on loans .....	.02%

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 25, 1902.

ARNO W. KING, President. HENRY W. CUSHMAN, Secretary.

E. J. WALSH, Treasurer.

DIRECTORS—Arno W. King, J. A. Peters, Jr., J. F. Knowlton, A. W. Greely, F. W. Rollins, M. Gallert, C. P. Dorr.

Organized April 6, 1891.

LIABILITIES.

Accumulated capital	\$54,997 28
Advance payments	52 33
Guaranty fund	850 00
Profits	754 76
Interest	961 29
Premiums	260 82
Fines	13 18
Withdrawal fees	46 04
Forfeited shares	291 12
Bills payable	1,000 00
	\$59,226 82

RESOURCES.

Loans on mortgages of real estate.....	\$57,725 00
Loans on shares.....	850 00
Permanent expense	70 00
Temporary expense	134 05
Cash on hand and on deposit.....	447 77
	\$59,226 82

Number of shareholders.....	267
Number of borrowers.....	68
Number of shares outstanding.....	1,043
Number of shares pledged for loans.....	340
Number of loans.....	68
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,808 23
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	May, 1891.....	64	138	\$56 10	\$194 10	\$180 08	\$12,261 15
2	January, 1892.....	8	130	49 56	179 56	167 17	1,436 54
4	January, 1893.....	4	118	39 48	157 48	147 61	633 94
6	January, 1894.....	15	106	31 21	137 21	129 41	2,058 31
7	July, 1894.....	13	106	27 12	127 12	120 34	1,662 31
8	January, 1895.....	27	94	23 64	117 64	111 73	3,264 22
9	July, 1895.....	6	88	20 33	108 33	103 25	631 98
10	January, 1896.....	23	82	17 37	99 37	95 03	2,129 81
11	July, 1896.....	7	76	14 67	90 67	87 01	624 69
12	January, 1897.....	97	70	12 22	82 22	79 17	7,945 34
13	July, 1897.....	14	64	10 01	74 01	71 51	1,049 14
14	January, 1898.....	32	58	7 82	65 82	63 87	2,039 28
15	July, 1898.....	19	52	6 31	58 31	56 74	971 89
16	January, 1899.....	120	46	4 80	50 80	49 60	5,856 18
17	July, 1899.....	39	40	3 54	43 54	42 66	1,614 50
18	January, 1900.....	128	34	2 42	36 42	35 82	4,653 80
19	July, 1900.....	44	28	1 55	29 55	29 16	1,289 20
20	January, 1901.....	69	22	88	22 88	22 66	1,497 84
21	July, 1901.....	95	16	40	16 40	16 30	1,521 00
22	January, 1902.....	156	10	11	10 11	10 09	1,521 16
23	July, 1902.....	63	4	.....	4 00	4 00	264 00
		1,043					\$54,997 28

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 25, 1902.

ALFRED H. BERRY, Pres. ALPHEUS L. HANSCOME, Sec'y.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—Alfred H. Berry, Bryce M. Edwards, Samuel A. True, Jos. A. McGowan, Franklin H. Morse, Edward H. Sargent, John Humphrey, Geo. Smith, Almon N. Waterhouse, Lewis W. Edwards, Eugene M. Walker, King S. Raymond, Nathaniel W. Morse, Alpheus L. Hanscome, Millard F. Hicks.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$91,456 06
Advance payments	1,984 95
Guaranty fund	2,182 00
	<hr/>
	\$95,623 01

RESOURCES.

Loans on mortgages of real estate.....	\$85,856 44
Loans on shares.....	350 00
Real estate by foreclosure.....	5,308 66
Cash on hand and on deposit.....	2,155 67
Guaranty fund deposit.....	1,957 24
	<hr/>
	\$95,623 01

Number of shareholders.....	292
Number of borrowers.....	88
Number of shares outstanding.....	1,634
Number of shares pledged for loans.....	452
Number of loans.....	88
Rate of interest allowed on advance payments (to borrowers)	4%
Rate of dividend the past year.....	7%
Amount of dividend.....	\$6,464 73
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 25, 1902.

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'Douoghue, J. H. Drummond, Jr., E. J. McDonough, Wm. Deehan, J. B. Kehoe, Edward Duddy, B. E. McDonough, John Lawlor, E. W. Conley.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$17,557 18
Guaranty fund	160 36
Profits	6 09
Interest	261 50
Premiums	106 00
Fines	62
Bills payable	500 00
	\$18,591 75

RESOURCES.

Loans on mortgages of real estate	\$18,500 00
Temporary expense	77 86
Cash on hand and on deposit	13 89
	\$18,591 75

Number of shareholders	40
Number of borrowers	14
Number of shares outstanding	321
Number of shares pledged for loans	81
Number of loans	15
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	7%
Amount of dividend	\$1,047 61
Rate of interest charged on loans	6%
Average premium charged on loans	2.4%

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 25, 1902.

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

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

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$40,250 00
Guaranty fund	1,700 00
Profits	4,059 87
Interest	919 13
Premiums	136 20
Fines	10 14
Withdrawal fees	13 45
Matured shares	6,041 32
Notes payable	12,400 00
	\$65,530 11

RESOURCES.

Loans on mortgages of real estate.....	\$63,225 00
Loans on shares.....	300 00
Permanent expense	50 55
Temporary expense	115 88
Cash on hand and on deposit.....	1,838 68
	\$65,530 11

Number of shareholders.....	148
Number of borrowers.....	84
Number of shares outstanding.....	554
Number of shares pledged for loans.....	339
Number of loans.....	97
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,681 94
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.54%

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.
10	July, 1891	33	136	\$54 15	\$190 15	\$176 61	\$6,274 95
11	January, 1892	17	130	48 81	178 81	166 61	3,039 77
12	July, 1892	27	124	43 80	167 80	156 85	4,530 60
13	January, 1893	5	118	39 11	157 11	147 34	785 55
14	July, 1893	12	112	34 73	146 73	138 05	1,760 76
15	January, 1894	17	106	30 66	136 66	129 00	2,323 22
16	July, 1894	14	100	29 88	126 88	120 16	1,776 32
17	January, 1895	13	94	23 38	117 38	111 54	1,525 94
18	July, 1895	3	88	20 16	108 16	103 12	324 48
19	January, 1896	39	82	17 21	99 21	94 91	3,859 19
20	July, 1896	7	76	14 52	90 52	86 89	633 64
21	January, 1897	20	70	12 08	82 08	79 06	1,641 60
22	July, 1897	21	64	9 89	73 89	71 42	1,551 69
23	January, 1898	11	58	7 94	65 94	63 96	725 34
24	July, 1898	47	52	6 22	58 22	56 67	2,736 34
25	January, 1899	49	46	4 72	50 72	49 54	2,485 28
26	July, 1899	29	40	3 44	43 44	42 58	1,259 76
27	January, 1900	8	34	2 37	36 37	35 78	290 86
28	July, 1900	25	28	1 51	29 51	29 14	737 75
29	January, 1901	16	22	85	22 85	22 64	365 60
30	July, 1901	57	16	38	16 38	16 29	933 66
31	January, 1902	56	10	10	10 10	10 08	565 60
32	July, 1902	28	4	.....	4 00	4 00	112 00
		554					\$40,250 00

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

October 25, 1902.

H. W. DAVIS, President. E. W. GENTHNER, Secretary.
F. O. MARTIN, Treasurer.

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

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$4,327 28
Advance payments	52 00
Guaranty fund	3 33
Interest	71 25
Premiums	7 60
Fines	58
Withdrawal fees	1 30
	\$4,463 34

RESOURCES.

Loans on mortgages of real estate	\$3,400 00
Permanent expense	25 00
Temporary expense	2 91
Cash on hand and on deposit	1,035 43
	\$4,463 34

Number of shareholders	49
Number of borrowers	5
Number of shares outstanding	174
Number of shares pledged for loans	18
Number of loans	5
No interest allowed on advance payments.	
Rate of dividend the past year	3%
Amount of dividend	\$81 70
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

October 25, 1902.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$32,041 85
Advance payments	18 00
Guaranty fund	1,339 06
Profits	327 04
Interest	186 84
	\$33,922 79

RESOURCES.

Loans on mortgages of real estate	\$33,100 00
Permanent expense	55 00
Cash on hand and on deposit	767 79
	\$33,922 79

Number of shareholders	100
Number of borrowers	41
Number of shares outstanding.....	530
Number of shares pledged for loans	168
Number of loans	41
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$1,744 33
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.....	21	138	\$77 38	\$215 38	\$215 38	\$4,522 87
2	February, 1890.....	2	138	72 12	210 12	210 12	420 25
3	August, 1890.....	5	138	67 00	205 00	205 00	1,025 00
4	February, 1891.....	7	138	62 00	200 00	200 00	1,400 00
5	August, 1891.....	4	134	51 75	185 75	185 75	743 00
6	February, 1892.....	8	128	46 55	174 55	174 55	1,396 55
7	August, 1892.....	13	122	41 61	163 61	163 61	2,125 06
8	February, 1893.....	7	116	37 19	153 19	153 19	1,072 64
9	August, 1893.....	8	110	33 05	143 05	143 05	1,140 95
10	February, 1894.....	24	104	29 01	133 01	133 01	3,194 08
11	August, 1894.....	11	98	25 43	123 43	123 43	1,357 61
12	February, 1895.....	6	92	21 90	113 90	113 90	683 56
13	August, 1895.....	9	86	18 80	104 80	104 80	943 21
14	February, 1896.....	16	80	15 97	95 97	95 97	1,534 64
15	August, 1896.....	12	74	13 40	87 40	87 40	1,034 95
16	February, 1897.....	2	68	11 08	79 08	79 08	158 17
17	August, 1897.....	5	62	9 02	71 02	71 02	355 10
18	February, 1898.....	5	56	7 18	63 18	63 18	302 93
19	August, 1898.....	14	50	5 52	55 52	55 52	771 96
20	February, 1899.....	15	44	4 11	48 11	48 11	722 50
21	August, 1899.....	69	38	2 96	40 96	40 96	2,828 72
22	February, 1900.....	35	32	2 00	34 00	34 00	706 96
23	August, 1900.....	16	26	1 26	27 26	27 26	377 27
24	February, 1901.....	118	20	69	20 69	20 69	2,442 30
25	August, 1901.....	33	14	31	12 31	12 31	472 25
26	February, 1902.....	29	8	08	8 08	8 08	234 32
27	August, 1902.....	36	2	.....	2 00	2 00	72 00
		530					\$32,041 85

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

October 25, 1902.

FRANK M. ROSS, President. S. T. FULLER, Secretary.
A. S. BIGGAR, Treasurer.

DIRECTORS—Frank M. Ross, S. T. Fuller, A. S. Biggar, L. W. Nash,
Ivory Littlefield, Jos. A. Titcomb, A. M. Welch, A. J. Littlefield, George
W. Larrabee, George Getchell.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$48,105 49
Advance payments	19,361 98
Guaranty fund	1,742 12
	\$69,209 59

RESOURCES.

Loans on mortgages of real estate	\$65,164 91
Loans on shares	845 00
Real estate by foreclosure	800 00
Cash on hand and on deposit	2,399 68
	\$69,209 59

Number of shareholders	264
Number of borrowers	98
Number of shares outstanding	962
Number of shares pledged for loans	337
Number of loans	122
Rate of interest allowed on advance payments	5%
Rate of dividend the past year	6½%
Amount of dividend	\$3,107 34
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.
5	November, 1891.....	4	132	\$68 41	\$200 41	\$200 41	\$791 64
6	May, 1892.....	25	126	61 17	187 17	171 88	4,364 25
7	November, 1892.....	12	120	54 40	174 40	169 80	2,092 80
8	May, 1893.....	4	114	48 11	162 11	150 08	480 44
9	November, 1893.....	6	108	42 35	150 35	139 76	902 10
10	May, 1894.....	19	102	36 95	138 95	129 71	2,100 05
11	November, 1894.....	70	96	32 25	128 25	120 19	8,718 50
12	May, 1895.....	11	90	27 89	117 89	110 92	1,286 79
13	November, 1895.....	25	84	23 89	107 89	101 92	2,343 25
14	May, 1896.....	38	78	20 24	98 24	93 18	3,577 12
15	November, 1896.....	32	72	16 91	88 91	84 68	2,316 12
16	May, 1897.....	53	66	14 06	80 06	76 54	3,635 18
17	November, 1897.....	33	60	11 44	71 44	68 58	1,680 52
18	May, 1898.....	45	54	9 11	63 11	60 83	2,411 95
19	November, 1898.....	24	48	7 11	55 11	53 33	1,133 64
20	May, 1899.....	19	42	5 35	47 35	46 01	576 65
21	November, 1899.....	64	36	3 84	39 84	38 88	1,970 76
22	May, 1900.....	48	30	2 64	32 64	31 98	1,454 72
23	November, 1900.....	95	24	1 68	25 68	25 26	2,420 60
24	May, 1901.....	103	18	93	18 93	18 70	1,877 79
25	November, 1901.....	127	12	41	12 41	12 31	1,353 07
26	May, 1902.....	105	6	11	6 11	6 08	617 55
		962					\$48,105 49

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

October 25, 1902.

WM. B. SKELTON, President. JOHN L. READE, Sec'y and Treas.

DIRECTORS—W. B. Skelton, Harry Stetson, C. H. Miller, C. T. Fitzgerald, W. B. Small, L. L. Hersey, R. E. Attwood, Geo. A. Whitney, W. H. Hartshorn, T. J. Murphy, W. E. Cloutier, E. P. Langley, John L. Reade.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$1,614 00
Advance payments	12 00
Interest	147 34
Premiums	53 70
Fines	6 24
Bills payable	4,175 00
	\$6,008 28

RESOURCES.

Loans on mortgages of real estate	\$5,450 00
Permanent expense	182 65
Temporary expense	236 53
Cash on hand and on deposit	139 10
	\$6,008 28

Number of shareholders	26
Number of borrowers	4
Number of shares outstanding	138
Number of shares pledged for loans	28
Number of loans	4
Rate of interest allowed on advance payments	4%
Rate of interest charged on loans	5%
Average premium charged on loans	1.8%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	June 17, 1901.....	81	17	.....	\$17 00	\$17 00	\$1,377 00
2	November 18, 1901	18	11	.....	11 00	11 00	198 00
3	June 16, 1902	39	5	.....	5 00	5 00	195 00
		<u>138</u>					<u>\$1,770 00</u>
	Dues in arrears						156 00
							<u>\$1,614 00</u>

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

October 25, 1902.

C. A. WILBER, President.

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

DIRECTORS—E. C. Town, D. L. Churchill, R. Ballentine, G. D. Perkins,
T. Bedford.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$9,417 31
Advance payments	40 00
Guaranty fund	102 00
Profits	279 47
Interest	47 45
Two shares on which payments are suspended	76 22
	<hr/>
	\$9,962 45

RESOURCES.

Loans on mortgages of real estate	\$9,490 00
Cash on hand and on deposit	472 45
	<hr/>
	\$9,962 45

Number of shareholders	54
Number of borrowers	15
Number of shares outstanding	322
Number of shares pledged for loans	82
Number of loans	17
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$428 41
Rate of interest charged on loans	6%
No premium charged on loans.	

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 25, 1902.

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

DIRECTORS—Holman S. Melcher, Arthur W. Merrill, George H. Allan,
George M. Seiders, John W. Deering, Nathan Goold, Wm. H. Green, 2d,
Stephen Berry, Henry S. Trickey, Winfield L. Smith, Wm. H. Green, George
A. Libby, Wm. H. Looney, Loren D. Austin, Chas. F. Porter, Wilford G.
Chapman, Clarence W. Small, Herbert A. Harmon.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$63,626 84
Advance payments	159 60
Guaranty fund	1,398 05
Profits	157 71
Bills payable	7,997 63
	<hr/>
	\$73,339 83

RESOURCES.

Loans on mortgages of real estate	\$51,849 22
Loans on shares	2,550 00
Loans on collateral	575 00
Real estate by foreclosure	14,591 01
Permanent expense	19 78
Temporary expense	247 84
Cash on hand and on deposit	3,142 65
Rental accounts	364 33
	<hr/>
	\$73,339 83

Number of shareholders	150
Number of borrowers	45
Number of shares outstanding	872
Number of shares pledged for loans	235
Number of loans	47
No interest allowed on advance payments.	
Rate of dividend the past year	5½%
Amount of dividend	\$3,272 09
Rate of interest charged on loans	6%
Average premium charged on loans	1.5%

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

October 25, 1902.

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, E. K. Holbrook, Edmund Merrill, L. W. Mason, J. W. Wayne, A. G. Tinkham, Wm. Whitney, Geo. Harmon.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$24,240 71
Advance payments	7,678 47
Guaranty fund	862 99
Profits	253 16
Interest	99 95
Premiums	31 60
Fines	3 69
Membership fees	3 75
	\$33,174 32

RESOURCES.

Loans on mortgages of real estate.....	\$29,942 60
Loans on shares.....	2,534 00
Temporary expense	189 88
Cash on hand and on deposit.....	507 84
	\$33,174 32

Number of shareholders.....	168
Number of borrowers.....	55
Number of shares outstanding.....	437
Number of shares pledged for loans.....	229
Number of loans.....	74
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	10%
Amount of dividend.....	\$2,205 82
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 25, 1902.

E. W. CONANT, President. C. L. WATERHOUSE, Secretary.
E. R. ALFORD, Treasurer.

DIRECTORS—E. B. Weeks, W. A. Cooper, B. F. Small, 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	\$80,333 63
Advance payments	185 00
Guaranty fund	1,992 64
Profits	1,123 27
Interest	1,623 56
Premiums	8 50
Fines	17 80
Withdrawal fees	88 75
	<hr/>
	\$85,373 15

RESOURCES.

Loans on mortgages of real estate	\$81,566 00
Loans on shares	2,290 00
Permanent expense	18 38
Temporary expense	64 99
Cash on hand and on deposit	1,433 78
	<hr/>
	\$85,373 15

Number of shareholders	264
Number of borrowers	96
Number of shares outstanding	1,393
Number of shares pledged for loans	496
Number of loans	137
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$4,455 96
Rate of interest charged on loans	6%
No premium charged on loans.	

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

October 25, 1902.

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

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Wm. Connors, Julius
Waterman, Thomas White, Henry L. Mitchell, David W. Potter, Wm. F.
Curran, Henry O. Pierce.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$85,888 84
Advance payments	848 00
Guaranty fund	564 15
Profits	28 76
Interest	1,343 16
Fines	5 49
Withdrawal fees	31 74
	\$88,710 14

RESOURCES.

Loans on mortgages of real estate	\$75,320 00
Loans on shares	2,520 00
Stocks and bonds	3,240 00
Temporary expense	436 74
Cash on hand and on deposit	6,975 15
Tax account paid	198 25
Insurance paid	20 00
	\$88,710 14

Number of shareholders	230
Number of borrowers	79
Number of shares outstanding	1,746
Number of shares pledged for loans	410
Number of loans	99
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$3,888 92
Rate of interest charged on loans	6%
No premium charged on loans.	

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 25, 1902.

W. CUSHING, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, O. P. Martin, W. M. Steward, E. R. Blithen,
R. W. Hughes.

Organized June 17, 1887.

LIABILITIES.

Accumulated capital	\$39,564 84
Advance payments	442 00
Guaranty fund	1,879 04
Profits	1,857 55
Interest	722 30
Premiums	139 20
Fines	10 85
Transfer fees	25
	<hr/>
	\$44,616 03

RESOURCES.

Loans on mortgages of real estate	\$38,200 00
Loans on shares	1,700 00
Stocks and bonds	2,000 00
Temporary expense	59 85
Cash on hand and on deposit	2,066 09
Interest paid	69 13
Accrued earnings	520 96
	<hr/>
	\$44,616 03

Number of shareholders	132
Number of borrowers	47
Number of shares outstanding	807
Number of shares pledged for loans	258
Number of loans	59
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$2,214 83
Rate of interest charged on loans	6%
Average premium charged on loans	1.2%

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 25, 1902.

FRED N. DOW, President.

JOS. 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	\$197,596 95
Advance payments	14,000 00
Guaranty fund	4,992 99
Interest	97 25
Premiums	34 50
Fines	3 49
Forfeited shares	467 96
	<hr/>
	\$217,193 14

RESOURCES.

Loans on mortgages of real estate	\$136,500 00
Loans on shares	200 00
Loans on collateral	4,350 00
Real estate by foreclosure	44,610 01
Permanent expense	145 35
Cash on hand and on deposit	28,187 78
Interest accrued	3,200 00
	<hr/>
	\$217,193 14

Number of shareholders	598
Number of borrowers	134
Number of shares outstanding	3,415
Number of shares pledged for loans	674
Number of loans	134
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$11,082 98
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

October 25, 1902.

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

DIRECTORS—A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand,
E. K. Glover, F. C. Knight, E. M. Perry, T. H. McLain, F. R. Spear,
E. M. Stubbs, W. S. White.

Organized May 13, 1888.

LIABILITIES.

Accumulated capital	\$114,959 87
Advance payments	371 00
Guaranty fund	3,024 21
Profits	483 04
Interest	408 37
Premiums	60
Fines	12 14
Membership fees	30 00
Transfer fees	50
Withdrawal fees	18
Forfeited shares	122 76
Profit and loss	88 91
Matured shares	7,388 80
Interest on matured shares	65 64
	\$126,956 02

RESOURCES.

Loans on mortgages of real estate	\$122,260 00
Loans on shares	1,880 00
Loans on collateral	500 00
Real estate by foreclosure	791 04
Furniture and fixtures	300 00
Temporary expense	15 00
Cash on hand and on deposit	350 66
Insurance, taxes, etc., paid for borrowers	212 46
Foreclosure in process	646 86
	\$126,956 02

Number of shareholders	488
Number of borrowers	180
Number of shares outstanding	2,315
Number of shares pledged for loans	715
Number of loans	210
No interest allowed on advance payments.	
Rate of dividend the past year	6%
Amount of dividend	\$6,782 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.
9	October 12, 1891.	44	133	\$63 95	\$196 95	\$196 95	\$8,650 80
10	April 11, 1892.....	13	127	57 48	184 48	184 48	2,388 24
11	October 10, 1892.....	6	121	51 42	172 42	172 42	1,033 52
12	April 10, 1893.....	29	115	45 77	160 77	160 77	4,659 33
13	October 9, 1893.....	2	109	40 50	149 50	149 50	299 00
14	April 9, 1894.....	40	103	35 62	138 62	138 62	5,524 80
15	October 9, 1894.....	52	97	31 11	128 11	128 11	6,578 72
16	April 8, 1895.....	60	91	26 97	117 97	117 97	7,060 20
17	October 14, 1895.. .	51	85	23 14	108 14	108 14	5,462 14
18	April 13, 1896.....	104	79	19 66	98 66	98 66	10,198 64
19	October 12, 1896.....	68	73	16 51	89 51	89 51	6,023 68
20	April 12, 1897.....	79	67	13 65	80 65	80 65	6,317 35
21	October 11, 1897.....	80	61	11 11	72 11	72 11	5,687 80
22	April 11, 1898.....	71	55	8 84	63 84	63 84	4,531 64
23	October 10, 1898.....	193	49	6 86	55 86	55 86	10,661 98
24	April 10, 1899.....	150	43	5 15	48 15	48 15	7,055 50
25	October 9, 1899.....	138	37	3 71	40 71	40 71	5,507 98
26	April 9, 1900.....	119	31	2 51	33 51	33 51	3,908 69
27	October 8, 1900.....	157	25	1 56	26 56	26 56	3,975 92
28	April 8, 1901.....	174	19	85	19 85	19 64	3,362 90
29	October 14, 1901. .	281	13	36	13 36	13 27	3,671 16
30	April 14, 1902.....	332	7	09	7 09	7 07	2,327 88
31	October 13, 1902.....	72	1	.....	1 00	1 00	72 00
		2,315					\$114,959 87

SANFORD LOAN AND BUILDING ASSOCIATION
--SANFORD.

October 25, 1902.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$60,981 04
Advance payments	11,203 95
Guaranty fund	1,080 00
Profits	62 65
Interest	2,325 32
Premiums	260 69
Fines	41 92
Transfer fees	50
Withdrawal fees	31 73
Due on loans	300 00
Rent	244 50
	\$76,532 30

RESOURCES.

Loans on mortgages of real estate	\$64,100 00
Loans on shares	1,700 00
Loans to corporations	5,100 00
Real estate by foreclosure	2,869 19
Permanent expense	233 17
Temporary expense	762 16
Cash on hand and on deposit	1,767 78
	\$76,532 30

Number of shareholders	223
Number of borrowers	67
Number of shares outstanding	1,205
Number of shares pledged for loans	331
Number of loans	81
Rate of interest allowed on advance payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$4,201 01
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
2	March, 1891.....	55	126	\$57 57	\$183 57	\$183 57	\$10,096 35
3	March, 1892.....	63	114	43 42	157 42	157 42	9,917 46
4	March, 1893.....	28	102	34 61	136 61	136 61	3,825 08
5	March, 1894.....	7	95	25 08	120 08	120 08	840 56
6	March, 1895.....	30	83	17 85	100 85	100 85	3,025 50
7	March, 1896.....	93	71	12 76	83 76	83 76	7,789 68
8	March, 1897.....	79	65	9 06	74 06	71 80	5,850 74
9	March, 1898.....	51	56	6 21	61 21	59 66	3,121 71
10	March, 1899.....	95	43	3 42	46 42	45 57	4,409 90
11	March, 1900.....	184	31	1 46	32 46	32 09	5,972 64
12	March, 1901.....	174	19	33	19 33	19 25	3,363 42
13	March, 1902.....	346	8	.....	8 00	8 00	2,768 00
		1,205					\$60,981 04

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN

October 25, 1902.

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, Geo. W. Groder, Peter Vigue, F. S. Morrill, C. E.
Young, J. R. McClellan, George King.

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$68,395 69
Advance payments	3,092 79
Guaranty fund	1,679 24
Profits	162 73
Interest	294 19
Due on loans	1,500 00
Cash overdraft	46 82
	\$75,171 46

RESOURCES.

Loans on mortgages of real estate	\$65,401 93
Stocks and bonds	8,399 50
Real estate by foreclosure	1,229 03
Personal accounts	141 00
	\$75,171 46

Number of shareholders	172
Number of borrowers	76
Number of shares outstanding	869
Number of shares pledged for loans	372
Number of loans	101
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year	5%
Amount of dividend	\$3,658 18
Rate of interest charged on loans	5%
No premium charged on loans.	

	Par value.	Charged on books.
First National Bank of Skowhegan, 50 shares.....	\$5,000 00	\$5,750 00
Second National Bank of Skowhegan, 17 shares	1,700 00	1,725 50
Ticonic National Bank of Waterville, 12 shares.....	1,200 00	924 00
	7,900 00	8,399 50

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
10	March, 1891.....	10	139	\$8 82	\$190 18	\$190 18	\$1,905 80
11	September, 1891.....	98	133	8 27	178 88	173 88	17,368 19
12	March, 1892.....	22	127	7 76	168 20	168 20	3,700 40
13	September, 1892.....	60	121	7 26	157 80	157 80	9,274 41
14	March, 1893.....	54	115	6 77	147 70	147 70	7,746 74
15	September, 1893.....	15	109	6 31	137 97	137 97	1,852 11
16	March, 1894.....	5	103	5 84	128 47	128 47	528 74
17	September, 1894.....	18	97	5 41	119 23	119 23	1,785 14
18	March, 1895.....	20	91	4 97	110 26	110 26	2,068 20
19	September, 1895.....	11	85	4 55	101 51	101 51	1,119 61
20	March, 1896.....	29	79	4 14	83 02	83 02	2,638 49
21	September, 1896.....	13	73	3 77	84 81	84 81	1,110 83
22	March, 1897.....	50	67	3 35	76 74	76 74	3,687 00
23	September, 1897.....	18	61	2 98	68 96	68 96	1,230 28
24	March, 1898.....	73	55	2 62	61 38	61 36	4,737 24
25	September, 1898.....	21	49	2 26	53 98	53 98	1,096 58
26	March, 1899.....	34	43	1 91	46 76	46 76	1,543 41
27	September, 1899.....	18	37	1 57	39 75	39 75	665 85
28	March, 1900.....	30	31	1 24	32 90	32 90	1,010 10
29	September, 1900.....	63	25	92	26 20	26 20	1,626 60
30	March, 1901.....	18	19	61	19 68	19 58	349 24
31	September, 1901.....	65	13	30	13 30	13 30	846 04
32	March, 1902.....	67	7	07	7 07	7 07	443 69
33	September, 1902.....	57	1	.....	1 00	1 00	61 00
		869					\$68,395 69

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

October 25, 1902.

NILES NELSON, President. C. G. CLEVELAND, Secretary.
A. E. THURRELL, Treasurer.

DIRECTORS—F. H. Harford, 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	\$34,118 98
Advance payments	5,564 62
Guaranty fund	1,087 24
Profits	848 24
Interest	613 97
Premiums	194 40
Fines	19 05
	<hr/>
	\$42,446 50

RESOURCES.

Loans on mortgages of real estate.....	\$39,341 37
Permanent expense	76 86
Temporary expense	56 01
Cash on hand and on deposit.....	2,972 26
	<hr/>
	\$42,446 50
<hr/>	
Number of shareholders.....	165
Number of borrowers.....	49
Number of shares outstanding.....	824
Number of shares pledged for loans.....	218
Number of loans.....	47
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$2,222 72
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 25, 1902.

C. H. CURTIS, President.

P. E. STORER, Secretary.

GEO. W. YOUNG, Treasurer.

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

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$12,426 90
Advance payments	2 00
Guaranty fund	183 38
Profits	50 89
Interest	67 40
Premiums	1 50
Fines	1 75
Forfeited shares	3 00
Bills payable	1,600 00
	\$14,336 82

RESOURCES.

Loans on mortgages of real estate	\$13,555 00
Loans on shares	100 00
Temporary expense	4 17
Cash on hand and on deposit	677 65
	\$14,336 82

Number of shareholders	101
Number of borrowers	41
Number of shares outstanding	231
Number of shares pledged for loans	101
Number of loans	44
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$549 05
Rate of interest charged on loans	6%
No premium charged on loans.	

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	April 6, 1891.....	15	139	\$48 55	\$187 55	\$175 41	\$2,809 25
2	April 4, 1892.....	2	127	40 88	167 38	157 28	334 76
3	April 3, 1893.....	1	115	32 68	147 68	139 51	147 68
4	April 2, 1894.....	8	103	25 81	128 81	122 36	1,030 48
5	April 1, 1895.....	11	91	18 66	109 66	104 99	1,217 26
6	October 7, 1895.....	11	85	16 96	101 96	97 72	1,117 56
7	April 6, 1896.....	7	79	14 42	93 42	89 81	640 94
8	October 5, 1896.....	7	73	12 25	85 25	82 19	596 75
9	April 5, 1897.....	5	67	10 16	77 16	74 62	383 80
10	October 4, 1897.....	4	61	8 16	69 16	67 12	273 64
11	April 4, 1898.....	5	55	6 62	61 62	59 96	296 10
12	October 3, 1898.....	11	49	5 13	54 13	52 85	591 43
13	April 3, 1899.....	22	43	3 89	46 89	45 92	1,031 58
14	October 2, 1899.....	4	37	2 82	39 82	39 11	159 23
15	April 2, 1900.....	20	31	1 92	32 92	32 44	641 40
16	October 1, 1900.....	13	25	1 21	26 21	25 91	332 73
17	April 1, 1901.....	14	19	67	19 67	19 50	272 38
18	October 7, 1901.....	20	13	29	13 29	13 22	241 80
19	April 7, 1902.....	44	7	07	7 07	7 05	301 08
20	October 6, 1902.....	7	1	.....	1 00	1 00	7 00
		231					\$12,426 90

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

October 25, 1902.

P. S. HEALD, President. M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, M. F. Bartlett, H. D. Bates, W. A. R. Boothby, W. T. Haines, G. L. Learned, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$87,321 42
Advance payments	572 30
Guaranty fund	633 05
Profits	1,885 76
Cash over draft.....	157 26
Bills payable	4,500 00
	\$95,669 79

RESOURCES.

Loans on mortgages of real estate.....	\$91,621 82
Loans on shares.....	971 00
Real estate by foreclosure.....	3,000 00
Temporary expense	4 83
Interest	72 14
	\$95,669 79

Number of shareholders.....	204
Number of borrowers.....	71
Number of shares outstanding.....	1,552
Number of shares pledged for loans.....	502
Number of loans.....	90
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	5%
Amount of dividend.....	\$1,111 44
Rate of interest charged on loans.....	6%
No premium charged on loans.	

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

October 25, 1902.

SETH PATTERSON, Pres. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Seth Patterson, George P. Colby, John E. Dickinson,
Harry G. Fowle, Frederick W. Sewall.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,028 80
Guaranty fund	72 67
Profits	59 20
Forfeited shares	44 94
Bills payable	200 00
	\$1,405 61

RESOURCES.

Loans on mortgages of real estate	\$1,400 00
Cash on hand and on deposit	5 61
	\$1,405 61

Number of shareholders	8
Number of borrowers	2
Number of shares outstanding	20
Number of shares pledged for loans	7
Number of loans	2
Rate of interest allowed on advance payments, as may be agreed when advanced.	
Rate of dividend the past year.....	3.7%
Amount of dividend	\$57 60
Rate of interest charged on loans	6%
Average premium charged on loans .....	.6%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
4	June, 1893.....	6	113	\$37 80	\$150 80	\$141 35	\$904 80
5	December, 1901.....	14	11	.....	11 00	11 00	124 00
		20					\$1,028 80

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 25, 1902.

GORHAM N. WEYMOUTH, Pres. H. G. HUTCHINSON, Sec'y and Treas.

DIRECTORS—Gorham 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	\$56,221 23
Advance payments	115 00
Guaranty fund	1,966 49
Interest	1,156 66
Fines	94
Withdrawal fees	164 10
Forfeited shares	576 35
Due on loans	3,000 00
	\$63,200 77

RESOURCES.

Loans on mortgages of real estate	\$52,270 18
Loans on shares	1,400 00
Real estate by foreclosure	7,996 11
Temporary expense	432 53
Cash on hand and on deposit	1,101 95
	\$63,200 77

Number of shareholders	195
Number of borrowers	86
Number of shares outstanding	1,181
Number of shares pledged for loans	363
Number of loans	86
No interest allowed on advance payments.	
Rate of dividend the past year	5%
Amount of dividend	\$2,350 34
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 25, 1902.

SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources October 25, 1902.

Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston	\$2,559,496 46	\$78,696 82	-	\$50,720 30	-	\$2,688,913 64
Auburn	1,861,331 18	47,768 93	-	19,520 74	-	1,928,620 85
Augusta	6,949,566 12	300,000 00	-	72,742 43	-	7,322,308 55
Bangor	4,611,611 97	216,764 47	\$537 38	81,821 96	-	4,910,735 75
Bath Savings Institution	3,803,156 79	74,009 83	-	114,765 07	-	3,991,931 69
Belfast	1,317,234 47	65,000 00	-	32,241 45	-	1,414,475 92
Bethel	357,802 92	13,782 57	-	13,067 73	-	384,653 22
Biddeford	1,083,153 29	143 64	-	10,221 85	-	1,093,518 78
Boothbay, Boothbay Harbor	305,471 53	10,906 05	-	3,974 44	-	320,352 02
Brewer	268,911 84	5,885 61	-	6,786 32	-	281,583 77
Bridgton	656,577 43	22,700 00	-	14,032 27	-	693,309 70
Brunswick Savings Institution	724,986 44	28,395 01	-	20,014 66	-	773,396 11
Buxton and Hollis, Buxton	313,550 34	16,721 88	-	3,066 96	-	333,369 18
Calais	366,546 04	11,994 04	-	26,256 20	-	404,796 28
Camden, Rockport	245,478 90	11,531 91	-	4,040 72	-	261,051 53
Cascade, Oakland	232,721 47	10,800 00	-	4,672 42	-	238,193 89
Dexter	427,447 26	2,767 85	-	15,227 42	-	445,442 53
Eastport	670,411 53	11,728 97	-	6,900 25	-	689,038 75
Fairfield	473,596 50	21,006 93	-	12,008 48	-	506,611 91
Franklin County, Farmington	717,700 49	7,000 00	-	3,314 41	-	728,014 90
Gardiner Savings Institution	2,436,403 16	115,000 00	-	27,798 70	-	2,579,201 86
Gorham	515,629 96	27,030 00	-	7,259 57	-	549,919 53
Hallowell Savings Institution	782,519 10	40,000 00	-	13,686 86	-	836,205 96
Hancock County, Ellsworth	378,858 86	19,750 00	-	5,242 38	-	403,851 24
Houlton	801,427 33	12,010 00	-	18,771 39	-	832,208 72
Kennebec, Augusta	1,070,564 95	39,000 00	-	47,583 17	-	1,157,148 12
Kennebunk	679,890 82	17,442 85	-	2,640 85	-	699,974 52

Kingfield	39,290 32	600 00	-	661 75	-	40,552 07
Machias.....	756,662 79	40,000 00	-	11,115 99	-	807,778 78
Maine, Portland.....	9,055,793 55	405,000 00	-	665,658 01	-	10,126,451 56
Mechanics', Auburn.....	586,842 06	28,000 00	12,705 28	14,314 80	-	641,862 14
Norway.....	325,189 93	2,000 00	-	7,374 77	-	334,564 70
Penobscot, Bangor.....	2,434,259 06	72,363 75	-	21,424 28	-	2,528,647 09
People's Lewiston.....	1,371,381 79	49,280 00	-	1,502 11	-	1,422,163 90
People's Safe Deposit and Savings, Bath.....	819,091 83	10,000 00	-	13,272 87	-	842,364 70
Phillips.....	162,246 11	6,000 00	-	3,680 17	-	171,926 28
Piscataquis, Dover.....	739,087 12	14,724 83	-	17,705 67	-	771,517 62
Portland.....	10,093,062 61	492,000 00	-	208,371 66	-	10,793,434 27
Rockland.....	1,802,114 63	53,462 27	-	44,801 62	-	1,900,378 52
Saco.....	1,294,822 82	49,160 00	-	24,180 03	-	1,368,162 85
Saco and Biddeford Savings Institution, Saco.....	3,331,351 48	129,216 51	-	181,079 44	-	3,641,647 43
Searsport.....	144,544 22	8,000 00	-	4,625 81	\$400 34	157,570 37
Skowhegan.....	1,558,410 89	53,000 00	-	16,027 53	-	1,627,438 42
South Berwick.....	394,841 62	15,457 20	-	5,415 89	-	415,714 71
South Paris.....	285,726 68	8,358 50	7,132 32	6,078 62	-	307,296 12
Thomaston.....	624,971 43	28,919 36	-	3,571 16	-	657,461 95
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	288,001 73	4,000 00	-	3,035 80	-	295,037 53
Tremont.....	63,671 35	1,565 60	-	1,497 24	-	66,734 19
Waterville.....	1,224,247 61	51,335 00	-	31,934 80	-	1,307,517 41
Wiscasset.....	173,389 94	7,680 81	-	9,991 14	-	191,061 89
York County, Biddeford.....	931,845 40	19,415 54	-	17,041 25	-	965,302 19
Total	\$73,102,924 12	\$2,777,374 79	\$20,374 98	\$1,952,741 41	\$400 34	\$77,853,815 64

BANK EXAMINER'S REPORT.

TABLE A—Continued.
Resources.

Name of Bank	United States and District of Columbia bonds.	Public funds in Maine.	Public funds out of Maine.	Railroad bonds in Maine.	Railroad bonds out of Maine.	Corporation bonds in Maine.	Corporation bonds out of Maine.	Railroad stock in Maine.
Androscoggin County, Lewiston	-	\$233,000 00	\$359,950 00	\$259,350 00	\$743,750 00	\$66,500 00	-	\$26,600 00
Auburn	-	70,500 00	282,200 00	212,495 00	568,175 00	75,500 00	\$28,750 00	32,605 85
Augusta	\$100,000 00	141,000 00	4,756,300 00	1,168,600 00	721,600 00	-	-	-
Bangor	-	315,000 00	2,154,968 41	245,160 00	1,260,097 50	91,000 00	25,000 00	92,677 75
Bath Savings Institution	200,000 00	161,500 00	565,332 50	443,678 75	1,661,026 90	125,267 50	128,914 00	55,750 00
Belfast	100,000 00	5,000 00	65,000 00	101,500 00	423,500 00	83,800 00	25,000 00	13,000 00
Bethel	10,000 00	12,000 00	118,000 00	3,000 00	25,400 00	16,267 21	5,000 00	-
Biddeford	-	500 00	40,600 00	63,500 00	284,020 00	22,000 00	2,500 00	-
Boothbay, Boothbay Harbor	-	6,800 00	10,000 00	32,745 00	125,620 00	39,600 00	1,000 00	-
Brewer	10,000 00	41,000 00	46,500 00	17,000 00	40,810 00	12,000 00	3,000 00	3,000 00
Bridgton	-	28,000 00	58,620 00	68,000 00	189,070 00	56,000 00	1,500 00	3,342 50
Brunswick Savings Institution	-	6,950 00	157,579 73	71,800 00	259,522 50	69,500 00	6,000 00	9,945 00
Buxton and Hollis, Buxton	-	2,000 00	65,500 00	16,955 00	99,052 50	29,000 00	-	-
Calais	150 00	57,000 00	65,500 00	11,000 00	136,892 50	2,000 00	-	5,000 00
Camden, Rockport	-	-	-	20,850 00	25,412 50	75,450 00	-	7,800 00
Cascade, Oakland	-	-	-	23,000 00	94,602 50	13,000 00	-	-
Dexter	-	3,000 00	53,000 00	56,550 00	130,285 00	56,000 00	-	455 00
Eastport	15,000 00	70,959 92	136,500 00	49,000 00	84,000 00	12,000 00	10,500 00	-
Fairfield	-	37,000 00	55,750 00	39,000 00	80,400 00	29,250 00	6,000 00	-
Franklin County, Farmington	-	65,000 00	41,200 00	59,450 60	202,390 00	94,880 00	2,500 00	34,485 00
Gardiner Savings Institution	188,000 00	321,300 00	1,275,535 40	147,750 00	181,537 50	175,800 00	3,000 00	12,000 00
Garham	-	14,506 33	202,930 00	7,000 00	101,150 00	26,500 00	1,750 00	-
Hallowell Savings Institution	-	35,660 00	344,500 00	41,481 42	155,000 00	120,375 00	47,000 00	-
Hancock County, Ellsworth	23,750 00	27,870 00	37,000 00	11,000 00	16,920 00	27,106 00	6,480 00	400 00
Houlton	-	108,000 00	41,550 00	115,155 00	61,174 30	23,500 00	5,000 00	-
Kennebec, Augusta	-	-	255,300 00	189,000 00	16,600 00	16,500 00	-	90,100 00

Kennebunk	5,000 00	16,000 00	47,860 00	48,725 00	332,611 25	48,500 00	14,960 00	11,343 00
Kingfield	-	2,000 00	-	-	-	3,000 00	-	-
Machias	-	72,000 00	299,000 00	35,000 00	182,450 00	106,000 00	5,000 00	10,000 00
Maine, Portland	-	100,000 00	600,200 00	511,500 00	7,833,998 25	685,420 00	-	-
Mechanics', Auburn	-	11,500 00	26,100 00	35,750 00	88,855 00	24,950 00	21,900 00	-
Norway	-	5,000 00	23,000 00	-	89,073 75	33,355 00	5,000 00	5,027 50
Penobscot, Bangor	100,000 00	369,500 00	329,700 00	498,600 00	394,483 00	90,000 00	-	64,350 00
People's, Lewiston	700 00	85,000 00	195,500 00	207,882 50	208,088 75	81,787 50	2,970 00	500 00
People's Safe Deposit and Savings, Bath	3,500 00	16,093 50	57,275 87	68,693 75	281,761 50	46,500 00	31,000 00	-
Phillips	-	8,998 33	5,000 00	23,875 00	6,000 00	20,000 00	5,000 00	-
Piscataquis, Dover	5,000 00	27,000 00	117,000 00	37,985 00	222,643 75	72,445 00	13,000 00	-
Portland	1,000,000 00	215,770 00	1,779,500 00	962,500 00	3,515,152 50	988,275 00	46,000 00	61,300 00
Rockland	-	3,195 00	598,500 00	129,750 00	555,609 35	94,450 00	5,470 00	2,350 00
Saco	-	10,000 00	35,000 00	85,950 00	398,680 19	48,000 00	13,910 00	42,250 00
Saco and Biddeford Savings Institution, Saco	-	40,000 00	270,000 00	134,355 00	1,602,012 18	110,800 00	79,983 87	251,924 62
Searsport	7,100 00	-	76,500 00	6,000 00	19,830 00	9,000 00	-	-
Skowhegan	-	39,000 00	480,000 00	278,500 00	383,600 00	43,000 00	10,000 00	13,650 00
South Berwick	50,000 00	10,000 00	69,000 00	94,970 00	129,700 74	-	-	-
South Paris	-	-	28,000 00	6,350 00	86,655 00	24,880 00	5,000 00	-
Thomaston	10,000 00	23,000 00	189,000 00	34,750 00	241,000 00	47,800 00	4,000 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	20,500 00	19,300 00	81,307 50	24,500 00	-	-
Tremont	-	-	-	6,450 00	-	7,500 00	-	-
Waterville	17,000 00	10,000 00	137,500 00	74,400 00	266,400 00	21,500 00	16,400 00	10,000 00
Wiscasset	-	-	1,000 00	32,767 50	74,387 50	5,000 00	-	-
York County, Biddeford	-	500 00	90,700 00	43,700 00	206,525 00	38,000 00	12,750 00	3,000 00
Total	\$1,845,200 00	\$2,828,103 68	\$16,665,151 91	\$6,841,123 92	\$24,907,633 91	\$4,033,852 21	\$601,237 87	\$862,856 22

BANK EXAMINER'S REPORT.

TABLE A—Continued.
Resources—Continued.

Name of Bank.	Railroad stock out of Maine.	Corporation stock in Maine.	Corporation stock out of Maine.	National bank stock in Maine.	National bank stock out of Maine.	Other bank stock in Maine.	Loans on mortgages of real estate.	Loans on collateral.	Loans to municipalities.
Androscoggin County, Lewiston	\$5,000 00	\$32,315 00	\$10,500 00	\$122,500 00	-	\$2,000 00	\$681,400 39	\$14,870 14	-
Auburn	2,000 00	9,540 00	5,000 00	120,020 00	-	-	298,406 91	43,680 00	-
Augusta	-	20,637 12	-	69,806 00	-	-	65,386 54	65,093 00	\$7,500 00
Bangor	7,500 00	3,000 00	5,700 00	20,900 00	\$4,500 00	-	151,076 07	368,305 00	440 32
Bath Savings Institution	78,206 00	1,300 00	27,000 00	68,440 00	5,400 00	-	157,471 42	151,548 00	60,000 00
Belfast	-	22,500 00	-	36,550 00	-	-	102,865 00	72,832 75	280,000 00
Bethel	-	-	-	30,134 00	-	4,000 00	131,436 97	1,045 00	-
Biddeford	6,000 00	91,182 00	9,500 00	48,500 00	3,500 00	5,000 00	314,822 48	48,447 87	9,000 00
Boothbay, Boothbay Harbor	820 49	3,500 00	-	4,000 00	-	2,000 00	82,272 73	250 00	-
Brewer	900 00	4,000 00	-	2,200 00	-	-	69,527 02	900 00	2,400 00
Bridgton	2,250 00	-	-	16,360 00	-	4,000 00	156,571 12	71,296 08	12,052 07
Brunswick Savings Institution	8,750 00	3,500 00	-	53,475 00	-	5,000 00	62,953 32	5,836 01	27,700 00
Buxton and Hollis, Buxton	-	2,250 00	-	20,050 00	-	-	61,077 31	12,847 57	2,500 00
Calais	-	-	-	17,525 00	-	-	43,121 30	14,983 50	3,100 00
Camden, Rockport	2,000 00	515 00	-	-	-	1,500 00	24,492 55	49,450 68	-
Cascade, Oakland	900 00	2,900 00	-	33,600 00	-	-	27,856 32	6,866 94	-
Dexter	-	13,000 00	-	33,500 00	-	-	50,977 43	3,275 00	1,000 00
Eastport	-	2,100 00	-	13,500 00	5,575 00	800 00	153,997 23	50,177 26	2,500 00
Fairfield	3,000 00	3,666 67	-	25,225 00	-	-	72,534 52	75,958 42	29,125 00
Franklin County, Farmington	1,900 00	4,250 00	-	77,979 00	-	400 00	40,957 85	43,350 00	-
Gardiner Savings Institution	3,000 00	-	-	-	-	-	113,366 10	48,302 78	36,100 00
Gorham	-	1,400 00	-	14,135 00	-	-	162,997 07	4,750 00	2,000 00
Hallowell Savings Institution	4,900 00	-	-	20,900 00	-	-	52,273 05	750 00	-
Hancock County, Ellsworth	200 00	-	-	13,000 00	-	500 00	134,442 51	20,262 00	1,576 56
Houlton	-	1,258 33	-	35,900 00	100 00	-	310,912 24	12,165 00	61,437 62
Kennebec, Augusta	-	18,140 00	-	137,225 00	-	-	168,094 93	177,690 00	6,000 00
Kennebunk	3,100 00	3,500 00	-	24,150 00	-	-	112,513 79	5,050 70	-

Kingfield	-	-	-	-	-	-	19,815 00	13,190 00	-
Machias	-	850 00	-	38,250 00	-	4,000 00	23,437 52	2,990 44	4,925 15
Maine, Portland	-	21,675 00	-	-	-	7,200 00	219,221 03	48,682 37	-
Mechanics', Auburn	1,200 00	3,600 00	-	138,450 00	-	8,000 00	137,090 00	22,915 00	-
Norway	-	4,800 00	-	42,400 00	-	3,200 00	69,817 00	9,536 56	-
Penobscot, Bangor	-	11,000 00	-	39,900 00	-	-	318,028 19	260,056 88	1,466 67
People's, Lewiston	4,800 00	15,600 00	2,972 90	82,000 00	-	800 00	331,969 08	49,804 99	-
People's Safe Deposit and Savings, Bath	6,616 00	1,500 00	-	20,500 00	-	5,500 00	146,562 86	65,664 15	2,000 00
Phillips	-	-	-	14,600 00	-	9,600 00	30,062 74	41,791 25	2,500 00
Piscataquis, Dover	-	1,250 00	-	30,840 00	-	8,000 00	126,123 83	36,539 72	22,225 14
Portland	-	29,500 00	-	96,614 00	-	-	893,996 78	446,941 73	-
Rockland	16,770 00	14,200 00	-	60,995 00	-	2,500 00	79,010 80	233,239 92	-
Saco	13,966 73	36,700 00	3,500 00	44,530 00	411 00	-	484,626 97	83,435 91	-
Saco and Biddeford Savings Institution, Saco	197,650 00	118,330 00	-	58,255 00	8,725 00	-	470,338 17	226,881 03	-
Searsport	9,334 51	6,284 00	-	19,000 00	-	-	1,499 04	-	-
Skowhegan	-	-	-	77,000 00	-	1,000 00	210,711 19	12,163 80	11,615 10
South Berwick	-	4,000 00	1,300 00	23,000 00	-	-	22,447 17	900 00	-
South Paris	-	4,600 00	-	26,850 00	-	7,900 00	69,212 39	17,390 62	-
Thomaston	1,875 00	1,350 00	2,000 00	27,915 00	-	-	31,140 00	4,828 50	500 00
Topsham & Brunswick Twenty-five Cent, Brunswick	500 00	1,100 00	-	25,730 00	-	-	84,204 61	6,405 79	2,000 00
Tremont	-	-	-	-	-	-	26,770 14	75 00	6,700 00
Waterville	4,500 60	5,000 00	-	88,270 00	-	4,050 00	335,925 00	105,385 00	34,400 00
Wiscasset	2,690 00	-	500 00	17,384 00	-	500 00	29,632 67	11,145 50	3,000 00
York County, Biddeford	10,533 72	14,800 00	-	72,175 00	51,285 00	-	307,179 27	6,640 00	-
Total	\$400,832 45	\$539,653 12	\$67,372 90	\$2,111,757 00	\$84,496 00	\$85,450 00	\$8,212,635 70	\$3,107,095 86	\$641,763 63

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	\$57,500 00	-	\$15,234 27	\$34,492 89	-	-	-	\$23,950 95	\$2,688,913 64
Auburn	51,383 94	-	34,529 20	57,305 55	\$2,500 00	\$1,207 77	-	32,821 63	1,928,620 85
Augusta	25,100 00	\$25,000 00	1,275 00	-	-	-	-	132,556 89	7,322,308 55
Bangor	1,130 00	55,994 16	30,600 03	-	-	921 45	-	76,765 09	4,910,735 78
Bath Savings Institution	21,300 03	22,677 10	1,186 27	-	-	1,339 23	-	51,293 99	3,991,931 69
Belfast	3,059 57	7,000 00	463 96	4,500 00	-	786 58	-	67,118 06	1,414,475 92
Bethel	600 00	6,327 32	3,590 97	364 90	2,414 05	1,632 06	-	13,440 74	884,653 22
Biddeford	4,766 18	55,000 00	36,566 46	21,909 08	-	-	\$1,642 50	24,762 21	1,093,518 78
Boothbay, Boothbay Harbor	900 00	-	1,181 01	4,400 56	450 00	-	-	5,412 23	320,352 02
Brewer	-	2,892 14	7,641 80	8,767 96	-	729 94	-	2,314 93	281,582 77
Bridgton	2,100 00	585 00	4,373 82	12,000 60	700 00	655 25	-	5,893 86	693,309 70
Brunswick Savings Institution	8,000 00	6,769 62	2,281 30	-	-	-	400 00	7,433 63	773,396 11
Buxton and Hollis, Buxton	5,336 00	-	4,985 48	-	600 00	22 10	-	5,093 22	333,369 18
Calais	10,000 00	-	4,179 48	-	-	798 24	-	33,546 26	404,796 28
Camden, Rockport	13,500 00	-	3,992 21	2,575 00	1,440 00	-	415 80	31,637 59	261,051 53
Cascade, Oakland	-	2,187 62	14,902 45	9,545 83	800 00	360 24	-	7,672 09	238,193 89
Dexter	-	25,167 16	14,996 02	4,208 30	-	-	-	1,028 62	445,442 53
Eastport	5,000 00	31,205 53	-	19,148 16	1,000 00	-	1,500 00	19,775 65	689,038 75
Fairfield	5,383 15	-	6,000 00	2,605 99	300 00	2,271 83	-	33,141 33	506,611 91
Franklin County, Farmington	10,000 00	21,800 00	11,000 00	-	-	-	-	16,482 05	728,014 90
Gardiner Savings Institution	-	30,000 00	17,700 00	-	-	-	-	25,810 08	2,579,201 86
Gorham	-	-	8,850 00	-	-	-	-	1,951 13	549,919 53
Hallowell Savings Institution	-	1,000 00	1,802 79	-	-	274 67	-	10,299 03	836,205 96
Hancock County, Ellsworth	2,600 00	-	23,404 29	5,797 10	-	-	-	51,548 78	403,851 24
Houlton	-	4,000 00	-	26,815 21	800 00	4,686 47	-	16,754 55	832,208 72
Kennebec, Augusta	15,000 00	34,750 00	-	-	2,500 00	-	-	30,848 19	1,157,148 12
Kennebunk	-	-	-	10,798 60	-	-	-	14,862 18	699,974 52

Kingfield.....	-	-	-	-	525 00	-	-	2,022 07	40,552 07
Machias.....	8,000 00	2,000 00	-	277 50	-	-	-	13,598 17	807,778 78
Maine, Portland.....	2,200 00	5,000 00	-	-	-	5,187 85	-	86,167 06	10,126,451 56
Mechanics', Auburn.....	45,265 00	40,000 00	5,893 12	6,940 40	-	-	-	13,453 62	641,862 14
Norway.....	194 34	6,700 00	4,000 00	7,823 33	1,500 00	171 62	446 21	13,519 39	334,564 70
Penobscot, Bangor.....	2,000 00	-	-	7,227 21	-	54 45	-	42,280 69	2,528,047 09
Peoples', Lewiston.....	52,500 00	13,919 35	3,385 47	57,313 97	5,900 00	15 40	300 00	18,503 99	1,422,163 90
People's Safe Deposit and Savings, Bath.....	1,325 00	18 798 85	-	17,060 50	9,500 00	-	-	42,512 72	842,364 70
Phillips.....	-	-	-	-	300 00	-	-	4,198 36	171,926 28
Piscataquis, Dover.....	-	10,515 50	315 00	18,640 00	-	840 37	-	21,154 31	771,517 62
Portland.....	541,034 37	54,586 75	123,029 65	-	-	10,405 97	-	88,827 52	10,798,434 27
Rockland.....	10,000 00	13,000 00	-	38,301 89	-	1,402 84	-	41,633 72	1,900,378 52
Saco.....	-	-	9,750 79	18,453 96	-	831 82	-	38,165 48	1,368,162 85
Saco and Biddeford Savings Institution, Saco.....	30,000 00	15,722 29	-	-	-	-	-	26,670 27	3,641,647 43
Searsport.....	-	-	300 00	1,577 89	-	148 57	-	996 36	157,570 37
Skowhegan.....	21,100 00	-	7,320 61	12,000 00	-	-	5,000 00	21,777 72	1,627,438 42
South Berwick.....	-	-	100 00	-	-	-	-	10,296 80	415,714 71
South Paris.....	800 00	6,870 00	6,100 00	2,665 00	-	481 92	300 00	13,241 19	307,296 12
Thomaston.....	-	3,600 00	-	-	5,100 00	17,965 26	-	11,640 19	657,461 95
Topsham & Brunswick Twenty-five Cent, Brunswick.....	10,000 00	-	7,700 34	5,467 01	-	27 99	-	6,293 04	255,037 53
Tremont.....	-	-	150 00	31 49	-	-	283 75	18,773 81	66,734 19
Waterville.....	68,670 00	22,100 00	24,843 50	11,593 00	-	-	-	49,580 91	1,307,517 41
Wiscasset.....	200 60	-	3,265 00	-	-	-	-	9,619 72	191,061 89
York County, Biddeford.....	-	-	41,597 89	58,440 00	1,200 00	-	-	9,276 31	968,302 19
Total.....	\$1,038,887 58	\$545,168 39	\$488,488 78	\$489,048 28	\$37,529 05	\$53,159 89	\$10,288 26	\$1,354,409 03	\$77,853,815 64

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 not over \$2,000.	Amount of deposits of over \$500 and not over \$2,000.
Androscoggin County, Lewiston.	7,462	372	-	\$782,836 05	\$661,133 39	\$121,702 66	-	5,828	\$788,122 10	1,543	\$1,576,117 67
Auburn.	5,595	217	-	445,033 14	360,160 52	84,872 62	-	4,358	555,911 10	1,184	1,179,647 21
Augusta.	12,481	164	-	1,031,612 66	903,793 61	127,819 05	-	2,271	1,137,069 49	3,050	3,945,850 67
Bangor.	11,886	953	-	1,284,588 13	1,106,539 23	178,048 90	-	2,905	1,088,967 48	2,700	2,717,314 43
Bath Savings Institution.	6,624	149	-	602,015 64	519,041 65	82,973 99	-	4,450	558,041 60	1,928	2,146,855 47
Belfast.	4,606	153	-	302,915 01	233,664 11	69,250 90	-	3,745	429,353 15	830	821,747 61
Bethel.	1,573	33	-	101,952 42	73,379 11	28,573 31	-	1,331	129,936 02	239	221,273 91
Bideford.	2,870	106	-	225,355 93	200,954 70	24,401 23	-	2,210	318,533 63	595	599,104 61
Boothbay, Boothbay Harbor.	1,520	40	-	92,998 45	88,710 17	4,288 28	-	1,160	126,950 00	352	174,096 00
Brewer.	1,338	69	-	71,101 47	58,622 60	12,478 87	-	1,173	91,901 07	154	147,729 47
Bridgton.	2,667	200	-	189,803 35	185,006 47	4,796 88	-	2,218	215,485 85	437	416,286 73
Brunswick Savings Institution.	2,149	107	-	169,370 48	155,532 07	13,838 41	-	1,659	194,144 74	461	459,996 44
Buxton and Hollis, Buxton.	1,057	37	-	62,607 42	36,863 98	25,743 44	-	864	93,506 30	177	185,552 61
Calais.	1,466	46	-	71,179 93	49,583 75	21,596 18	-	1,237	142,916 90	220	204,784 14
Camden, Rockport.	879	5	-	452,759 73	446,201 03	6,558 70	-	792	156,335 30	83	174,925 97
Cascade, Oakland.	1,315	69	-	102,327 68	82,694 18	19,633 50	-	1,237	148,481 35	78	74,240 12
Dexter.	1,897	-	-	95,043 71	75,068 16	19,975 55	-	1,606	159,735 17	281	243,800 95
Eastport.	2,117	-	50	174,123 80	169,024 96	5,098 84	-	1,725	234,987 46	353	346,468 81
Fairfield.	1,599	56	-	124,602 49	99,881 64	24,720 85	-	1,324	175,099 84	269	284,670 79
Franklin County, Farmington.	2,851	187	-	237,684 16	153,932 65	83,751 51	-	2,373	235,979 67	467	451,668 21
Gardiner Savings Institution.	6,190	76	-	411,606 33	425,362 68	-	\$13,756 35	4,744	447,971 59	1,308	1,610,816 13
Gorham.	1,623	51	-	88,768 27	63,663 68	25,104 59	-	1,274	131,876 87	332	346,343 24
Hallowell Savings Institution.	1,869	-	9	132,571 64	127,018 95	5,552 69	-	1,363	145,262 34	452	505,130 18
Hancock County, Ellsworth.	2,102	21	-	71,841 55	71,990 65	-	149 10	1,804	190,294 29	290	171,387 62
Houlton.	2,622	371	-	491,782 14	304,295 50	187,486 64	-	2,138	238,223 34	431	421,272 55
Kennebec, Augusta.	2,430	69	-	194,610 22	168,145 22	26,465 00	-	1,761	191,895 22	593	639,919 32

Kennebunk	2,344	105	-	145,440 51	17,737 17	37,643 34	-	1,723	195,300 72	392	415,358 72
Kingfield	241	37	-	27,971 27	22,324 00	5,647 27	-	219	18,986 03	21	18,264 29
Machias	2,159	84	-	130,565 00	104,670 40	25,894 60	-	1,673	199,149 34	453	479,196 15
Maine, Portland	24,276	857	-	1,616,156 72	1,303,629 53	312,527 19	-	18,273	2,223,417 55	5,683	6,034,604 00
Mechanics', Auburn	2,472	14	-	122,642 46	95,916 69	26,725 77	-	2,111	219,782 53	347	335,622 23
Norway	1,980	122	-	98,796 16	79,772 63	19,023 53	-	1,796	162,653 41	180	152,685 98
Penobscot, Bangor	6,560	400	-	588,582 30	475,258 45	113,323 85	-	5,046	543,694 16	1,331	1,395,929 78
People's, Lewiston	4,847	211	-	454,045 08	339,397 41	114,647 67	-	3,989	495,463 48	850	882,971 21
People's Safe Deposit and Savings, Bath	4,810	407	-	276,207 64	206,597 99	69,609 65	-	4,476	437,000 83	273	182,226 00
Phillips	1,032	22	-	37,260 82	31,928 43	5,332 39	-	933	75,093 34	99	87,152 77
Piscataquis, Dover	3,048	176	-	249,734 30	201,239 80	48,494 50	-	2,563	253,706 20	466	442,809 20
Portland	24,247	580	-	1,652,703 07	1,368,966 39	283,736 68	-	17,473	2,240,130 23	6,433	7,092,853 03
Rockland	6,132	559	-	451,394 34	407,223 78	44,170 56	-	4,969	591,325 74	1,096	1,033,391 70
Saco	2,560	212	-	326,173 91	188,643 85	137,530 06	-	1,832	268,610 05	631	700,726 18
Saco and Biddeford Savings Institution, Saco	6,271	15	-	481,750 48	536,471 59	-	54,721 11	4,214	580,271 80	1,788	1,092,267 69
Searsport	561	26	-	24,021 44	24,166 96	-	145 52	481	71,349 93	77	67,014 29
Skowhegan	4,375	295	-	497,315 28	346,810 86	150,504 42	-	3,431	447,435 89	841	838,338 60
South Berwick	1,129	50	-	70,669 85	44,012 47	26,657 38	-	851	107,679 46	257	240,817 45
South Paris	1,384	20	-	90,241 12	78,481 13	11,759 99	-	1,206	118,792 02	172	152,631 25
Thomaston	1,868	101	-	158,477 17	105,894 33	52,582 84	-	1,507	220,774 91	363	331,218 93
Topsham and Brunswick five Cent, Brunswick	1,199	49	-	76,570 19	70,323 42	6,246 77	-	1,021	110,087 72	169	152,505 69
Tremont	333	5	-	12,233 51	10,655 31	1,578 20	-	300	35,990 65	33	27,680 70
Waterville	4,440	352	-	445,600 15	306,806 96	138,793 19	-	3,677	433,297 80	741	739,814 90
Wiscasset	1,001	24	-	41,124 41	35,841 49	5,482 92	-	906	79,215 33	88	77,194 68
York County, Biddeford	3,586	138	-	240,965 25	206,432 80	34,512 45	-	2,923	358,562 19	426	479,271 43
Total	203,273	8,409	59	\$16,327,734 23	\$13,518,748 50	\$2,877,757 81	\$68,772 08	157,143	\$18,764,564 18	42,623	\$44,372,036 56

BANK EXAMINER'S REPORT.

TABLE B—Concluded.

Name of Bank.	Number of depositors whose balance is \$2,000 and not over \$5,000.	Amount of deposits of \$2,000 and not over \$5,000.	Number of depositors whose balance is over \$5,000.	Amount of deposits of over \$5,000.	Rate per cent of dividends the past year.	Amount of dividends the past year.	Municipal tax 1902.	State tax 1902.	Annual expenses.
Androscoggin County, Lewiston	86	\$212,986 90	5	\$32,319 79	3	\$69,727 42	\$346 79	\$18,506 22	\$4,293 05
Auburn	53	125,772 87	-	-	3 1/2	60,825 05	642 21	15,795 94	2,582 45
Augusta	498	1,300,259 58	62	566,386 38	3 3/4	234,051 88	502 12	35,608 88	10,500 00
Bangor	260	629,646 10	21	175,685 96	3	126,635 43	1,698 25	35,357 61	5,766 44
Bath Savings Institution	203	609,497 43	43	488,762 29	3 1/2	127,097 39	305 76	27,126 84	4,500 00
Belfast	31	66,133 71	-	-	3	36,214 03	169 68	5,852 80	3,500 00
Bethel	3	6,592 99	-	-	3	9,872 35	108 06	2,531 05	1,000 00
Biddeford	64	160,276 35	1	5,238 70	3 1/2	35,973 23	1,066 25	6,703 28	3,300 00
Boothbay, Boothbay Harbor	2	4,425 53	-	-	3	7,187 85	18 53	2,273 82	1,075 00
Brewer	10	23,282 71	1	5,998 59	3	7,258 56	210 45	1,726 63	1,027 50
Bridgton	12	24,804 85	-	-	3 1/2	21,098 27	109 00	4,904 32	2,100 00
Brunswick Savings Institution	29	70,845 26	-	-	4	20,319 67	241 39	5,703 34	1,600 00
Buxton and Hollis, Buxton	16	34,521 43	-	-	3	11,504 12	56 27	2,359 59	1,100 00
Calais	9	18,845 00	-	-	3 1/2	11,749 07	78 08	2,739 04	1,500 00
Camden, Rockport	4	11,217 63	-	-	3	5,846 35	41 12	1,531 29	1,500 00
Cascade, Oakland	-	-	-	-	3	5,948 00	228 51	1,643 43	838 96
Dexter	10	24,411 14	-	-	3	12,025 74	434 25	3,148 65	3,568 27
Eastport	39	89,015 26	-	-	3	18,929 48	681 63	4,713 44	1,250 00
Fairfield	6	13,825 87	-	-	3 1/2	14,884 22	76 88	3,427 97	1,200 00
Franklin County, Farmington	11	30,061 61	-	-	3	19,556 88	266 05	4,474 56	1,500 00
Gardiner Savings Institution	127	306,418 61	11	71,376 83	3 1/2	77,044 31	396 16	17,328 62	3,900 00
Gorham	17	37,409 85	-	-	3 1/2	16,781 46	118 87	4,075 75	1,650 00
Hallowell Savings Institution	53	126,957 54	1	5,169 04	3 1/2	24,836 26	30 26	6,444 83	2,100 00
Hancock County, Ellsworth	8	17,177 55	-	-	3	10,654 33	952 76	2,380 71	2,400 00
Houlton	49	118,162 20	4	23,769 24	3	17,137 80	55 82	4,943 11	1,900 00
Kennebec, Augusta	69	172,918 33	7	65,832 08	3 1/2	35,101 18	626 68	7,068 62	3,600 00

Kennebunk.....	29	69,231 38	-	-	3 1/2	21,686 92	51 26	5,116 47	1,650 00
Kingfield.....	1	2,040 00	-	-	4	1,239 35	-	229 05	333 57
Machias.....	33	78,317 30	-	-	3	21,193 47	49 26	5,981 71	1,720 00
Maine, Portland.....	313	727,325 00	-	7	50,447 00	3 1/2	291,743 81	1,116 00	81,416 46
Mechanics, Auburn.....	14	31,437 25	-	-	3 1/2	19,445 95	970 74	4,285 71	2,100 00
Norway.....	4	9,850 54	-	-	3	8,823 37	230 75	2,298 29	1,000 00
Penobscot, Bangor.....	172	421,333 38	-	11	73,301 74	3	67,358 19	-	15,342 86
People's, Lewiston.....	8	22,947 10	-	-	3 1/2	40,615 17	310 40	9,767 90	2,250 00
People's Safe Deposit and Savings, Bath.....	57	149,492 00	-	4	50,373 00	3	21,657 75	352 80	5,696 95
Phillips.....	-	-	-	-	-	3	4,519 84	-	1,135 25
Piscataquis, Dover.....	19	42,571 72	-	-	3	19,943 40	121 80	5,453 36	1,765 58
Portland.....	339	749,280 14	-	2	10,799 21	3 1/2	330,502 66	3,214 34	66,285 77
Rockland.....	66	167,379 82	-	1	10,017 37	3	49,594 10	149 10	14,533 01
Saco.....	92	227,408 73	-	5	38,077 86	3 1/2	42,481 19	116 50	8,172 34
Saco and Biddeford Savings Institution, Saco.....	258	677,383 31	-	11	81,428 68	3 1/2	114,672 52	280 00	22,249 26
Searsport.....	3	6,180 00	-	-	-	3	4,212 12	-	1,100 29
Skowhegan.....	102	267,436 00	-	1	5,151 00	3	41,793 35	94 36	11,620 56
South Berwick.....	21	46,344 71	-	-	-	3	10,772 69	4 28	2,360 72
South Paris.....	6	14,303 41	-	-	-	3	7,828 78	343 57	2,131 57
Thomaston.....	26	53,470 67	-	2	19,506 92	3 1/2	19,788 71	31 62	4,929 51
Topsham and Brunswick Twenty-five Cent, Brunswick.....	8	16,447 55	-	1	8,960 77	3	7,889 95	50 10	2,022 03
Tremont.....	-	-	-	-	-	3 1/2	1,967 05	9 00	400 37
Waterville.....	22	51,134 91	-	-	-	3 1/2	36,366 82	719 25	8,190 59
Wiscasset.....	7	16,979 93	-	-	-	3 1/2	6,078 45	123 75	1,270 81
York County, Biddeford.....	36	88,868 28	-	1	5,143 53	3 1/2	31,696 68	859 02	6,271 61
Total.....	3,305	\$8,172,579 40	202	\$1,793,743 98	*3.26	\$2,263,120 64	\$18,649 83	\$537,720 51	\$159,991 53

* Average.

TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources October 25, 1902.

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	\$15,531 11	-	\$92,796 90	\$53,396 05	-
Auburn Trust Company, Auburn	104,800 00	10,000 00	3,039 06	\$3,648 75	437 80	-	-
Augusta Trust Company, Augusta	100,000 00	25,000 00	68,475 16	1,777,325 56	609,092 52	-	\$15,000 00
Bar Harbor Banking and Trust Company, Bar Harbor	50,000 00	45,000 00	10,925 88	-	456,546 27	138,534 72	6,000 00
Eastern Trust and Banking Company, Bangor	172,000 00	100,000 00	123,320 76	1,418,623 69	1,021,555 42	73,975 39	-
Lewiston Trust and Safe Deposit Company, Lewiston	75,000 00	-	8,341 41	182,289 29	159,942 28	30,808 80	-
Livermore Falls Trust and Banking Company, Livermore Falls	50,000 00	15,000 00	5,106 35	240,699 36	78,363 75	65,024 15	-
Machias Banking Company, Machias	25,000 00	1,250 00	3,431 21	-	110,590 65	-	-
Maine Trust and Banking Company, Gardiner	100,000 00	30,000 00	37,623 22	210,596 41	297,215 43	62,596 34	65,264 25
Mercantile Trust Company, Portland	100,000 00	20,000 00	37,581 21	101,711 35	663,247 50	47,100 16	-
Merchants' Trust and Banking Company, Presque Isle	50,000 00	2,300 00	8,374 00	-	21,033 35	-	-
People's Trust Company, Farmington	50,000 00	1,000 00	25,479 44	35,031 64	419,777 50	200 00	7,000 00
Portland Trust Company, Portland	200,000 00	100,000 00	226,274 81	50,774 35	1,678,002 47	-	14,475 71
Rockland Trust Company, Rockland	100,000 00	25,000 00	15,640 08	114,299 35	131,668 00	1,660 50	-
Rumford Falls Trust Company, Rumford Falls	50,000 00	25,000 00	27,481 45	450,077 79	224,339 51	1,022 00	-
Union Safe Deposit and Trust Company, Portland	250,000 00	5,000 00	106,115 02	-	541,068 64	79,930 03	58,054 21
Waterville Trust Company, Waterville	100,000 00	2,000 00	39,249 24	644,689 49	283,823 96	-	-
Westbrook Trust Company, Westbrook	50,000 00	9,600 00	7,766 09	-	381,606 48	8,631 86	-
Total	\$1,676,800 00	\$446,150 00	\$769,755 50	\$5,265,676 44	\$7,171,198 43	\$562,880 00	\$165,794 17

TABLE C—Continued.
Liabilities—Concluded.

Name of Bank.	Unpaid dividends.	Deposits for coupons.	Treasurers' checks outstanding.	Due to other banks and bankers.	Bills payable.	Other liabilities.	Total liabilities.
Aroostook Trust and Banking Company, Caribou	-	-	-	-	\$10,000 00	-	\$251,724 06
Auburn Trust Company, Auburn	-	-	\$342 06	-	-	-	122,267 67
Augusta Trust Company, Augusta	\$120 00	-	16,679 58	\$19,158 56	25,125 00	\$1,600 00	2,657,576 38
Bar Harbor Banking and Trust Company, Bar Harbor	232 00	\$250 00	3,551 19	-	-	-	711,040 06
Eastern Trust and Banking Company, Bangor	-	905 03	-	6,232 19	-	92,436 00	3,009,042 43
Lewiston Trust and Safe Deposit Company, Lewiston	-	-	190 30	-	-	2,250 00	458,822 03
Livermore Falls Trust and Banking Company, Livermore Falls	55 20	-	-	-	-	-	454,248 81
Machias Banking Company, Machias	-	-	-	-	-	-	140,271 86
Maine Trust and Banking Company, Gardiner	-	-	533 90	-	48,729 16	-	852,558 71
Mercantile Trust Company, Portland	-	795 00	644 68	-	-	-	971,079 90
Merchants' Trust and Banking Company, Presque Isle	-	-	-	-	-	-	117,615 76
People's Trust Company, Farmington	301 75	-	548 12	26 07	-	-	539,364 52
Portland Trust Company, Portland	4 00	21,961 00	-	-	-	674,671 84	2,966,164 18
Rockland Trust Company, Rockland	60 83	-	-	6,109 92	-	-	394,438 68
Rumford Falls Trust Company, Rumford Falls	-	935 00	215 27	6,383 79	-	-	785,455 41
Union Safe Deposit and Trust Company, Portland	-	12,906 75	-	-	-	-	1,053,074 65
Waterville Trust Company, Waterville	-	2,155 00	4,283 10	103 48	15,000 00	-	1,091,304 27
Westbrook Trust Company, Westbrook	-	-	-	2,191 79	-	-	459,886 22
Total	\$773 78	\$39,907 78	\$26,988 80	\$40,205 80	\$98,854 16	\$770,957 84	\$17,035,941 70

BANK EXAMINER'S REPORT.

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 . . .	\$164,223 79	\$41,191 15	\$21,850 00	-	\$3,000 00	\$1,760 78	-	-	\$19,698 34	-	\$251,724 06
Auburn Trust Company, Auburn	59,926 64	-	23,502 50	-	18,000 00	-	\$1,126 09	\$5,000 00	14,712 44	-	122,267 67
Augusta Trust Company, Augusta	1,613,724 02	24,648 00	825,886 64	\$15,000 00	-	-	2,475 91	-	171,405 51	\$4,436 30	2,657,576 38
Bar Harbor Banking and Trust Company, Bar Harbor	360,485 64	81,730 26	117,857 50	6,000 00	4,000 00	-	2,191 53	7,500 00	131,275 13	-	711,040 06
Eastern Trust and Banking Company, Bangor.	1,574,268 54	486,312 50	585,234 92	-	38,892 52	713 15	1,009 03	7,974 13	313,653 33	990 36	3,009,048 48
Lewiston Trust and Safe Deposit Company, Lewiston..	315,028 19	-	68,000 00	-	20,000 00	-	1,615 65	30,820 00	21,885 16	1,473 05	458,822 08
Livermore Falls Trust and Banking Co., Livermore Falls	140,208 94	144,305 70	146,358 50	-	-	-	899 53	6,400 00	16,076 14	-	454,248 81
Machias Banking Company, Machias	42,185 86	-	64,030 27	-	-	-	-	-	34,055 73	-	140,271 86
Maine Trust and Banking Company, Gardiner	295,366 23	88,083 55	347,643 83	65,264 25	-	-	2,439 73	2,500 00	43,011 12	8,250 00	852,558 71
Mercantile Trust Company, Portland.	403,750 33	58,259 00	443,705 20	-	-	-	2,463 73	3,000 00	59,901 64	-	971,679 90
Merchants' Trust and Banking Company, Presque Isle.	95,546 37	-	1,900 00	-	4,044 66	-	1,682 27	-	14,442 46	-	117,615 76
Peoples' Trust Company, Farmington	125,082 83	151,722 55	125,495 10	7,000 00	68,498 26	-	442 15	1,206 20	59,917 43	-	539,364 52

Portland Trust Company, Portland.....	1,089,061 49	-	979,780 00	13,383 85	-	-	-	130 00	266,240 00	617,598 84	2,966,164 18
Rockland Trust Company, Rockland.....	209,888 66	-	125,902 50	-	-	-	-	4,500 00	53,583 75	563 77	394,438 68
Rumford Falls Trust Com- pany, Rumford Falls.....	280,563 10	135,013 25	289,575 40	-	15,000 00	73 10	1,701 10	1,000 00	62,539 46	-	785,455 41
Union Safe Deposit and Trust Company, Portland.....	156,539 17	11,600 00	812,038 05	36,965 00	16,686 21	-	-	-	13,025 83	6,220 39	1,053,074 65
Waterville Trust Company, Waterville.....	746,071 02	124,101 25	47,500 00	-	3,000 00	-	6,419 03	36,000 00	127,400 47	812 50	1,091,304 27
Westbrook Trust Company, Westbrook.....	188,692 20	73,334 56	108,837 25	-	24,957 89	-	1,988 31	2,000 00	60,076 01	-	459,886 22
Total	\$7,860,603 02	\$1,420,301 77	\$5,135,097 66	\$143,613 10	\$216,079 54	\$2,547 03	\$26,454 09	\$108,000 33	\$1,482,899 95	\$640,345 21	\$17,035,941 70

BANK EXAMINER'S REPORT.

LOAN AND BUILDING ASSOCIATIONS.

TABLE D—Statement of Liabilities and Resources, October 25, 1902.
Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Other liabilities.	Total liabilities.
Auburn.....	\$71,197 46	\$3,293 20	\$18,180 00	-	-	\$446 29	-	\$93,116 95
Augusta.....	161,301 07	4,739 21	99 00	\$25 44	-	14,677 52	-	180,842 24
Bangor.....	235,734 80	8,830 84	1,591 00	-	\$200 00	6,316 36	-	232,673 00
Bath.....	76,090 39	1,300 00	-	54 28	-	1,299 96	-	78,744 63
Belfast.....	26,978 15	1,029 14	14 00	-	-	122 99	-	28,144 28
Brunswick.....	59,339 25	1,925 00	-	-	-	494 34	-	61,758 59
Bucksport.....	27,993 66	306 60	23 00	-	-	584 30	-	28,907 56
Casco, Portland.....	316,623 88	8,265 17	16,825 00	67 41	1,291 60	5,458 62	-	348,531 68
Cumberland, Portland.....	184,504 65	5,600 00	2,720 55	-	-	602 85	\$550 00	193,978 05
Deering, Portland.....	98,810 94	1,229 42	1,056 00	22 80	-	1,028 56	-	102,147 72
Dexter.....	80,777	754 57	23 00	-	-	1,567 46	2,000 00	85,117 86
Ellsworth.....	54,997	850 00	52 33	291 12	-	2,036 09	1,000 00	59,226 82
Falmouth, Portland.....	91,456 1	2,182 00	1,984 95	-	-	-	-	95,623 01
Forest City, Portland.....	17,557 18	160 86	-	-	-	374 21	500 00	18,591 75
Gardiner.....	46,291 32	1,700 00	-	-	-	5,138 79	12,400 00	65,530 11
Guilford.....	4,327 28	3 33	52 00	-	-	80 73	-	4,463 34
Hallowell.....	32,041 85	1,339 06	18 00	-	-	523 88	-	33,922 79
Kennebunk.....	48,105 49	1,742 12	19,361 98	-	-	-	-	69,209 59
Lewiston.....	1,614 00	-	12 00	-	-	207 28	4,175 00	6,008 28
Madison.....	9,493 53	102 00	40 00	-	-	326 92	-	9,962 45
Mechanics', Portland.....	63,626 84	1,394 05	159 60	-	-	157 71	7,997 63	73,339 83
Mechanic Falls.....	24,240 71	862 99	7,678 47	-	-	392 15	-	33,174 32
Old Town.....	80,333 63	1,992 64	185 00	-	-	2,861 88	-	85,373 15

Penobscot, Bangor	85,888 84	564 15	848 00	-	-	1,409 15	-	88,710 14
Piscataquis, Foxcroft	39,564 84	1,879 04	442 00	-	-	2,730 15	-	44,616 03
Portland	197,596 95	4,992 99	14,000 00	467 96	-	135 24	-	217,193 14
Rockland	122,414 31	3,024 21	371 00	122 76	-	1,025 74	-	126,956 02
Sanford	60,981 04	1,080 00	11,203 95	-	300 00	2,967 31	-	76,532 30
Somerset, Skowhegan	68,395 09	1,679 24	3,092 79	-	1,500 00	456 92	46 82	75,171 46
South Portland	34,118 98	1,087 24	5,564 62	-	-	1,075 66	-	42,446 50
Waldoboro	12,426 90	183 38	2 00	3 00	-	121 54	1,600 00	14,336 82
Waterville	87,921 42	633 05	572 30	-	-	1,885 76	4,657 26	95,669 79
Wiscasset	1,028 80	72 67	-	44 94	-	59 20	200 00	1,465 61
York, Biddeford	56,221 23	1,966 49	115 00	576 35	3,000 00	1,321 70	-	63,200 77
Total	\$2,579,991 27	\$66,768 16	\$106,287 54	\$1,676 06	\$6,291 60	\$58,485 26	\$35,126 71	\$2,854,626 60

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	\$74,959 80	\$1,045 00	-	\$14,802 33	-	\$217 75	\$2 00	\$26 33	\$2,063 74	-	\$93,116 95
Augusta	171,520 01	1,340 00	-	3,523 83	-	-	-	98 66	4,359 74	-	180,842 24
Bangor	219,748 37	2,175 00	-	544 62	-	173 14	-	845 93	27,395 80	\$1,790 64	282,673 00
Bath	74,271 38	2,850 00	-	-	-	75 00	-	-	765 92	782 33	78,744 63
Belfast	28,068 50	-	-	-	-	-	-	1 00	74 78	-	28,144 28
Brunswick	53,492 38	2,265 00	-	5,746 99	-	-	-	25 00	29 22	-	61,758 59
Bucksport	25,626 98	2,760 00	-	-	-	-	-	480 00	515 78	-	28,907 56
Casco, Portland	256,850 00	1,350 00	\$3,300 00	63,802 64	-	-	115 68	348 50	19,264 86	3,500 00	348,531 68
Cumberland, Portland	175,103 00	2,765 00	-	10,639 18	-	-	-	-	5,470 87	-	193,978 05
Deering, Portland	67,216 00	2,300 00	800 00	20,933 43	-	-	-	-	10,878 29	-	102,147 72
Dexter	57,639 87	2,580 00	-	323 43	\$21,115 38	-	62 50	89 67	2,908 25	398 78	85,117 88
Ellsworth	57,725 00	850 00	-	-	-	-	70 00	134 05	447 77	-	59,226 82
Falmouth, Portland	85,856 44	350 00	-	5,303 66	-	-	-	-	2,155 67	1,957 24	95,623 01
Forest City, Portland	18,500 00	-	-	-	-	-	-	77 86	13 89	-	18,591 75
Gardiner	63,225 00	300 00	-	-	-	-	50 55	115 88	1,838 68	-	65,530 11
Guilford	3,400 00	-	-	-	-	-	25 00	1,035 43	291 00	-	4,463 34
Hallowell	33,100 00	-	-	-	-	-	55 00	-	767 79	-	33,922 79
Kennebunk	65,164 91	845 00	-	800 00	-	-	-	-	2,399 68	-	69,209 59
Lewiston	5,450 00	-	-	-	-	-	182 65	236 53	139 10	-	6,008 28
Madison	9,490 00	-	-	-	-	-	-	-	472 45	-	9,962 45
Mechanics', Portland	51,849 22	2,550 00	575 00	14,955 34	-	-	19 78	247 84	3,142 65	-	73,339 83
Mechanic Falls	29,942 60	2,534 00	-	-	-	-	-	189 88	507 84	-	33,174 32
Old Town	81,566 00	2,290 00	-	-	-	-	18 38	64 99	1,433 78	-	85,373 15
Penobscot, Bangor	75,538 25	2,520 00	-	-	3,240 00	-	-	436 74	6,975 15	-	88,710 14
Piscataquis, Foxcroft	38,200 00	1,700 00	-	-	2,000 00	-	-	128 93	2,666 00	520 96	44,616 65
Portland	136,500 00	200 00	4,350 00	44,610 01	-	-	145 35	-	28,187 78	3,200 00	217,193 14

Rockland.....	123,119 32	1,880 00	500 00	791 04	-	300 00	-	15 00	350 66	-	126,956 02
Sanford.....	64,100 00	1,700 00	5,100 00	2,869 19	-	-	233 17	762 16	1,767 78	-	76,532 30
Somerset, Skowhegan.....	65,542 93	-	-	1,229 03	8,399 50	-	-	-	-	-	75,171 46
South Portland.....	39,341 37	-	-	-	-	-	76 86	56 01	2,972 26	-	42,446 50
Waldoboro.....	13,555 00	100 00	-	-	-	-	-	4 17	677 65	-	14,336 82
Waterville.....	91,621 82	971 00	-	3,000 00	-	-	-	76 97	-	-	95,669 79
Wiscasset.....	1,400 00	-	-	-	-	-	-	-	5 61	-	1,405 61
York, Biddeford.....	52,270 18	1,400 00	-	7,996 11	-	-	-	432 53	1,101 95	-	63,200 77
Total.....	\$2,410,954 33	\$41,620 00	\$14,625 00	\$201,890 83	\$34,754 88	\$765 89	\$1,056 92	\$4,422 39	\$132,386 41	\$12,149 95	\$2,854,626 00

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 dividends the past year.	Average premium charged on loans.
Auburn	187	66	1,182	425½	87	3½	7	\$4,608 81	-
Augusta	489	228	2,520	952	253	-	5	3,243 40	.35
Bangor	853	299	6,671	1,260	384	-	5	11,850 24	-
Bath	235	99	1,353	415	116	-	6	4,612 00	.45
Belfast	77	42	868	154	45	-	7	1,981 10	.9
Brunswick	193	90	995	358	106	-	5	2,976 38	-
Bucksport	167	84	442	159	85	-	5	1,390 79	.6
Casco, Portland	787	230	4,456	1,335	230	4	6	13,537 67	1.8
Cumberland, Portland	503	114	2,732	916	121	4	6	10,684 18	1.8
Deering, Portland	241	58	1,467	436	75	4	5½	6,580 15	1.8
Dexter	255	109	1,061	393	136	-	5½	4,169 66	.02
Ellsworth	267	68	1,043	340	63	-	5½	2,502 23	1.5
Falmouth, Portland	292	88	1,634	452	88	*4	6	6,464 73	1.8
Forest City, Portland	40	14	821	81	15	4	7	1,047 61	2.4
Gardiner	148	84	554	339	97	-	6	2,681 94	.54
Guilford	49	5	174	18	5	-	3	81 70	.6
Hallowell	100	41	530	168	41	-	5	1,744 33	-
Kennebunk	264	98	962	337	122	5	6½	3,107 34	1.5
Lewiston	26	4	138	28	4	4	-	-	1.8
Madison	54	15	322	82	17	-	5	428 41	-
Mechanics', Portland	150	45	872	235	47	-	5½	3,379 09	1.5
Mechanic Falls	168	55	437	229	74	4	10	2,205 82	.2
Old Town	264	96	1,393	496	137	-	6	4,455 96	-
Penobscot, Bangor	230	79	1,746	410	99	-	5	3,888 92	-
Piscataquis, Foxcroft	132	47	807	258	59	-	6	2,214 83	1.2
Portland	598	134	3,415	674	134	4	6	11,082 98	1.8
Rockland	488	180	2,315	715	210	-	6	6,782 32	-

BANK EXAMINER'S REPORT.

Sanford	223	67	1,205	331	81	4	6	4,201 01	.6
Somerset, Skowhegan	172	76	869	372	101	4	5	3,658 18	-
South Portland	165	49	824	218	47	5	8	2,222 72	1.8
Waldoboro	101	41	231	101	44	-	5	549 05	-
Waterville	204	71	1,552	502	90	5	5	4,111 44	-
Wiscasset	8	2	20	7	2	-	3 ¹ / ₁₀	57 60	.6
York County, (Biddeford).....	195	86	1,181	363	86	-	5	2,350 84	-
Total	8,255	2,864	45,732	13,559¹/₂	3,336	†4.18	†5.83	145,038 93	†.80

*Only to borrowers.

† Average.

BANK EXAMINER'S REPORT.

**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 68
Matia Libby	Lewiston		Nov. 15, 1871	11 67
Belle Barker	Lewiston		Nov. 24, 1871	7 86
Richard H. Norris	Lewiston		Nov. 9, 1872	4 72
Ella A. Symonds	Lewiston		Dec. 27, 1872	13 07
Edward M. Hayward	Lisbon Falls		June 19, 1873	1 86
Morrell E. Temple	Durham		June 25, 1873	2 10
Lizzie E. Drew	Farmington		July 26, 1873	2 10
Edwin L. Taylor	Mexico		Feb. 28, 1874	1 98
Nellie F. Hammond	Lewiston		March 4, 1874	1 98
Mary M. Freeman	Lynn, Mass.		June 16, 1874	24 86
Willie H. Church	Lewiston		July 10, 1874	1 97
Sarah A. J. Dyer	Leeds		Sept. 24, 1874	5 70
George O. Goodwin	Poland		June 1, 1875	3 42
Willis Oakes Dill	Lewiston		Jan. 2, 1875	11 60
Amos T. Barrell	Hartford		April 5, 1875	1 85
Gertrude M. Gennings	Leeds		April 1, 1875	6 57
Patrick Dacey	Gloucester, Mass.		July 8, 1875	1 90
Francisco Gilbert	Turner		Feb. 8, 1876	8 32
Mattie C. Stevens	Lewiston		Oct. 26, 1877	22 11
Sadie L. Spaulding	Lewiston		Dec. 22, 1877	4 62
Julia F. Pressey	Lewiston		Aug. 30, 1878	7 20
Laura Rounds	Lewiston		July 17, 1878	10 25
Helen L. Gilbert	Lewiston		July 18, 1878	37 56
F. E. Severance	Lewiston		July 25, 1879	1 94
Arthur L. Bonney	Lewiston		Oct. 12, 1881	6 42
Everett E. Reed	Lewiston		July 12, 1882	5 12
Linwood Barbour	Biddeford		Dec. 19, 1881	10 88
Alfred Soule	Auburn		Feb. 16, 1882	1 81
Lydia M. Flinn	Lewiston		Jan. 21, 1882	1 81
Clara A. Bray	Lewiston		Feb. 20, 1882	5 30

AUBURN SAVINGS BANK—AUBURN.

James H. Jones	Buckfield		July 7, 1873	\$36 94
Chas. N. Morse	Auburn		March 31, 1873	2 19
Clara A. Bean	North Auburn		Jan. 1, 1874	5 40
Z. A. Putnam	Auburn		Jan. 1, 1874	2 15
Idella M. Norris	Wayne		Jan. 6, 1873	2 21
Chas. V. Allen	Buckfield		Oct. 23, 1872	2 25
George D. Bowie	Durham		Dec. 24, 1872	15 11
Layfayette Nutting	Casco		May 27, 1872	15 49
Abbie L. Hibbs	Hebron		April 10, 1872	13 33
Harriet Haskell	Auburn	Deceased	April 6, 1874	16 73
Hattie M. Spaulding	Livermore		Jan. 16, 1874	19 33
Eva E. Blake	New Gloucester		Nov. 17, 1870	7 37
John McKenney	Auburn		Sept. 28, 1870	918 73
Josephine E. Gleason	Poland		April 28, 1868	3 76
Mary E. Ayer	Lewiston		May 2, 1870	2 87
A. A. Verrill	Auburn		July 8, 1875	2 01
Almira H. Keen	Sumner		March 22, 1874	74 09
Almon C. Parker	Durham		April 9, 1874	5 00
Edward A. Conant	Auburn		June 9, 1874	2 10
Samuel Stanchfield	Auburn		Jan. 5, 1876	12 48
Alphonso Small	Auburn		Aug. 18, 1877	1 87
Carrie F. Hayford	Canton		Feb. 22, 1877	40 77

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.
Geo. A. Bennett.....	Lewiston.....	.....	April 7, 1874...	\$5 06
Almer W. Bowle.....	Auburn.....	.....	Aug. 3, 1876...	20 80
Wm. B. Perkins.....	Lewiston.....	.....	July 16, 1878...	12 66
Herbert O. Gleason.....	Mexico.....	.....	July 29, 1878...	1 97
Thomas A. Beals.....	Leeds.....	.....	March 13, 1875	18 08
Edward N. Frost.....	Rumford.....	.....	May 3, 1876...	2 01
Alton H. Allen.....	Auburn.....	.....	Jan. 10, 1876...	12 48
Sadie B. Norris.....	Auburn.....	.....	March 6, 1876...	1 43
Sarah A. Witham.....	Auburn.....	.....	Aug. 5, 1878...	13 86
Julias A. Ricker.....	Auburn.....	.....	July 29, 1878...	2 01
Jennie Belle Crossman.....	Durham.....	.....	May 3, 1876...	3 40
Gertrude M. Bemis.....	Auburn.....	.....	Aug. 22, 1878...	3 05
Harris W. Jordan.....	Lewiston.....	.....	Sept. 5, 1878...	53 97
Eliza Dennison.....	Durham.....	.....	Oct. 17, 1878...	4 08
Florence E. Smith.....	Turner.....	.....	Aug. 28, 1878...	4 15
Chas. E. Washburne.....	Lewiston.....	.....	July 22, 1878...	10 97
Lucy Phaneuf.....	Lewiston.....	.....	Dec. 20, 1877...	4 04
Geo. Ross.....	Palmyra.....	.....	July 16, 1879...	3 25
Alice M. Wing.....	Wayne.....	.....	Sept. 11, 1879...	2 04
Flora E. Farrington.....	Livermore.....	.....	Jan. 20, 1879...	3 69
Minnie H. Holland.....	Lewiston.....	.....	March 4, 1879...	75 51
Daniel Bucknam.....	Hebron.....	.....	Aug. 14, 1879...	22 39
Susie A. Hinds.....	Livermore Falls.....	.....	April 29, 1879...	16 31
Nellie M. Hutchins.....	Auburn.....	.....	Dec. 7, 1878...	11 30
N. T. True.....	Oswego, N. Y.....	.....	Dec. 10, 1878...	12 58
Betsy Lothrop.....	Auburn.....	.....	Nov. 19, 1878...	9 67
Lois Conant.....	Turner.....	.....	Sept. 1, 1879...	6 70
E. Augusta Wheeler.....	Auburn.....	.....	Nov. 14, 1878...	4 35
Daniel A. Keen.....	Sumner.....	.....	Sept. 22, 1879...	10 90
Chas. H. Metcalf.....	Auburn.....	.....	May 7, 1879...	5 00
Henry Halcy.....	Topsham.....	.....	Feb. 25, 1879...	6 08
Obadiah L. West.....	Auburn.....	.....	April 25, 1879...	42 68
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 90
Montgomery L. Allen.....	Turner.....	.....	Jan. 22, 1879...	88
Edith M. Ripley.....	Buckfield.....	.....	Dec. 22, 1878...	15
Helen L. Ripley.....	Buckfield.....	.....	Dec. 22, 1878...	15
Emily F. Ripley.....	Buckfield.....	.....	Dec. 22, 1878...	15
Willie N. Allen.....	Mechanic Falls.....	.....	Aug. 24, 1878...	99
Emily L. Skinner.....	Auburn.....	.....	July 23, 1878...	78
Lucy M. Golder.....	Auburn.....	.....	April 10, 1879...	57
Alice H. Pettengill.....	Auburn.....	.....	Nov. 30, 1878...	28
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...	67
Pitt P. Pulsifer.....	Poland.....	.....	May 9, 1881...	18 77
Sally Wheeler.....	Leeds.....	.....	Jan. 29, 1880...	25 38
Geo. W. Parker.....	Auburn.....	.....	Sept. 14, 1878...	56
Abbie H. Meserve.....	Auburn.....	.....	Feb. 10, 1880...	22
Frank D. Herrick.....	Poland.....	.....	Jan. 13, 1879...	90
William S. Allen.....	Turner.....	.....	Jan. 22, 1879...	33
Nellie S. Daseomb.....	Auburn.....	.....	May 21, 1880...	2 46
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
Maria L. Stetson.....	Bowdoin.....	.....	July 18, 1882...	215 13

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.
Susie M. Lunt	Auburn		Nov. 27, 1878	\$4 18
Mrs. L. A. Hunton	Auburn		Sept. 17, 1878	56
Eliza Douglass	Alton, N. H.		May 29, 1880	69 00
Edwin H. Nason			Feb. 22, 1879	20
Chas. A. Boomer	Auburn		May 26, 1880	2 67
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	356 38
Don Blaine McKenney	Auburn		Oct. 29, 1880	1 86
John Whittmore, G'd'n	Lisbon		Jan. 31, 1879	96 31
Nellie F. Blethen	Auburn		Oct. 5, 1878	2 31
Orra M. Gordon	New Sharon		July 29, 1878	5 51
Lincoln H. House	Auburn		June 7, 1879	32
Chas. H. Dook	Auburn		July 23, 1878	76
Elmer E. White	Topsham		July 27, 1878	70
Eddie M. Ingalls	Auburn		Dec. 6, 1878	4 10
Horace M. Lowe	Auburn		Jan. 17, 1879	2 47
Willie R. Whitman	Auburn		Aug. 26, 1878	2 24
C. K. Pollister	Lewiston		Oct. 2, 1878	17 29
Lydia Pierce	Auburn		Oct. 16, 1879	87
Harry P. Davee	Minot		Feb. 24, 1879	73
Mary A. Davee	Minot		Feb. 24, 1879	25
Fred W. Jones	Auburn		May 22, 1879	14
Emma A. Cobb	Auburn		Nov. 11, 1878	72
Anna A. Munroe	Auburn		Aug. 10, 1878	72
Lizzie C. Briggs	Turner		July 20, 1880	72
Fred W. Cushman	Hebron		July 22, 1877	72
Sylvanus A. Jenkins	Wales		Aug. 12, 1878	7 60
Sarah F. Wood	Winthrop		Aug. 9, 1878	2 48
Nellie T. Wood	Winthrop		May 6, 1880	2 48
Geo. L. Davis	Minot		Aug. 2, 1878	42
Edith I. Stevens	Auburn		Nov. 7, 1879	42
Herbert I. Jordan	Auburn		Sept. 10, 1879	2 18
Lillian J. Jennings	East Turner		Sept. 26, 1878	14
Leon E. Stevens	North Turner		Nov. 11, 1878	46
Geo. C. Turner	Mechanic Falls		March 16, 1879	16 70
James E. Blethen	Auburn		Oct. 5, 1878	13 59
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 32
Lewis L. Churchill	Leeds		Oct. 11, 1878	88
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	5 15
Nellie F. Thompson	Canton		July 29, 1878	1 90
Eddie O. Perry	Auburn		Aug. 1, 1878	3 75
Susie Stevens	Auburn		May 26, 1880	64
Willie C. Bradbury	Auburn		July 10, 1880	61
Etta M. Duffy	Auburn		July 22, 1878	9 24
Everett E. Coombs	Auburn		Dec. 19, 1878	2 15
Dirigo Tem. Ass'n. No. 3	Auburn		Jan. 24, 1880	36
Theophilus Libby	Auburn		Oct. 26, 1878	25
Geo. C. Freeman	Auburn		April 24, 1879	38
Arthur Waterhouse	Poland		March 5, 1879	62
Edgar Allen	Auburn		Jan. 7, 1879	2 21
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	5 63
Lizzie W. Smith	North Turner		Nov. 11, 1878	61
Abigail French	Turner		July 29, 1880	124 58
Myrtie Belle Hayford			Oct. 27, 1880	45 83
A. D. Whitman	Auburn		Jan. 5, 1880	35 56
Drusilla Townsend	Auburn		Sept. 16, 1879	8 18
Fred B. Knight	Auburn		Feb. 16, 1880	4 78

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.
Lizzie M. Grovener.....	Monmouth .....	.....	Nov. 14, 1878...	\$5 95
Jennie Moody.....	Lewiston.....	.....	Jan. 14, 1880...	48 91
Susie O. Spring.....	New Gloucester.....	.....	Dec. 31, 1874...	16 28
Augusta B. Spring.....	New Gloucester.....	.....	April 23, 1881...	15 93
Allura P. Rowe.....	Oxford.....	.....	Aug. 25, 1880...	1 94
Alice B. Fuller.....	Livermore.....	.....	Dec. 20, 1881...	69 89
Delia M. Perkins.....	Lewiston.....	.....	Aug. 1, 1878....	5 81
Henry Haley.....	Topsham.....	.....	Feb. 25, 1879...	6 08
Mary W. Bates.....	Auburn.....	Deceased.....	Dec. 13, 1878...	1 97
Ernest W. Lowe.....	Turner.....	.....	June 13, 1879...	5 60
Chas. Burns.....	Poland.....	.....	March 10, 1880...	11 84
E. F. Hutchinson.....	Auburn.....	.....	July 19, 1878...	19 21
W. E. Emerson.....	Monmouth.....	.....	April 21, 1880...	67 81
Polly Emerson.....	Auburn.....	.....	May 27, 1879...	41 86
Mary J. Allen.....	Auburn.....	.....	May 27, 1879...	10 78
Wm. H. Keith.....	Winthrop.....	.....	Aug. 25, 1880...	24 08
Caleb Dorr.....	.....	.....	April 10, 1880...	4 15
Sadie May Parker.....	Durham.....	.....	April 30, 1880...	2 72
Harry A. Bigelow.....	Auburn.....	.....	Feb. 14, 1880...	23 33
Otto H. Bean.....	Auburn.....	.....	April 9, 1881...	1 84
W. R. Bowie.....	Auburn.....	.....	Aug. 31, 1881...	1 83

AUGUSTA SAVINGS BANK—AUGUSTA.

"We have no deposits coming under the above law."

BANGOR SAVINGS BANK—BANGOR.

Mrs. B. F. Onkes.....	East Tawas, Mich. ....	.....	April 26, 1873...	\$2 40
Heirs of Mary J. Moore.....	.....	.....	Dec. 1, 1863....	394 00
Henry D. Cushing.....	.....	.....	Aug. 10, 1874...	13 21
Alice L. Heald.....	Carmel.....	.....	Oct. 1, 1868....	2 96
Mrs. Mary E. Phillips.....	Bangor.....	.....	Oct. 1, 1868....	3 96
Mary T. Crosby.....	Bangor.....	.....	May 26, 1876...	3 68
Matthew McLaughlin.....	Medway.....	.....	July 1, 1875....	12 10
Mary E. Perkins.....	.....	.....	July 1, 1875....	39 51
Mrs. Lizzie A. Lansil, Trustee.....	.....	.....	Oct. 1, 1868....	3 52
Melinda J. Pond.....	Brewer.....	.....	Oct. 1, 1868....	3 53
A. F. Morrill.....	Bangor.....	.....	Oct. 1, 1868....	6 97
G. Harvey Mosely.....	Boston.....	.....	Oct. 1, 1868....	19 21
Frank Pearson.....	.....	.....	May 10, 1862...	242 98
Henrietta P. Abbott.....	.....	.....	Feb. 4, 1861...	168 19
Ella E. Heald.....	Lincoln.....	Deceased.....	Oct. 5, 1872...	38 65
Mary L. Rowe.....	Bangor.....	.....	Dec. 27, 1875...	25 77
Isaac S. Whitman.....	Bangor.....	Deceased.....	March 1, 1870...	282 51
Augustus Colson.....	Hampden.....	.....	Nov. 14, 1876...	3 01
Maria Davis.....	.....	.....	Oct. 1, 1868....	100 05
Lucy A. Lowell.....	.....	.....	Oct. 1, 1868....	88 88
Mary A. McCann.....	Bangor.....	.....	July 10, 1877...	19 21
Sabra E. Genthner Robin- son.....	Providence, R. I....	Deceased.....	May 28, 1872...	174 61
Geo. E. Fifield.....	Bangor.....	.....	Dec. 20, 1873...	15 88
Leroy M. Bickford.....	Hyde Park, Mass.....	.....	Feb. 12, 1877...	36 78
Lydia A. Bickford.....	Hyde Park, Mass.....	.....	March 29, 1875...	574 57
Lura A. Googins.....	Estabrook.....	.....	July 6, 1877...	6 82
Daniel and Mary Sullivan.....	Bangor.....	.....	July 1, 1878....	2 48
Cornelius Conners.....	Bangor.....	.....	July 1, 1878....	5 37
Jacob Buswell.....	Exeter Mills.....	.....	July 1, 1878....	12 40
Helen M. Buswell.....	Milford.....	.....	July 1, 1878....	3 50
Mrs. Mercy J. Powers.....	Eddington.....	Deceased.....	July 11, 1878...	4 09

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.
Mrs. Margaret Clark.....	South Orrington.....		July 11, 1878...	5 60
Mary Curran	Old Town.....		July 17, 1878...	1 98
Margaret Robinson.....	.....		July 17, 1878...	7 80
Hester A. Tenney.....	Newburg		Aug. 29, 1878 ..	6 14
Timothy Mahoney.....	Bangor	Soldier.....	April 27, 1863...	168 19
Edwin Sibley.....	Portland	Soldier.....	Sept. 23, 1863...	421 80
Boardman S. Williams.....	Fort Fairfield.....		July 28, 1871...	15 89
D. A. Warren.....	Glenburn		Oct. 6, 1875 ..	1 92
Eva G. Leavitt.....	Kingman		Sept. 3, 1879...	11 14
Lena G. Whitcomb.....	Ellsworth		July 22, 1875...	96 07
Jennie Jackman Campbell.	Garland.....		Jan. 9, 1872...	38 96
Alice M. Gerrish Bigelow.	Old Town.....		Oct. 21, 1872...	17 88
Jos. E. Collier.....	Bangor		Oct. 23, 1865...	73 02
Harry A. Shorey, Jr.....	Old Town		May 4, 1868...	2 97
Annie M. Westgate.....	Bangor		Aug. 3, 1868...	3 00
Bertrand Jackson.....	Bangor		April 27, 1870...	9 16
W. S. Young.....	Greenfield.....		Feb. 17, 1869...	5 19
Gussie E. Chipman.....	Hampden.....		Aug. 21, 1869...	2 96
Warren Skillin.....	Garland.....		April 1, 1870...	16 85
Gustavus W. Miller.....	Old Town.....		April 8, 1871...	3 30
Mrs. Ruth A. Leonards.....	Hampden.....		May 5, 1868...	7 51
Sarah F. Craig.....	Lincoln.....		Sept. 13, 1873...	18 99
T. C. Woodman.....	Ellsworth.....		Nov. 10, 1871...	82 52
Andrew Farris.....	Bangor		Dec. 4, 1871...	15 87
Mrs. Mary C. Stewart.....	Bangor		May 18, 1868...	119 84
Fred A. Hodgkins.....	Bangor		March 26, 1872...	8 73
Mand A. Bacon.....	Bangor		May 15, 1872...	2 21
Geo. Hay.....	Bangor		Oct. 12, 1872...	7 11
Harry Humphrey.....	Bangor		July 10, 1872...	15 11
Clara L. Freeman.....	Warren, Mass.....		Aug. 28, 1876...	11 88
Chas. A. Swett.....	Orrington.....		Oct. 20, 1874...	10 74
John E. Godfrey for John Dyer.....	Bangor	Deceased ..	Dec. 16, 1872...	43 27
Robt. Patten Sargent.....	Bangor		Dec. 30, 1872...	30 48
Elizabeth D. Snow.....	Bangor	Deceased ..	Jan. 7, 1873...	77 69
James H. Blake.....	Corinth.....		Sept. 18, 1873...	8 17
Chas. J. Holt.....	New York.....		Sept. 30, 1873...	2 06
James J. Hurley.....	Bangor		Sept. 22, 1873...	13 73
Mrs. Anna Verplast.....	Bangor		May 26, 1868...	21 15
Nason & Abbott.....	Winterport.....		June 19, 1875...	3 21
Mrs. Mary Hay.....	Bangor		April 10, 1868...	6 15
Carrie M. Knowles Pratt.....	Exeter.....		Dec. 18, 1874...	1 96
Wm. A. Burgess.....	.....		Jan. 26, 1863...	231 08
Mrs. Sarah Higgins.....	Hampden.....		Oct. 27, 1877...	1 84
Mrs. Augusta Eldridge.....	Bangor		Jan. 4, 1876...	15 11
Timothy McCarty.....	Bangor		July 1, 1878...	3 63
Thomas Mehan.....	Bangor		April 3, 1873...	30 05
Jos. Doane.....	Orrington.....		July 1, 1876...	31 11
Mary Oak, Gdn. Mrs. Agnes Robshaw.....	Milford.....		July 1, 1878 ..	3 68
Rosilla A. Nickerson.....	.....		Oct. 1, 1868 ..	3 36
Augustin A. Johnson.....	.....		Oct. 3, 1862 ..	116 41
Anna E. Gibbs.....	Bangor	Deceased ..	April 1, 1862...	62 67
Albert F. Foster.....	Argyle.....		Oct. 6, 1871...	17 64
Mary Louise Tarbox.....	Bangor	Deceased ..	Oct. 3, 1879...	242 83
Timothy Sullivan.....	Bangor		July 1, 1878...	4 75
Edgar Walls.....	Mt. Desert.....		Oct. 2, 1878...	11 66
Florence Emerson Greene.	Bangor		April 6, 1869...	80 81
Mary Adams.....	Lyman.....		Dec. 7, 1881...	106 61
Margaret Clark.....	Bangor		Aug. 5, 1881...	12 76
Mary Waters.....	Portland.....		Dec. 12, 1881...	427 87
Alvin C. French.....	Stillwater.....		Aug. 12, 1881...	25 12
Pauline Ingraham.....	Gardner Rd., Brookline, Mass.....		Sept. 1, 1881...	261 98
Wellington Haslam.....	Ellsworth.....		Dec. 1, 1881...	41 91
Althea Marsh.....	Bangor		Dec. 25, 1882...	50 61
Maria V. Leavitt.....	Bangor		April 29, 1882...	7 93

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.
Edith C. Leavitt.....	Bangor.....	.....	April 29, 1882..	\$2 10
Edwin J. Grant.....	.....	.....	July 18, 1882..	9 92
Bashy P. Depolia.....	Ashland.....	.....	Nov. 4, 1882..	20 10
Lizzie Hayward.....	Ashland.....	.....	July 19, 1882..	415 49
F. S. Murch.....	New York City.....	.....	April 1, 1882..	1 82
Frederick H. Allen.....	Bangor.....	.....	Nov. 18, 1882..	103 65
Mabel F. Tapley.....	West Brooksville..	.....	Dec. 28, 1882..	9 81

BATH SAVINGS INSTITUTION—BATH.

Ralph C. Gowell.....	Sherman, Kansas.....	.....	Aug. 3, 1881..	\$122 51
Prudie Gowell.....	Sherman, Kansas.....	.....	Aug. 3, 1881..	122 51
Austin A. Hopkins.....	Brunswick.....	.....	May 31, 1881..	11 63
Daniel A. Clifford.....	Edgecomb.....	.....	Nov. 26, 1880..	252 62
Helen C. Hagggett.....	Edgecomb.....	.....	Jan. 1, 1880..	65 32
Eugene E. Freeman.....	Bath.....	.....	July 26, 1880..	10
James G. Dunning.....	Bath.....	.....	Sept. 6, 1880..	10
Francis F. Curtis.....	Bowdoinham.....	.....	Jan. 31, 1879..	26 65
Mary E. B. Owen.....	Bath.....	.....	Jan. 9, 1880..	32
Elias Smith.....	Bath.....	.....	July 1, 1881..	2 80
Fred G. Orr.....	Harpwell.....	.....	Jan. 17, 1881..	25 28
William McKinney.....	Westport.....	.....	Jan. 7, 1878..	13 64
Ella F. Oliver.....	Georgetown.....	.....	Oct. 13, 1876..	14 69
Deborah C. Messerve.....	Bowdoin.....	.....	Jan. 2, 1879..	111 54
Lucy J. Burton.....	Warren.....	.....	March 1, 1881..	252 62
Roscoe E. Carleton.....	East Pittston.....	.....	July 8, 1875..	15 36
Abby Brown.....	Bath.....	.....	Dec. 4, 1874..	99 50
Henry F. Blethen.....	Boston, Mass.....	.....	Aug. 2, 1876..	67
Ruth E. Spinney.....	Parkers Head.....	.....	June 12, 1877..	43 21
Milton E. Bailey.....	Woolwich.....	.....	May 8, 1877..	17 86
William W. Crooker.....	Bath.....	.....	April 18, 1879..	34
Joseph Bailey.....	Newcastle.....	.....	Aug. 29, 1873..	1694 03
Thomas A. Hunt.....	Georgetown.....	.....	Aug. 6, 1877..	19 38
Ruby Ann Bowie.....	Phippsburg.....	.....	June 17, 1880..	263 51
John W. Mullins.....	Boothbay.....	.....	Dec. 18, 1877..	31 45
Loretta J. Rattleff.....	Georgetown.....	.....	April 9, 1879..	100 72
John Dixon, Jr.....	Boothbay.....	.....	Feb. 10, 1874..	4 00
Sewall Watson, Agent.....	Bath.....	Deceased..	Feb. 5, 1873..	88 32
Sarah U. Reed.....	Woolwich.....	.....	July 1, 1877..	105 46
Eliza A. Lincoln.....	Bath.....	.....	June 24, 1874..	1 46
Deborah S. Skolfield.....	Bath.....	Deceased..	Aug. 20, 1872..	1 03
Timoth Byrnes.....	Bath.....	Deceased..	Feb. 12, 1870..	190 86
Alvin P. Sylvester.....	Phippsburg.....	.....	Sept. 10, 1869..	21 33
Herbert M. Anderson.....	Bath.....	.....	Dec. 27, 1872..	94 04
Joseph H. Webber.....	Bath.....	.....	Feb. 16, 1870..	21 14
Fannie L. Griffin.....	Freeport.....	.....	Nov. 23, 1878..	1 00
Alexander Wyman.....	Phippsburg.....	.....	Nov. 4, 1878..	70 21
Thomas E. Cressy.....	Westport.....	.....	Sept. 22, 1868..	22 85
Hattie L. Cushing.....	Bowdoinham.....	.....	July 13, 1868..	38 56
Frances S. Bowman.....	Westport.....	.....	March 24, 1880..	663 05
Mary A. Hubbard.....	Wiscasset.....	.....	Feb. 15, 1871..	1 54
William Swain.....	Bristol.....	.....	Aug. 3, 1867..	1 50
Frederick Reed.....	Southport.....	.....	Aug. 25, 1868..	1 00
Edward H. Farnsworth.....	Woolwich.....	.....	June 16, 1866..	1 00
Anna T. Bailey.....	Wiscasset.....	.....	Aug. 18, 1877..	1 00
Simeon Furlington.....	Bath.....	.....	July 1, 1881..	2 29
Fannie Conley.....	Bath.....	.....	June 5, 1876..	24 94
Samuel Francis.....	Boston, Mass.....	.....	July 13, 1875..	1572 68
William Gilmore.....	Woolwich.....	.....	Feb. 1, 1875..	201 18
Archibald Hall.....	Port David, L. Can.....	.....	July 17, 1877..	13 72
H. Hildreth & S. Furlington Trustees Est. Isalah Snow	Bath.....	Deceased..	Aug. 1, 1872..	513 54
Frank Benner.....	Waldoboro.....	.....	Dec. 9, 1881..	144 58
Elbridge A. Oliver.....	Phippsburg.....	.....	Aug. 1, 1882..	10
Linda O. Rogers.....	Bath.....	.....	March 3, 1882..	06
Willard S. Davis.....	Boston, Mass.....	.....	Aug. 16, 1882..	33 97
Edward C. Loring.....	Edgecomb.....	.....	Sept. 12, 1877..	61 30

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.
George S. Gerrish.....	Portland..		July, 1880.....	\$19 36

BETHEL SAVINGS BANK—BETHEL.

Thomas N. Kilgore.....			May 11, 1874...	\$0 50
George B. Flint.....	Colebrook, N. H....		Sept. 26, 1872..	19 70
Alice M. Cole.....			May 21, 1873...	2 30
Ashton O. Wilson.....			May 21, 1873...	12 15
Ida M. Estes.....	Greenwood.....		July 31, 1873...	15 26
Lillian A. Estes.....	Greenwood.....		July 31, 1873...	15 26
John True Davis.....	Portsmouth, N. H..		Sept. 30, 1873..	5 60
Edward S. Mason.....	Bethel.....		Oct. 30, 1873...	2 24
Orlando P. Wescott.....	Bar Harbor.....		Jan. 1, 1874....	2 21
Rinaldo L. Cummings.....	Greenwood.....		Feb. 24, 1874...	2 18
Wallace M. Morrill.....			Sept. 9, 1874...	3 91
George H. Robertson.....	Bethel.....		Sept. 28, 1874..	2 60
Edward J. Coolidge.....			Oct. 19, 1874...	30 72
Sarah A. Bragg.....			Nov. 10, 1874...	16 51
Robert W. Gray.....			Jan. 1, 1875....	96 34
Melville C. Kimball, trustee	Malden, Mass.....		July 3, 1875....	401 08
Henry C. Frost.....			Oct. 25, 1875...	2 06
Alice G. Richardson.....			Dec. 8, 1875....	5 32
Albert H. Lombard.....			Dec. 3, 1875....	4 97
Allera L. Harper.....			Jan. 3, 1876....	6 41
Bertie N. Bennett.....			Feb. 3, 1876....	5 15
Ernest S. Bennett.....			Feb. 3, 1876....	5 15
Henry P. Merrill.....			March 6, 1876..	7 68
William Richardson.....			July 14, 1876...	8 06
Hattie C. Clark.....	Bethel.....	Deceased	Sept. 1, 1876...	3 37
Methodist Church.....	Newry Circuit.....		Jan. 13, 1879...	163 08
Frank L. Morrill.....			Aug. 30, 1879...	3 44
Fred A. Small.....	Woodstock.....		Aug. 18, 1879...	9 21
Fred A. Fifield.....			May 14, 1879...	62 85
Kimball Martin, Guardian.			Dec. 19, 1879...	124 56
Mary P. Tenney.....			Feb. 27, 1880...	46 27
Alice A. Timberlake.....		Deceased	Nov. 29, 1879...	14 59
Cecil Raymond Kimball.....			July 9, 1881...	10 52
Hannah Chandler.....			Nov. 24, 1880...	19 47
Julia A. Hobbs.....			June 24, 1882...	59 76
Harry P. Swett.....			June 16, 1882...	10 19

BIDDEFORD SAVINGS BANK—BIDDEFORD.

"None."

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

"None."

BREWER SAVINGS BANK—BREWER.

Ansil J. Rankin.....	Colorado	Deceased...	Sept. 10, 1873..	\$6 77
Robert T. Maholland.....	Brewer.....	Deceased...	Nov. 11, 1873..	2 38

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.
Thomas McMullen.....	Bridgton.....	.....	Sept. 29, 1869..	\$1 97
Arville L. Whitney.....	Bridgton.....	.....	Aug. 25, 1874..	2 12
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.....	.....	.....	Dec. 24, 1876..	3 57
Lulu V. Gammon.....	.....	.....	March 1, 1881..	5 97
Arthur W. Libby.....	.....	.....	Oct. 1, 1879..	8 60
Annie May Smith.....	.....	.....	Sept. 30, 1879..	8 32

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

Philena Thomas, Trustee ..	Topsham.....	.....	Nov. 17, 1868..	\$17 87
Frankie W. Harmon.....	Brunswick.....	.....	Jan. 2, 1871....	2 29
Elizabeth P. Mallett.....	Topsham.....	.....	March 28, 1872..	29 04
J. Herbert Dyer.....	Harpwell.....	.....	March 24, 1873..	13 45
Mrs. S. W. Sawyer.....	Brunswick.....	.....	July 29, 1875..	13 10
C. C. Humphreys, Agent for D. Alexander.....	Brunswick.....	Deceased...	Dec. 20, 1875..	4 85
Sophia M. Rich.....	Bath.....	Deceased...	Dec. 21, 1875..	4 07
Chas. Richardson.....	.....	.....	June 19, 1879..	11 45
G. W. Pennell.....	Brunswick.....	.....	May 17, 1880..	46 24
Mary L. Parrin.....	Brunswick.....	.....	Dec. 23, 1880..	153 36
Mellie E. Nowell.....	Topsham.....	.....	Feb. 25, 1881..	8 70
Hattie C. Plummer.....	Lisbon Falls..	.....	Sept. 18, 1882..	211 78

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

"None."

CALAIS SAVINGS BANK—CALAIS.

Geo. M. Johnson, Jr	Calais.....	Deceased...	May 4, 1878..	\$0 99
Milton S. Ripley.....	Waite.....	Deceased...	Sept. 27, 1878..	1 40
Charles O'Brien.....	Milltown, N. B. ....	.....	June 7, 1878..	12 77
Hannah Pomeroy.....	St. James, N. B.	Deceased...	Sept. 22, 1879..	40 98

CAMDEN SAVINGS BANK—ROCKPORT.

"None."

CASCADE SAVINGS BANK—OAKLAND.

Geo. T. Penney.....	Oakland.....	.....	March 12, 1871..	2 79
Sherman Horn.....	Canaan.....	.....	April 27, 1871..	6 33
Stephen R. Penney.....	.....	.....	Aug. 21, 1871..	9 95
John Lambert.....	Oakland.....	.....	Nov. 23, 1875..	6 33
Fred L. Dearborn.....	Oakland.....	Deceased...	March 29, 1875..	2 30
John H. Nolin.....	Oakland.....	Deceased...	Jan. 1, 1877....	18 63
Bertelle E. Gage.....	Oakland.....	Deceased...	Jan. 4, 1878....	50 55
Fred E. Webb.....	Oakland.....	Deceased...	April 1, 1881....	8 87

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 31
Willie Appleyard .....	.....	.....	Feb. 25, 1871....	21 14
Valmer Mains	Dexter .....	.....	July 28, 1873....	8 76
Chas. A. Emerson	Dexter .....	.....	March 20, 1875	4 20
Oecla E. Hurd	Dexter .....	.....	May 12, 1876....	7 81
Fred E. Burrill	Dexter .....	.....	Dec. 23, 1878....	6 41
Daniel P. Lowell	Corinna .....	.....	July 6, 1874....	5 07
Lessie Royal	Garland .....	.....	Nov. 27, 1875....	1 93
Frank M. Buzzell..	Dexter .....	.....	Oct. 1, 1882....	10 39

EASTPORT SAVINGS BANK—EASTPORT.

"None."

FAIRFIELD SAVINGS BANK—FAIRFIELD.

Enoch F. Stratton	Clinton.....	.....	Sept. 21, 1871..	\$22 30
Arthur Stevens.....	Philadelphia, Pa..	.....	July 18, 1874....	15 62
Elihu Lawrence, 2nd.....	Fairfield.....	Deceased..	July 2, 1879....	42 34
Savage Pooler.....	Waterville.....	.....	June 18, 1880....	139 65
Nellie B. Fossett.....	.....	.....	Oct. 28, 1881....	21 79
Blanch A. Davis.....	.....	.....	Dec. 10, 1881....	10 75

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

Fred Davis	California .....	.....	Jan. 28, 1869....	\$10 38
Joseph C. Walton .....	.....	.....	April 1, 1870....	2 63
Chas. and Elmer Merrill	Temple .....	.....	Sept. 29, 1870....	6 10
Martha B. Phillips .....	.....	.....	July 12, 1871....	15 45
Julia A. Russell .....	.....	.....	Jan. 13, 1872....	2 42
Benj. H. Russell .....	.....	.....	Jan. 13, 1872....	2 42
James S. Bailey .....	.....	.....	April 1, 1872....	5 67
Edwin and Wilbur Howard	Weld .....	.....	June 20, 1872....	5 56
Dorothy Phelps .....	.....	.....	June 22, 1872....	12 47
Carrie S. Parcher.....	Farmington.....	.....	Sept. 28, 1873....	2 86
Warren C. Dyer .....	.....	.....	March 29, 1873....	35 82
Rozillah T. Gilbert.....	New Portland.....	.....	July 1, 1873....	2 22
has. A. Searles.....	Farmington.....	Deceased..	July 1, 1873....	2 74
Herbert Russell .....	.....	.....	July 5, 1873....	2 22

GARDINER SAVINGS INSTITUTION—GARDINER.

Georgiana Williams.....	Gardiner .....	.....	Jan. 17, 1855....	\$47 53
Elizabeth I. Ellis	Bristol .....	.....	Jan. 19, 1865....	33 58
Horace T. Barrett.....	Pittston.....	.....	Jan. 2, 1858....	14 86
Margaret E. Jackins.....	Gardiner.....	.....	Oct. 19, 1882....	1,251 46
Vesta M. Gatchell.....	Bowdoinham.....	.....	Aug. 1, 1860....	13 07
Mary J. Morse	West Gardiner.....	.....	Aug. 3, 1882....	64 21
Catherine M. Gay	Waldoboro.....	.....	Oct. 26, 1870....	72 79
Fred E. Goodwin.....	Litchfield.....	.....	Sept. 15, 1868....	47 90
Lucy D. Cowan	Gardiner.....	.....	Jan. 17, 1870....	108 13
Henrietta C. Richardson.....	Pittston.....	.....	Sept. 4, 1876....	4 43
Alice May Curtis.....	Gardiner.....	.....	Aug. 14, 1874....	4 04
Wilbert Quinn	Pittston.....	.....	June 30, 1870....	2 79
Mary E. Green	Wilton.....	.....	June 21, 1871....	6 79
Manly S. Green.....	Wilton.....	.....	July 26, 1875....	33 49

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.
Henry S. Beedle	Richmond		Aug. 4, 1871	\$27 57
Elbridge G. Blodgett	Pittston		Jan. 17, 1872	6 48
Hattie Blair	Richmond		Sept. 4, 1872	17 64
Edward H. Higgins			Dec. 22, 1874	44 18
Fred F. Hooker			April 16, 1874	9 46
Calvin B. Hooker			April 13, 1874	9 46
Silas P. Manson			Aug. 19, 1874	21 74
J. H. Flitner			Nov. 3, 1876	179 02
Carrie Sanborn			Dec. 8, 1874	21 74
Arthur W. Bailey			Oct. 26, 1880	19 95
Alton E. Moore			Sept. 28, 1881	2 21
Ellen A. Dearbon			Jan. 31, 1873	368 10
Nancy Bonner			March 12, 1873	25 42
Leonard F. Dodge			Jan. 9, 1876	5 63
Susan E. Cookson			April 12, 1881	12 05
Gertrude S. Eastman			Jan. 17, 1877	96 37
Geo. B. James, Jr.			Oct. 8, 1873	5 88
Mary A. Moore			Oct. 13, 1873	178 41
Frank Temple			Nov. 19, 1873	87 25
Hattie Douglass			Dec. 17, 1873	37 38
Lettice Marson			Nov. 6, 1878	35 84
Edith R. Barber			Jan. 29, 1874	30 17
Augustus Hanly			March 14, 1874	2 30
Harry E. Cowan			Jan. 25, 1880	52 20
Lizzie M. Crawford			April 15, 1874	15 97
Mabel L. Bartlett			April 27, 1880	7 72
Lucius W. Richardson			Dec. 7, 1874	15 50
Mary I. Moore			Jan. 26, 1879	19
Harry A. Higgins			June 25, 1874	32 75
Ellen A. Dearbon			July 15, 1874	453 44
Ford B. Curtis			Oct. 6, 1875	10 81
Fred A. White			March 20, 1877	96 41
Robert Barber, Jr.			Feb. 15, 1875	15 20
Anna M. Hilton			June 28, 1875	31 30
Benj. B. Preble			Nov. 24, 1876	12 90
Ancens Gregg			Feb. 19, 1877	18 18
Robert T. Booker			Aug. 15, 1877	13 71
Julia A. Ward			Aug. 22, 1875	32 58
Fred H. Oliver			March 22, 1876	14 21
Henry Coombs			March 25, 1876	5 09
Mary E. Shaw			April 19, 1876	29 57
Anna M. Tobey			March 4, 1881	67 21
Geo. W. Douglass			Nov. 4, 1877	2 01
W. E. Cunningham			Oct. 28, 1876	5 09
Moses Call			Oct. 20, 1881	1 81
Anna Marston			April 5, 1882	24 64
William N. Titus			Aug. 14, 1877	09
Emily R. Kendall	Bowdoinham		Sept. 18, 1878	133 42
George W. Annable	Gardiner		March 12, 1879	1 89
Joseph Hodgkins	Gardiner		Nov. 1, 1880	46
Mary C. Rogers	Gardiner		June 16, 1880	36 57
Dora E. Crocker	Hartland		Nov. 5, 1880	395 29
Eva M. Marson	Richmond		April 5, 1882	22 90
George E. Merrill	Richmond		Jan. 3, 1882	2 09
Frank L. Tibbetts	Somerville		Sept. 16, 1881	8 88
Laura J. Patterson	Wiscasset	Deceased	Nov. 19, 1880	71 82
Mary A. Powers	Litchfield		Dec. 30, 1880	16 00
Charles F. Brann	Gardiner		March 16, 1881	18 32
Elizabeth A. Huff	Portland		Jan. 11, 1882	698 47
Lizzie M. Little	Monmouth		Oct. 27, 1881	3 98
Julia A. Bumpus	Paris		Dec. 5, 1881	113 78
Bert C. Clement	Minnesota		Dec. 20, 1881	22 13
Sadie C. Clement	Minnesota		Dec. 20, 1881	22 13
James H. Gilman	Monmouth		Dec. 28, 1881	13 03
Hannibal F. Hamlin	Gardiner		July 24, 1882	1 77
Jennie M. Wakeley	Gardiner		April 27, 1882	3 91
Annie E. Bird	Rockland		June 9, 1882	222 59
Charles A. Bodwell	Pittston		July 17, 1882	21 58
Maud N. Flitner	Aina		Sept. 27, 1882	10 37

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....	\$0 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....	58 41
Mary J. Whitney.....	Gorham.....	.....	Feb. 25, 1876....	63 71
Horace E. Cram.....	Gorham.....	.....	Feb. 29, 1876....	62
Miss Hannah P. Hamblen.	North Gorham.....	.....	Sept. 2, 1876....	63
Florence M. Sawyer.....	Limington.....	.....	Dec. 8, 1876....	4 24
Elvin Libby.....	South Gorham.....	.....	March 3, 1877....	20 59
Albert Webster.....	North Gorham.....	.....	Sept. 5, 1877....	24 12
Archelaus Lewis, Jr.....	Westbrook.....	.....	May 8, 1878....	6 12
Frank Edward Parker.....	Gorham.....	.....	Sept. 20, 1879....	02
Willard H. Deguio.....	Gorham.....	.....	Jan. 6, 1881....	1 79
Ranson B. Welch.....	West Gorham.....	.....	June 2, 1881....	6 07
John L. Loring.....	Gorham.....	.....	June 29, 1881....	19 68
Thomas T. Loring.....	Gorham.....	.....	June 29, 1881....	9 52
Ella E. Binford.....	West Baldwin.....	.....	Aug. 27, 1881....	54 64
Susie Tibbetts.....	Wakefield, N. H.....	.....	Sept. 16, 1881....	1 80
Herbert T. Higgins.....	Gorham.....	.....	Nov. 26, 1881....	1 79
George H. Higgins.....	Gorham.....	.....	Nov. 26, 1881....	1 79
Stanwood Higgins.....	Gorham.....	.....	Jan. 28, 1882....	2 98
Henry M. Irish.....	Gorham.....	.....	March 25, 1882....	32 44
Samuel Blake, Jr.....	Limington.....	.....	April 8, 1882....	83 81

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

Albert Thorne.....	Wayne.....	.....	May 14, 1866....	\$3 63
F. and L. Call.....	Richmond.....	Deceased.....	Aug. 18, 1862....	10 57
A. M. Patterson.....	Alna.....	.....	April 26, 1856....	27 68
Barbara A. Mears.....	Manchester.....	.....	Sept. 27, 1856....	6 46
Samuel W. Taylor.....	Mt. Vernon.....	.....	June 16, 1860....	19 06
Thomas A. Robbins.....	Chelsea.....	.....	Jan. 12, 1861....	8 17
Ellen M. Town.....	Hallowell.....	.....	March 24, 1868....	3 20
John H. Fellows.....	Hallowell.....	.....	Aug. 16, 1868....	52 41
Charles H. Whittier.....	Chelsea.....	.....	Feb. 7, 1875....	3 21
Heirs of H. C. Whittier.....	Monmouth.....	.....	Sept. 10, 1874....	243 89
A. B. Hubbard.....	Hallowell.....	.....	June 5, 1866....	50
Nettie Brown.....	Hallowell.....	.....	Dec. 6, 1875....	2 17
G. Emma Hinkley.....	Bowdoinham.....	.....	Feb. 28, 1876....	81 60

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

Annie A. Wilkinson.....	Roxbury, Mass.....	.....	June 21, 1873....	\$3 38
Willard A. Wilkinson.....	Sullivan.....	.....	July 21, 1873....	13 48
Fred E. Cushman.....	Ellsworth.....	Deceased.....	Oct. 1, 1873....	4 60
Chester E. Marceys.....	Southwest Harbor.	.....	Dec. 23, 1873....	5 16
Geo. S. Dority.....	Ellsworth.....	.....	Jan. 15, 1874....	2 12
Increase J. Shackford..	Ellsworth.....	.....	Sept. 9, 1875....	2 81
Elma P. Ash.....	Sullivan.....	.....	April 28, 1874....	2 06
Frank W. Ross.....	Long Island.....	.....	June 1, 1874....	14 33
John B. Cole.....	Prospect Harbor..	.....	June 28, 1874....	14 10
Hiram P. Bartlett.....	Ellsworth.....	.....	Aug. 8, 1874....	2 65
Edwin F. Bartlett.....	Ellsworth.....	.....	Aug. 8, 1874....	2 65
Irine E. Douglass.....	Ellsworth.....	.....	Sept. 14, 1874....	2 00
Sarah E. Ingalls.....	Ellsworth.....	.....	Sept. 23, 1876....	1 91
Alice M. Danico, A. F. Burn-	ham, Guardian.....	.....	March 27, 1875....	45 25
Bennie G. Aiken.....	Ellsworth.....	.....	March 23, 1878....	50 83
A. Springer.....	.....	Deceased.....	June 10, 1875....	7 50

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.....	.....	Deceased...	Feb. 14, 1876...	\$41 08
Frank L. Hodgkins.....	Hancock.....	.....	Sept. 24, 1875...	1 94
Granscome V. Butler.....	Eastbrook.....	.....	Nov. 3, 1876...	1 88
Maria B. Abbott.....	.....	.....	April 14, 1877...	63 68
Wm. A. Milliken.....	.....	.....	June 4, 1878...	3 02
Everlaide McFarland.....	Bar Harbor.....	Deceased...	Dec. 25, 1880...	3 05
Ada Ash.....	.....	.....	June 2, 1878...	6 42
Lonnie G. Moon.....	Hancock.....	.....	Oct. 29, 1878...	23 32
G. W. Reynolds.....	.....	.....	Dec. 2, 1878...	4 09
Thomas W. Ash.....	.....	Deceased...	Oct. 25, 1878...	10 03
S. P. Thomas.....	Ellsworth.....	Deceased...	June 15, 1880...	23 89
David Rodick.....	.....	Deceased...	Oct. 4, 1880...	31 39
Cecil G. Rosebrook.....	.....	.....	Jan. 9, 1880...	10 64
Geo. W. Burns.....	.....	.....	Feb. 21, 1880...	1 76
Warren Watson.....	.....	.....	April 13, 1881...	12 62
Harry P. Simpson.....	.....	.....	Dec. 31, 1880...	4 76
Howard L. Hardison.....	.....	.....	June 25, 1881...	52 13
Loren D. Rich.....	.....	.....	Feb. 27, 1882...	118 47

HOULTON SAVINGS BANK—HOULTON.

W. F. Boardman.....	Calais.....	.....	March 4, 1872...	\$2 85
Idal Pratt.....	Haynesville.....	.....	May 8, 1872...	19 90
Fannie G. Elder.....	E. Lexington, Mass.....	.....	Sept. 10, 1873...	6 58
Eliza J. Collins.....	Linneus.....	.....	Nov. 20, 1874...	6 14
Mary A. Buber.....	Hodgdon.....	.....	July 23, 1875...	8 20
Andrew W. Byron.....	Linneus.....	.....	Jan. 9, 1880...	43 52
Augustus W. Mandeville.....	Presque Isle.....	.....	Aug. 19, 1876...	2 21
Ethel Knowlton.....	Monson.....	.....	May 28, 1880...	30 35
Sarah C. Parks.....	Hodgdon.....	.....	Nov. 3, 1880...	5 37
Carrie M. Jackins.....	Hodgdon.....	.....	March 16, 1880...	1 87
Geo. E. Fifield.....	Bangor.....	.....	Aug. 8, 1881...	33 00
Wevner Bartlett.....	Ashland.....	.....	Dec. 4, 1880...	51 35
Mrs. M. J. Turner.....	Houlton.....	.....	June 14, 1881...	7 96
Luther Phipps, Executor.....	Littleton.....	.....	July 5, 1881...	4 33
Jesse C. Towle.....	Sherman.....	.....	Sept. 16, 1881...	2 68
Alfred B. Towle.....	Sherman.....	.....	Sept. 16, 1881...	2 68
Alice Benoit.....	Houlton.....	.....	July 26, 1882...	94 36

KENNEBEC SAVINGS BANK—AUGUSTA.

"This bank has none that I am aware of."

KENNEBUNK SAVINGS BANK—KENNEBUNK.

"None."

KINGFIELD SAVINGS BANK—KINGFIELD.

"None."

MACHIAS SAVINGS BANK—MACHIAS.

Ella Lambert.....	.....	.....	Dec. 30, 1875...	\$17 30
Harriet E. Thaxter, Treasurer W. C. E. S.....	Machias.....	Deceased...	July 26, 1879...	347 70

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.
Mrs. Sarah L. Carter.....			Aug. 26, 1882 ..	\$2 46
Bertha L. Taylor.....	New Gloucester...		Jan. 24, 1876...	1 84
Leander B. Pike.....			June 22, 1875...	87
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...	93
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 Stimson.....	Brooklyn.....		March 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, 1869...	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.....			March 10, 1866	2 36
Michael Woods.....			Jan. 3, 1866....	2 01
Sarah E. Abbott.....			Dec. 22, 1866...	1 95
Martha E. Morton.....			Feb. 1, 1868....	13 33
Thomas Chrisham.....			Jan. 9, 1868....	12 62
Michael Burke.....			Dec. 21, 1868...	39 05
Carrie Marsters.....	Portland.....		June 22, 1869...	1 92
Frank R. Redlon.....			April 10, 1869...	2 93
Annie W. Libby.....	Portland.....		March 12, 1870	2 41
Annie Turner.....	Portland.....		March 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 Gosson.....			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.....		March 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, N.H.		Oct. 11, 1876...	25
James E. Willard.....	Alfred.....		April 30, 1877...	108 25
Abby W. Scott.....	Portland.....		Feb. 6, 1877....	53
Mrs. Esther A. Kimball.....	Portland.....		March 3, 1877...	34
Mildred A. Libby.....	Cape Elizabeth...		April 6, 1877...	30
Fred W. Small.....			June 4, 1877...	37
Benj. F. Andrews, Guardian of Ferdinand A. Treat.....	Portland.....		March 5, 1877...	7 78
Messrs. Haven and 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.....	W.P. is dead	Jan. 2, 1878....	4 52
Edw. C. Ambrose.....			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

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.
George T. Libby	Scarboro.....		July 17, 1879...	\$15 69
Arthur L. Nelson.....			Sept. 18, 1879...	2 35
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
Charles H. Reed, c. b. p., Wm. H. Roach.....	Portland.....		March 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
Capt. Gilbert R. Hillman...	Farmington.....		Nov. 29, 1881...	637 41
Charles Paine.....	Portland.....		Aug. 4, 1881...	14
Mrs. Eliza Ware.....			Aug. 23, 1881...	58 53
Albert Way, Mrs. Fannie S. Way, Guardian.....	Portland.....		Feb. 17, 1882...	27
Henry Woodman Way, Mrs. Fannie S. Way, Guardian.	Portland.....		Feb. 17, 1882...	16
John A. Morgan.....			Aug. 30, 1882...	634 41
Thos. Alexander Brownrig			Sept. 8, 1877...	2 61
Hugh Munroe.....			Oct. 7, 1864.....	7 71
Charles Henry McKusick			Feb. 26, 1874...	42 89
Lillia A. Mitchell.....			Oct. 27, 1870...	24 39
Edwin Curtis Richardson..			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.....			March 15, 1862	2 16
Herbert H. Peck.....			Sept. 5, 1867...	15 57
Henry P. Norris.....			Nov. 1, 1867...	2 05
Gertrude Isabella Wescott.			June 4, 1870.....	1 88
Charles A. Andrew.....			Dec. 27, 1865...	1 87
Stephen H. Hamilton.....			July 9, 1868.....	1 93
Frank E. Dyer.....	Addison.....		Aug. 21, 1868...	7 14
Thomas Edwin Bailey.....			Feb. 27, 1867...	1 96
Mrs. Martha S. Dailey.....	Portland.....		Jan. 7, 1879.....	2 76
Hattie E. Shaw.....			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.....			Aug. 31, 1880...	43 38
Sylvanus C. Blake.....	Standish.....		Oct. 4, 1880...	1 78
Pearl E. Copeland.....	Dexter.....		Dec. 22, 1880...	1 78
School District No. 5.....	Cape Elizabeth..		April 1, 1881...	48 65
George W. Cleaves.....	North Yarmouth..		May 20, 1881...	3 79
Lizzie Turner.....			Dec. 20, 1881...	10 22
Mrs. Eugenia V. Campbell.	Portland.....		Dec. 12, 1881...	60
Joseph Schryver.....	Portland.....		Aug. 8, 1881...	6 52
Mary Ann Mugford.....	Portland.....		July 29, 1881...	1 50
Hez G. Means.....	Freeport.....		Oct. 15, 1881...	1 78
Horace B. Winslow.....	Yarmouth.....		Nov. 14, 1881...	3 78
James M. French.....	Portland.....		June 16, 1882...	1 86
Chas. H. Maskell.....	Portland.....		April 4, 1882...	4 37
Mrs. Mary M. Huston or Eldridge H. Huston.....			July 28, 1882...	440 46
Harry A. Hall.....	Portland.....		Oct. 27, 1882...	67
Mrs. W. T. Noble.....			May 19, 1866...	167 03
Ella S. Brown.....			May 1, 1866...	1 90
Charles King.....	Gray.....		Nov. 6, 1869...	1 89
John Collins.....			May 5, 1870...	1 88
Maggie I. Ring.....			May 1, 1872...	8 80
Elizabeth LeBreton.....	Portland.....		April 16, 1873...	1 83
Hattie M. Bond.....	Scarboro.....		May 3, 1882...	10 14
Nettie O. Stiles.....	Sanford.....		June 2, 1882...	10 14
Dagmar S. W. Ebberson...	Portland.....		June 10, 1882...	30
Charles Ebberson.....	Portland.....		June 10, 1882...	30
Gertrude E. Stevens.....	Cape Elizabeth..		June 12, 1882...	25
Alvah Garvin.....	Shapleigh.....		Oct. 7, 1882...	1 80
Mrs. Mary E. Austin.....			Dec. 10, 1864...	869 25
Wm. Hurley.....			March 30, 1865	28 17

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.
Mrs. Frances A. Douglass..			April 13, 1865..	\$7 17
Susan Gallagher.....			July 18, 1867..	4 67
Lizzie S. Wight.....			April 4, 1868..	3 24
George E. Drake.....			Feb. 3, 1868..	3 39
Orren J. Seely.....	Standish.....		A g. 18, 1868..	1 93
Frederick M. Brown.....			Sept. 25, 1868..	1 93
Julia D. Buck.....	Boston, Mass.....		April 2, 1872..	18 69
Florence A. Chase.....	East Limington.....		Dec. 9, 1872..	1 91
Herbert A. Larrabee.....			Aug. 21, 1878..	2 21
Chas. W. Tinkham.....	Gray.....		Dec. 24, 1872..	5 37
Michael E. Hayes.....	Portland.....		Oct. 19, 1874..	1 80
Frank Gifford.....			July 1, 1864..	2 04
Caleb Hodsdon.....	Gorham.....		March 11, 1863	5 12
Elizabeth O'Neil.....			Jan. 12, 1866..	41 21
Walter Howard Libby..			Aug. 23, 1870..	2 16
Marion Flint.....	Baldwin.....		March 8, 1871..	1 88
Abby Mussey.....	Raymond.....		April 7, 1871..	1 90
Joseph H. Marston.....			July 3, 1871..	9 67
J. Whitcomb Cotton.....	Boston, Mass.....		Aug. 18, 1874..	10 77
Frank H. Plummer.....	Scarboro.....		Sept. 24, 1877..	7 92
Ella D. Baker.....	Falmouth.....		Sept. 28, 1878..	2 48
Michael Geary, c. b. p., Mrs.				
Mary Geary.....	Portland.....		June 26, 1880..	32 94
Mrs. Elizabeth J. Thompson			March 17, 1870	7 10
Franklin Bowie.....			Jan. 25, 1870..	11 92
Emma Bowie.....			Jan. 25, 1870..	11 92
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
Elizabeth Knight, D. W.				
Fessenden, Admr.....			Feb. 24, 1882..	89 39
Bessie M. Lawrence.....	Deering.....		Nov. 1, 1882..	1 78
Mrs. Catherine Gibson.....	Portland.....		Aug. 31, 1872..	27 12
Chas. F. Hindle.....			Aug. 22, 1874..	12 62
George H. Fone.....			Jan. 15, 1864..	2 71
Mrs. Emma Perkins.....			April 13, 1864..	162 62
Matthew Stuart.....	17th U. S.....		May 16, 1864..	291 85
Florence C. Fone.....			Dec. 16, 1863..	2 54
Margaret L. N. Fuller.....			July 6, 1859..	2 23
Serepta A. Fuller.....			July 6, 1859..	2 36
Susan M. Fone.....			Dec. 16, 1863..	2 67
Louisa Hammond.....			May 16, 1860..	5 33
Alfred E. Loomer.....			Jan. 4, 1865..	2 01
Julia Hammers.....			Dec. 31, 1859..	8 97
Hattie Bogart.....			Feb. 10, 1866..	2 66
Charles G. Thrasher.....	Co. F. 13th Regt.....		March 8, 1869..	27 31
Edna T. Way, Mrs. Fannie				
S. Way, Guardian.....			Dec. 15, 1881..	2 34
Stephen Sawyer, Jr.....	Hollis.....		March 6, 1873..	4 11
Carrie Smith.....	Portland.....		April 16, 1873..	1 83
John W. Emery.....	Falmouth.....		May 1, 1873..	9 77
Sarah Jane Bellis.....	Portland.....		June 21, 1873..	1 82
Ralph Chatto.....	Brooklin.....		Oct. 9, 1873..	1 82
Isaac Richardson.....	Gorham.....		Dec. 1, 1873..	1 82
Mrs. Nellie A. Records.....	Naples.....		April 21, 1874..	10 85
Winnifred Tracy.....	Portland.....		March 3, 1874..	1 82
George H. Merrill.....	Portland.....		Feb. 14, 1874..	1 82
George 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
George A. Taylor.....			Dec. 30, 1880..	4 97
George E. Ward.....			Oct. 5, 1870..	115 19
Walter Howard.....			Nov. 28, 1864..	5 31
George E. Merton.....	Andover.....		June 1, 1865..	2 05
Charles J. Jones.....			April 4, 1866..	2 45
Albert M. McKenney.....			Oct. 10, 1863..	2 01
Mrs. Phebe L. Morrill.....			April 2, 1866..	70 32

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.
Nathan L. Skillin.....			Oct. 6, 1866....	\$3 73
Albert W. Sargent.....			April 4, 1863..	2 04
Emma Ward.....			Dec. 7, 1859..	2 22
Ellen W. Chabot.....			June 13, 1866..	4 77
Wm. G. Lucas.....			June 23, 1866..	7 71
Joseph T. Stubbs.....			May 9, 1882....	9 61

MECHANICS' SAVINGS BANK—AUBURN.

Laura A. Taylor.....	Auburn.....		May 3, 1875 ..	\$4 46
Henry J. Smith.....	Auburn.....		May 26, 1875..	4 22
E. N. Thorne.....	Auburn.....		June 4, 1875..	4 45
Henry L. Mason.....	North Turner.....		Dec. 23, 1873..	1 85
Hattie E. Crockett.....			April 22, 1876..	4 25
D. S. Thompson.....	Auburn.....		June 23, 1876..	44
Edward H. Thomas.....	Auburn.....		Aug. 24, 1876..	1 88
Frankie King.....	Auburn.....		Jan. 17, 1877..	03
Fannie W. Damon.....	Auburn.....		May 8, 1877....	1 97
Chas. E. C. Merrill.....	Auburn.....		May 27, 1877..	44
Silvester Oakes Phillips.....	Auburn.....		Dec. 22, 1877..	1 75
Carrie Maria Warner.....	Bristol, Conn.....		Dec. 24, 1877..	4 21
Vesta A. Sturtevant.....			Feb. 13, 1878..	04
Mrs. E. O. Chase Ford.....	East Auburn.....		March 24, 1878	51 48
Smith Emerson.....	Monmouth.....		Jan. 27, 1879..	21 31
Albert E. Lothrop.....	Jay.....		Dec. 30, 1879..	9 96
Willis C. Gilbert.....			Nov. 20, 1880..	1 67
Arthur H. Small.....	Auburn.....		Nov. 6, 1880..	3 50
Emily N. Billings.....	Auburn.....		Sept. 30, 1881..	17 63
David B. Plude.....	Auburn.....		July 16, 1881..	03
Russell S. Richmond.....			Aug. 16, 1881..	1 61
Fannie Emma Bartlett.....	Auburn.....		Sept. 27, '81..	130 31
Emerson A. Irish.....	Peru.....		Feb. 27, 1882..	108 32

NORWAY SAVINGS BANK—NORWAY.

Emerson Blackwell.....			March 23, 1867..	\$3 20
Charles Campbell.....			Aug. 21, 1866..	3 27
Freddie Eugene Frost.....			Nov. 3, 1868....	3 62
Ella Fuller.....			July 19, 1866..	59
Emma Fuller.....			July 19, 1866..	50
Jennie Fuller.....			July 19, 1866..	50
Charles Fuller.....			June 12, 1867..	75
Augusta Fuller.....			July 19, 1866..	50
Helen J. Howe.....	Norway.....		June 23, 1873..	5 98
Willie Herne.....	Bangor.....		June 28, 1878..	4 42
Hubert W. Hillier.....			July 28, 1866..	2 61
Clara A. Hubbard.....	Norway.....		May 2, 1874....	5 66
Cyrus W. Irish.....	Buckfield.....		March 23, 1867	3 20
Chas. E. Moore.....			July 12, 1879..	1 83
J. Frank Moore.....	Harrison.....		July 13, 1879..	1 88
Emma Maxwell.....			Aug. 21, 1866..	20
Minnie Mitchell.....	Mechanic Falls.....		May 1, 1867....	65
Bon H. Pike.....	South Waterford.....		April 25, 1878..	48 89
Weston Russell.....	Augustine, Kan.....		Aug. 4, 1866..	3 27
Chas. L. Thomas.....	Rumford Falls.....		Dec. 1, 1869....	6 74
Edward M. Verrill.....	Paris.....		Dec. 24, 1873..	5 24
Julia Waterman.....			July 19, 1866..	28
Lillie Waterman.....			Aug. 3, 1866..	2 60
Geo. Y. Webster.....	North Gray.....		June 3, 1871..	3 07
Cora A. Watson.....			May 9, 1877....	3 07
Wm. T. Yetton.....			May 12, 1876..	27

PENOBSCOT SAVINGS BANK—BANGOR.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Peter Plunkett, Jr.....	Gardiner .....	.....	June 13, 1871..	\$34 67
Peter Plunkett, Sr	Benedicta	Deceased...	Dec. 27, 1881..	4 71
Matilda C. Clook.....	Winterport.....	Deceased...	March 18, 1882	62 12

PEOPLE'S SAVINGS BANK—LEWISTON.

John Burns.....	Lewiston.....	Aug. 11, 1877.	\$5 85
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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 with the bank building January 28, 1894. I cannot answer as required."

PHILLIPS SAVINGS BANK—PHILLIPS.

Richard A. Beedy.....	Phillips .....	| .....	| Feb. 1, 1876....	\$2 37
B. A. Brawn	Avon.....	| .....	| July 13, 1874..	2 30
Eddie M. Griffin.....	Phillips .....	| .....	| May 20, 1871..	2 69
Gusta E. Hinkley.....	Rangeley .....	| .....	| Oct. 30, 1877..	1 98
Charles Q. Odell.....	No. 6 Plantation .....	| .....	| Oct. 31, 1873..	2 40
H. Wilson Phillips.....	Avon.....	| .....	| July 3, 1873....	9 18

PISCATAQUIS SAVINGS BANK—DOVER.

Rose E. Loring.....	Dover.....	Deceased...	Sept. 17, 1877..	\$0 56
Charlie C. Dow.....	Minnesota	Deceased...	March 13, 1878	66
Mrs. Adeline Jennison.....	Foxcroft	Deceased...	March 6, 1878..	2 09
Mary E. Lowe.....	Wellington.....	.....	March 5, 1878..	31
Eudora M. Gould.....	Milo .....	.....	April 27, 1878..	53
Thomas Crockett.....	Dover .....	.....	Oct. 20, 1876..	2 26
Mrs. O. Eveleth.....	Greenville	Deceased...	May 11, 1874..	312 91
Daniel H. Bearce.....	Foxcroft	Deceased...	May 5, 1874...	5 35
S. B. Sprague.....	New Jersey.....	Deceased...	Aug. 8, 1877...	47
J. A. Blethen.....	.....	.....	Nov. 10, 1880..	1 86
Mattie E. Christie.....	Barnard .....	.....	Aug. 8, 1881..	3 82

PORTLAND SAVINGS BANK—PORTLAND.

George Fairfield Atherton.....	.....	.....	June 16, 1882..	\$3 76
Ann T. Abbott .....	.....	.....	Aug. 2, 1877...	79
Mrs. Margaret Blades.....	.....	.....	April 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
James N. Dorr.....	Co. G, 15th Me. Reg.	.....	Sept. 24, 1862..	96 54
Walter Gilgan.....	Co. C, 7th Me. Regt.	.....	April 20, 1864..	88 43
Mrs. John Hargraves.....	.....	Deceased...	May 23, 1865..	125 83
Peter Joyce.....	.....	.....	July 14, 1855..	2, 247 18
Cornelius Keleher.....	.....	.....	May 16, 1864..	220 29
John W. Lane.....	.....	.....	Aug. 11, 1866..	103 35
Annie Belle Legrow.....	So. Malden, Mass..	.....	Sept. 3, 1864..	20 11
Clara J. Libby.....	.....	.....	June 29, 1881..	36 04

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.
James E. Marrett.....			Feb. 28, 1881...	\$0 86
John McGowan in trust for son John S.			Feb. 18, 1864....	471 78
Greenfield Merrill.....			July 8, 1868....	21 60
John Murphy.....			Dec. 22, 1860....	61 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.....		Deceased.....	May 14, 1863....	326 60
Miss Maria A. Swain.....	Gorham.....		Oct. 7, 1863....	22 54
Richard Sculley.....	Co. K, 7th Regt.....	Deceased.....	June 11, 1863....	276 55
George O. Talbot.....	Yarmouth.....		March 6, 1865....	1 87
Patrick T. Thornton.....	Franklin Plan.....		Dec. 9, 1863....	5 10
Henry N. Townsend.....			Jan. 24, 1862....	152 43
Emily A. Thurston.....			Dec. 24, 1862....	128 03
Levi Venson.....	Co. A, 5th Regt.....		Oct. 7, 1862....	268 30
Mrs. Mary Kelley.....			May 3, 1869....	14 83
Benedictus Johnson.....			Nov. 14, 1866....	219 48
Samuel Gibson.....			Aug. 24, 1866....	05
Wilmot N. Gates.....			Nov. 17, 1866....	1 87
Mrs. Cornelius Bedlow.....			May 15, 1868....	16 77
Gardiner E. Hall.....	Westbrook.....		March 26, 1870....	2 72
Clarence H. Moulton.....	Cornish.....		March 28, 1879....	76
George N. Coyle.....			Sept. 10, 1878....	86
Miss Marietta Brazier.....			Nov. 1, 1870....	272 10
Francis M. Akerman.....			April 23, 1867....	19 02
Mrs. Sarah C. Libby.....	Cape Elizabeth.....		Dec. 10, 1868....	35
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
Fred W. Hobson.....			Dec. 30, 1880....	1 94
Andrew Edmonstone.....	Str. Franconia.....		Dec. 7, 1867....	765 02
Charles T. Blake.....			Feb. 3, 1869....	4 75
George H. Farnham.....			March 14, 1882....	3 82
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
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 Street.....		Jan. 8, 1870....	17 87
Charles H. Stover.....	Freeport.....		May 6, 1869....	2 21
Jeremiah Allen.....	Windham.....		Oct. 14, 1882....	10 38
George A. Card, Guardian.....			July 8, 1869....	2 89
Walter L. Card.....			Dec. 24, 1875....	62
Miss Hannah Roach.....			June 12, 1872....	19 15
William W. Dyer.....			Nov. 3, 1878....	30 02
Mrs. Mary A. Thayer.....			June 15, 1870....	47 14
Lavinda Hanscomb.....			Dec. 26, 1872....	91 00
George E. Dyer.....			March 22, 1878....	7 09
Charles Hanson.....			April 7, 1871....	6 95
Mrs. Abbie S. Kahrs.....	Richmond.....		May 13, 1879....	4 66
Mrs. Mary D. Snow.....			May 4, 1871....	81
Granville C. Foye.....			July 1, 1876....	2 41
Eleazer L. Ring.....			Nov. 2, 1875....	27
William F. Hussey.....			April 11, 1876....	42
Edward S. Churchill.....			July 23, 1870....	88 57
Robert & Mary Jane Seely.....			Feb. 14, 1877....	83
Willett F. Knight.....			March 15, 1879....	05
Frederic C. Allen.....			Nov. 3, 1873....	3 52
Miss Bridget Madden.....			Sept. 28, 1870....	57 75
William H. H. Hatch.....			Jan. 11, 1878....	60
John H. Long.....			Aug. 14, 1877....	16 69

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.
Domenik Chales.....			Nov. 22, 1876...	\$973 90
Edward C. Page.....			Nov. 12, 1873...	2 60
William F. Goodwin.....			July 10, 1882...	4 18
James Cossar.....			Oct. 17, 1871...	86 57
Thomas E. Peverly.....	North Conway.....	Deceased...	May 26, 1879...	123 81
Herbert L. Burbank.....	Cape Elizabeth.....		Nov. 4, 1873...	16 36
Charles J. Barbour.....			Nov. 11, 1876...	10 32
John Tracy.....			Dec. 9, 1881...	1 91
J. Evarts Pearson.....	Andover.....		June 16, 1881...	62 57
Mrs. Mary Kelley.....			Nov. 4, 1873...	7 32
Mathew T. Carr.....	U. S. Hotel.....		Aug. 16, 1881...	4 61
Charles E. Davis.....			March 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...	59
Mrs. Rose A. Mayberry.....			May 14, 1879...	56
George Tripp.....	Deering.....		Nov. 11, 1873...	2 72
Joseph E. Waterhouse.....			March 21, 1879...	1 82
Albion Berry.....			April 24, 1875...	1 99
Nathan M. Cobb.....		Deceased...	April 14, 1873...	1 87
Mrs. George T. Blake.....			Nov. 8, 1875...	5 89
Miss Maggie E. Lynch.....			April 22, 1878...	5 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
Miss Nellie Kennedy.....			Sept. 19, 1882...	21
Andrew Seelman.....			May 21, 1873...	84 32
Henrietta S. Allen.....			Oct. 12, 1882...	32
James E. Dyer.....	St. John Boat.....		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
Joseph G. Ham.....			Nov. 3, 1873...	2 89
George D. McPherson.....			Nov. 3, 1873...	4 44
George F. Smith.....			Nov. 17, 1873...	1 90
Miss Caroline Peirce.....	Chelsea.....		Aug. 26, 1873...	1 85
Henry I. Dorr.....			March 10, 1875...	1 93
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.....			March 14, 1876...	80
Mrs. Susie M. Haines.....			July 20, 1874...	39
Russell Niles.....			Nov. 4, 1878...	3 22
John H. Callan.....	159 Newbury Street.....		Jan. 28, 1882...	02
Miss Ida M. Haggett.....			July 24, 1882...	40
Joseph Kelly.....			July 13, 1874...	50
Thomas Griffin.....			March 30, 1874...	4 21
Miss Ella G. Hardenbrook.....			Sept. 2, 1876...	32 88
Granville Floyd.....	Conway, N. H.....		Nov. 4, 1874...	8 02
William G. Pike.....	Cornish.....		Dec. 24, 1881...	80
Miss Annie E. Burke.....			Nov. 14, 1874...	20
John Wain.....			Aug. 5, 1881...	1 81
Elisha Higgins.....			Nov. 2, 1881...	84
Willard W. Ross.....	Cape Elizabeth.....		Aug. 4, 1881...	83
Mary F. McKenzie.....			May 21, 1875...	3 30
William F. Burnham.....			Jan. 29, 1880...	28
Hattie M. Walker.....	Scarboro.....		Feb. 4, 1875...	1 89
Maurice E. Huff.....			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 08
William K. Smith.....			May 27, 1875...	7 11
William H. Tucker.....			Feb. 11, 1882...	1 82
Cora Mabel Rogers.....			May 28, 1879...	30

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.
Dr. Daniel Hardy for Hattie Gregour			July 15, 1875...	\$1 91
Patrick Fahey	Sagers' Stable		May 6, 1876	2 05
Thomas Cash	Naples		Dec. 20, 1881	94 84
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			March 15, 1881	11
Amos Foslee			Sept. 1, 1881	157 38
Mrs. Abby M. Johnson			July 6, 1876	2 41
Mabel Heaton Bean			Nov. 15, 1876	4 04
Gjert S. Arnesen			Aug. 9, 1876	1 91
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		March 15, 1879	13 95
Joseph T. Stubbs			Nov. 16, 1880	14 21
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
Henry W. Pratt, in trust for Isaac Day			Aug. 1, 1881	46
Mary Hamilton			July 5, 1882	449 63
William Otis Stevens			April 8, 1873	1 80
Mrs. Jane M. Phillips			May 18, 1879	22
Edward J. Worcester			Nov. 11, 1880	30
Mrs. Hattie C. Talbot	Cape Elizabeth		Dec. 4, 1880	1 93
William H. Merryfield			Nov. 12, 1881	60
John M. or Martin Burke	32 Monument St		April 22, 1881	80
Mrs. Ellen White	South Windham		June 3, 1881	1 82
Robert Hennessey			June 6, 1881	33
James W. Libby	263 Oxford Street		Sept. 8, 1881	13
Mary Ann Gorman			Dec. 20, 1881	6 41

ROCKLAND SAVINGS BANK—ROCKLAND.

Michael Murphy	Rockland		April 11, 1870	\$628 74
Dennis Fitchgerald	Rockland		Oct. 3, 1870	137 22
P. F. McAuliffe	Dix Island		Feb. 12, 1879	80 96
James M. Sherman	Rockland		Aug. 4, 1873	27 90
J. Millard Clark	South Thomaston		Sept. 1, 1875	17 19
Mary O'Brine	Vinal Haven		Jan. 13, 1879	3 00
Catharine Sawyer	Rockland	Deceased	Oct. 20, 1881	34 00
Eddie R. Gross	Deer Isle		June 9, 1881	10 13

SACO SAVINGS BANK—SACO.

Mrs. Mary Ann Boothby			Aug. 23, 1873	\$329 22
Mrs. Ella E. Hatch	Saco		Feb. 12, 1884	51 21
Thomas Burnham	Scarboro		March 24, 1876	2 48
Edward D. Cluff			June 27, 1879	2 36
Mrs. Celia Hobson			May 22, 1880	3 17
Martha J. Littlefield			Feb. 24, 1881	231 60

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Hannah Haines			May 31, 1871	\$189 56
Loamma Taylor			April 22, 1874	5 20
Lydia A. Cleaves	Dayton		Nov. 2, 1876	615 39
Mary F. Fenderson	Scarboro		June 4, 1870	27 76
Wm. Herbert Cook			Feb. 3, 1875	5 11
Edward T. Batchelder			Jan. 23, 1878	4 47
Sarah Morse Edgecomb			Jan. 23, 1877	15 68
Chas. Huff			Sept. 22, 1877	267 96
John R. Ricker	Saco	Deceased	Sept. 22, 1865	288 50
Cora B. Billings			Oct. 31, 1877	1 98
David P. Coffin			March 21, 1872	2 56
Jonathan I. Foss			Jan. 20, 1871	2 72
Clara E. Brooks			Oct. 10, 1860	2 81
James F. Wiley	Fryeburg		Jan. 1, 1869	66 26
Harry A. Norton			March 16, 1870	2 81
Byron H. Bradeen	Brownfield		Aug. 27, 1878	14 82
George A. Weymouth			Aug. 23, 1873	2 40
Edwin H. Stevens			Dec. 31, 1877	264 36
Joseph Downs Tr. Eva Downs			Jan. 19, 1870	4 87
Geo. E. Morrison			Feb. 6, 1862	2 81
Fred Wilson			March 30, 1868	2 81
Henry P. C. Wright			Jan. 19, 1876	6 84
Roseville Boothby			Aug. 8, 1872	11 10
Maud F. Woodman			Feb. 25, 1878	17 20
Minnie O. Leavitt			Feb. 9, 1872	3 10
Chas. Henry Underwood			Oct. 21, 1874	2 20
Angeline Garland			Jan. 20, 1877	25 76
Elizabeth Cutts		Deceased	June 9, 1872	18 01
James H. Bacon			Sept. 11, 1873	2 40
Maurice F. Leach	Lawrence		Oct. 3, 1876	13 14
Cora May Jellison	Old Orchard		Sept. 17, 1877	12 64
Daniel Hardy, Trustee of		Deceased		
Mary E. Perkins	Wells		March 8, 1870	3 85
Susan E. Norton	Wells		March 8, 1870	10 90
Hannah O. Perkins	Wells		Aug. 31, 1871	9 00
Moses S. Perkins	Wells		March 8, 1870	2 81
Georgia Marriner	Wells		April 8, 1872	2 56
Eva M. Perkins	Fort Popham		March 14, 1874	2 33
Jennie Oliver	Fort Popham		March 14, 1874	2 33
Etta Clark	Fort Popham		March 14, 1874	2 33
Hattie Morton	Fort Popham		March 14, 1874	2 33
Angeline Oliver	Parker Head		March 14, 1874	2 33
Cora Hutchins	Parker Head		March 14, 1874	2 33
Alfred Blasdel	Parker Head		March 14, 1874	2 33
Woodbury Millican	Parker Head		March 14, 1874	2 33
Anna B. Clark	Georgetown		March 14, 1874	2 33
Carrie L. Oliver	Georgetown		March 14, 1874	2 33

SEARSPORT SAVINGS BANK—SEARSPORT.

"None."

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

Marcena Johnson	Bingham		April 2, 1882	\$20 72
Bertie Baker	Bingham		April 2, 1882	16 30
Asa Davis	Skowhegan		April 22, 1882	13 35
Adrian Stinchfield	Skowhegan		April 24, 1882	11 24
Elizabeth P. Norton	Skowhegan		April 28, 1882	31 52
Henry W. Richards	Skowhegan		May 2, 1882	27 08
Herbert S. Miller	Skowhegan		May 17, 1882	50 78
M. W. Bean	Skowhegan		June 1, 1882	125 33

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

Name of depositor.	Last known residence.	Whether known to be deceased.	Date of last deposit or withdrawal.	Amount standing to credit.
Ferdinand Came	Haverhill, Mass. ....	.....	April 15, 1866..	\$15 79
Sarah Meader	South Berwick .....	.....	October 5, 1870	6 96
F. H. Stanley	Mt. Desert .....	.....	July 11, 1872..	638 69
Davis W. Hall	North Berwick .....	.....	June 28, 1876 .	63 79

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

"I do not know of any such an account on the books of the bank."

THOMASTON SAVINGS BANK—THOMASTON.

"None."

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

Mary Francis Huckins .....	.....	.....	Mar. 30, 1875 ..	\$28 90
C. A. Stimpson .....	.....	.....	May 7, 1875 ..	75
Lu Mary Leavans .....	.....	.....	Aug. 1, 1881 ..	2 54
Willie D. Fisher .....	.....	.....	Feb. 26, 1876 ..	5 40
Charles D. Ring .....	.....	.....	Oct. 15, 1879 ..	1 81
Bessie A. Wilson .....	.....	.....	Nov. 5, 1881 ..	3 37
Eva Maud Corliss .....	.....	.....	May 2, 1882 ..	1 81

TREMONT SAVINGS BANK—TREMONT.

Bertie E. Clark	Bar Harbor, Me. ....	.....	Oct. 13, 1875 ...	\$7 17
Bertha E. Clark	Bar Harbor, Me. ....	.....	Oct. 13, 1875 ...	7 17

WATERVILLE SAVINGS BANK—WATERVILLE.

"None."

WISCASSET SAVINGS BANK—WISCASSET.

Henry B. Thompson	Wiscasset .....	.....	July 1, 1866	\$3 77
Charles H. Southard	Wiscasset	Deceased	Nov. 10, 1869	20 31
Hattie Dunton	Newcastle .....	.....	July 21, 1870	16 70
Hannah C. Dickinson	Wiscasset .....	.....	April 1, 1871	4 42
Mary A. Sproul	Wiscasset .....	.....	Sept. 26, 1871	56 66
Emma J. Rumrell	Wiscasset .....	.....	Dec. 21, 1871	2 87
B. Walter Chadbourne	Boston	Deceased	March 28, 1876	117 21
Mary Jones .....	.....	.....	Dec. 12, 1879	9 99
Charles Weeks	Bristol .....	.....	Oct. 2, 1880	3 23
Clara J. Mayo	Waldoboro' .....	.....	June 20, 1882	50 65
Gussie G. Foster	Bristol .....	.....	July 29, 1882	81
Joseph L. Dodge	Boothbay	Deceased	July 29, 1882	3 96
Mary L. Furlong	Newcastle .....	.....	June 17, 1882	11 45
Theresa A. Furlong	Newcastle .....	.....	June 17, 1882	18 99
Lizzie F. Furlong	Newcastle .....	.....	June 17, 1882	2 20

WISCASSET 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 H. Blagdon	Bowdoinham	Deceased	Oct. 13, 1882	\$0 48
Sally Tukey	Damariscotta .....	.....	Aug. 12, 1882	19 97
John Holman	Edgecomb	Deceased	Sept. 5, 1882	62 83
Mary Owen	Anoka, Minnesota	Deceased	July 20, 1882	138 43
John A. Woodman	Whitefield	Deceased	July 19, 1882	80 55
Morrill W. Munsey	Wiscasset	Deceased	June 16, 1882	2 95
Jacob Toothaker	Boothbay .....	.....	Oct. 2, 1882	19 51
Emeline A. McNear	Wiscasset	Deceased	July 8, 1882	5 75
Joccy Hilton .....	.....	.....	Oct. 26, 1882	2 51
Joseph M. Chase	Edgecomb	Deceased	June 5, 1882	32 56
Ann Taylor	Wiscasset	Deceased	Oct. 2, 1882	5 08
Hannah C. Wilson	Edgecomb	Deceased	May 20, 1882	25 40
Albert Woodbridge	Newcastle .....	.....	Sept. 29, 1882	25 79
Mrs. G. M. Thurlow	Damariscotta .....	.....	June 6, 1882	34 16
Lucinda F. Creamer	Nobleboro' .....	.....	June 6, 1882	3 23
Willie Benner	Nobleboro' .....	.....	Oct. 3, 1882	8 55
Constantine Lewis	Whitefield .....	.....	Sept. 30, 1882	4 82
William Hodge	Edgecomb	Deceased	March 7, 1882	6 59
Benjamin M. Borland .....	.....	.....	May 2, 1882	12 40
Samuel F. Borland .....	.....	.....	May 2, 1882	13 82
Thomas Boyd .....	.....	.....	Sept. 13, 1882	30
James T. Boyd .....	.....	.....	July 17, 1882	45
David Bailey	Woolwich	Deceased	Sept. 8, 1882	21 68
Willie A. Hooper	Newcastle	Deceased	Aug. 16, 1882	34
Samuel A. Jones	Bristol .....	.....	July 19, 1882	77 78
Silas H. Greenleaf	Woolwich .....	.....	Oct. 28, 1882	122 50
Helen A. Jones	Damariscotta .....	.....	Aug. 12, 1882	12 64
Carleton A. Light	Alna .....	.....	July 11, 1882	60
Henrietta Vinal	Jefferson .....	.....	Aug. 2, 1882	22 70
Sylvester Vinal	Jefferson	Deceased	July 1, 1882	20 83
Wm. Heath, Guard	Newcastle .....	.....	July 10, 1882	33 29
Geo. Bragdon, Admr.	Alna .....	.....	Sept. 2, 1882	2 31
Edward K. Furlong	Newcastle .....	.....	June 17, 1882	29 34
Samuel Sherman	Newcastle	Deceased	Aug. 19, 1882	6 76
Elen B. Newhall	Wiscasset .....	.....	May 29, 1882	19 66
Mary E. Morse	Bath .....	.....	Oct. 11, 1882	62 86
Benj. F. Dodge	Skowhegan .....	.....	Aug. 17, 1882	34 39
Mary A. Light	Waldoboro' .....	.....	Aug. 16, 1882	48 16

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, 1902; under the Provisions of
Chapters 79 and 131, Public Laws
of 1891.**

IOWA LOAN AND TRUST COMPANY—DES MOINES, IOWA.

December 1, 1901.

Names of Officers—W. E. Coffin, President; Ira Cook, Vice President; J. H. Blair, Secretary and Treasurer.

Names of Directors—W. E. Coffin, Ira Cook, J. H. Blair, C. A. Dudley, J. G. Rounds, Jas. Callanan, Geo. F. Walker, G. M. Hippee, D. F. Witter.

LIABILITIES

Capital stock paid in	\$500,000 00
Surplus fund	100,000 00
Profits undivided	356,021 36
Short time debentures	98,605 62
Deposits	44,880 11
Debenture bonds outstanding	2,718,800 00
Bills payable	70,000 00
Matured interest on debentures	5,287 00
Total	\$3,893,594 09

RESOURCES.

Loans secured by first liens on real estate	\$3,489,383 26
Loans on collateral in possession of company	17,213 13
County and city bonds	11,834 77
Bank stock	3,108 00
Real estate acquired by foreclosure	200,357 60
Real estate by investment, company's office building	100,000 00
Tax sale certificates	5,659 18
Due from sundry persons	2,065 11
Cash deposited in national banks	37,848 58
Cash on hand	3,186 49
Matured interest on loans	22,937 97
Total	\$3,893,594 09

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
Spring Valley, No. 2, Iowa, school district	\$300 00	\$300 00	\$300 00
Slater, Iowa, school district	1,000 00	1,000 00	1,000 00
United States 3% bonds, 1898	1,100 00	1,000 00	1,100 00
Warrants, city of Des Moines, Iowa	1,700 33	1,700 33	1,700 33
Warrants, city of Des Moines, Iowa, library	7,669 20	7,669 20	7,669 20
Warrants, town of Cambridge, Iowa	100 00	100 00	100 00
Warrants, town of Batavia, Iowa	900 00	900 00	900 00
Assessment certificate bonds of city of Des Moines, Iowa	165 24	165 24	165 24
Forty-eight shares capital stock of Western White Bronze Co. of Des Moines, Iowa	2,008 00	4,800 00	2,008 00
			\$14,942 77

When organized? 1872.
Under what state laws? Iowa.
Principal place of business? Des Moines, Iowa.
Authorized capital? \$500,000.
Personal liability of stockholders? None.
What part of the capital is paid in cash? \$500,000.
How much of its capital is owned by officers and directors of the company, \$53,000.
How much, if any, of the stock owned by officers is pledged to the company as collateral? 40 shares (\$4,000).
Total amount of its capital stock held by the company as collateral, \$4,000 00.
Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes, except where we have sufficient personal knowledge of security offered.
Please state the sections of country in which loans are made, giving counties, Iowa, Eastern Nebraska, southeastern 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? \$3,489,383.26.
Total amount of loans guaranteed? None.
Number and amount of loans on which foreclosure is incomplete? Twenty; amount, \$24,802.45.
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.		
58.....	5½	1894	1904	1899	\$5,970 00	\$700 00
59.....	5½	1894	1904	1899	107,880 00	100,000 00
62.....	5½	1895	1905	1900	3,400 00	500 00
64.....	5½	1895	1905	1900	106,260 85	98,800 00
65.....	5½	1895	1905	1900	85,110 50	78,200 00
66.....	5½	1896	1906	1901	105,852 00	98,000 00
67.....	5½	1896	1906	1901	106,609 92	99,800 00
68.....	5½	1896	1906	1901	105,891 00	98,000 00
69.....	5½	1897	1907	1902	108,302 50	98,000 00
70.....	5½	1897	1907	1902	102,426 00	97,000 00
71.....	5½	1897	1908	1903	104,150 00	98,800 00
72.....	5	1897	1908	1905	106,165 30	99,400 00
73.....	5	1898	1908	1905	108,145 00	99,600 00
74.....	5	1898	1908	1905	95,943 55	90,000 00
75.....	5	1898	1908	1903	37,048 50	33,700 00
76.....	4½	1899	1909	1904	111,717 00	100,000 00
77.....	4½	1899	1909	1904	111,584 00	98,400 00
78.....	4½	1899	1909	1904	108,948 25	100,000 00
79.....	4½	1899	1909	1904	117,372 00	100,000 00
80.....	4½	1900	1910	1905	107,841 00	99,000 00
81.....	4½	1900	1912	1910	64,069 50	58,000 00
82.....	4½	1900	1910	1905	109,473 75	100,000 00
83.....	4½	1900	1910	1905	108,053 00	100,000 00
84.....	4½	1900	1911	1906	108,614 45	97,200 00
85.....	4½	1901	1911	1906	111,366 50	100,000 00
86.....	4½	1901	1911	1906	106,440 00	99,400 00
87.....	4	1901	1911	1908	65,981 00	50,000 00
88.....	4	1901	1905	*	14,265 00	10,500 00
6.....	5	1886	1901	1896	11,610 00	10,000 00
7.....	5	1886	1901	1896	7,308 00	4,000 00
8.....	5	1887	1902	1897	44,698 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	110,312 75	99,000 00
12.....	5	1898	1909	1904	111,009 00	100,000 00
13.....	5	1898	1909	1904	106,946 00	100,000 00
A.....	5	1887	1902	1897	19,752 00	18,000 00
B.....	5	1892	1907	1902	525 00	500 00
C.....	5	1893	1908	1903	575 00	500 00
CC.....	5	1893	1903	1898	750 00	700 00
D.....	5	1898	1909	1904	97,157 00	89,000 00
					\$3,057,073 82	\$2,771,500 00

* After 60 days notice.

BANK EXAMINER'S REPORT.

Total amount of debentures certified, \$2,771,500.

Less amount on hand and with agents, \$52,700.

Total liabilities for debentures as per statement, \$2,718,800.

Trustees for debentures, Ira Cook, C. A. Dudley and G. M. Hippee.

W. E. COFFIN, *President.*

J. G. ROUNDS, }
GEO. F. WALKER, } *Directors.*

STATE OF IOWA, }
COUNTY OF POLK, } ss.

I, W. E. Coffin, President of Iowa Loan and Trust Company, and J. G. Rounds and Geo. F. Walker, 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 18th day of December, A. D. 1901.

EDWIN HULT,

Notary Public, Polk County, Iowa.

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

January 1, 1902.

Names of Officers—Robert 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, C. R. Marvin, M. E. Vinton, E. H. Nash, F. C. Wilcox, W. H. Williams, E. A. Gladwin.

LIABILITIES.

Capital stock paid in.....	\$679,274 02
Profits undivided.....	15,737 77
Certificates of deposit.....	400 00
Deposits for investment.....	36,119 17
Debenture bonds outstanding.....	6,291,486 96
Due to National banks.....	25,000 00
Accrued interest on debentures.....	119,985 47
Total.....	\$7,167,983 39

RESOURCES.

Loans secured by first liens on real estate.....	\$6,116,212 12
Loans secured by second liens on real estate.....	40,067 49
Loans on collateral in possession of company, unsecured.....	51,964 58
Stocks and bonds.....	397,209 12
Real Estate acquired by foreclosure and expenses.....	5,220 70
Real estate by investment.....	26,500 00
Fast due interest remitted for but not paid to us.....	111,849 66
Due from branch offices and agents.....	31,411 13
Due from sundry persons.....	74,975 65
Due from banks and bankers.....	159,606 42
Cash deposited in national banks.....	
Cash on hand.....	2,433 70
Accrued interest on loans and other resources.....	136,532 82
Topographical records.....	14,000 00
Total.....	\$7,167,983 39

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value	Book value.
Farm Land Company stock, \$20; bonds, \$12,000.....	\$12,020 00	\$12,020 00
Southern Planting Company stock.....	9,850 00	9,850 00
Realty Investment Co. stock, \$48,350; bonds, \$66,000....	114,350 00	114,350 00
Connecticut Investment Company bonds.....	16,000 00	16,000 00
Central Investment Company bonds.....	12,000 00	12,000 00
Union Investment Company bonds.....	13,000 00	13,000 00
Farm Investment Company bonds.....	12,000 00	12,000 00
Standard Milling Co. stock, \$29,253.40; bonds, \$59,000....	88,253 40	88,253 40
Denver & Southwestern 4% railroad bonds.....	24,385 72	24,385 72
Middlesex Banking Company stock.....	95,350 00	95,350 00
	\$397,209 12	\$397,209 12

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? Above stock, none.

What part of the capital is paid in cash? \$679,274.02.

How much of its capital is owned by officers of the company? \$60,100.

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? None.

Do you cause a personal examination of offered security to be made by salaried employes of the company who are entirely free from local influences? Yes.

Please state the sections of country in which loans are made, giving counties? Arkansas, Louisiana, Utah, Mississippi, Colorado, Idaho, Wisconsin, North and South Dakota.

How much of the liability of the company, if any, is outstanding in Maine? No separate record kept.

Amount of bonds or other choses in action sold in Maine and guaranteed by your company? No separate record kept.

Total amount of loans unpaid and outstanding? No separate record kept.

Total amount of loans guaranteed? No separate record kept.

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 debentures.
	First mortgage loans.	Cash.	
A 2-A 6-A 11-A 12-A 19-A 26-A 30.....	\$10,784 85	-	\$6,000 00
A 33-A 34-A 36.....	1,343,992 97	\$15,050 00	1,336,400 00
A 38 to A 69	61,698 71	1,150 00	61,350 00
A 71 to A 73	101,045 59	-	100,850 00
R 70 to R 74	307,587 95	2,625 00	309,050 00
D 1 to D 7	4,197,492 00	65,550 00	4,261,300 00
D 9 to D 83.....	80,013 39	1,600 00	81,300 00
J 1 and J 2.....	1,337 50	-	1,082 88
86 and 87.....			
Sterling Series:			
A-B-C.....	71,967 76	200 00	71,540 49
AA-BB-CC-DD-EE-FF-GG	46,013 85	-	39,662 59
V-W-Y-Z-C1-C2.....			
	\$6,221,934 57	\$86,175 00	\$6,268,536 96

Less amount issued and sold..... \$300 00

Total amount of debentures certified.. .. \$6,268,236 96

Less cancelled and not repaid

23,250 00

Total liabilities for debentures as per statement..... \$6,291,486 96

Trustees for debentures, Security Co. Hartford Ct., Columbia Trust Co., Middletown, Union Trust Co., New York.

D. T. HAINES, *Secretary.*

C. E. JACKSON, }
E. A. GLADWIN, } *Trustees.*

STATE OF CONNECTICUT, }
COUNTY OF MIDDLESEX, } ss.

I, D. T. Haines, Secretary of The Middlesex Banking Co., 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 twenty-fourth day of February, A. D. 1902.

EDWARD Q. JACKSON, *Notary Public.*

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.)	<p>such cities does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities," see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of the above described cities and counties issued to take up at maturity bonds that were legal and constitutional when issued, <i>providing</i> the interest has been fully paid on the original bonds for at least five years last prior to such refunding, <i>provided</i> the net municipal indebtedness of such cities and counties does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of cities" see memoranda "B."</i></p>	Unlimited.
	<p>Bonds and obligations of School District Boards, Boards of Education and other corporate bodies within said cities authorized to issue bonds payable primarily from taxes levied on all the taxable property in such districts; <i>provided</i> the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and assessed valuation of the city itself, <i>provided</i> the net municipal indebtedness of such district does not exceed five per cent of the last valuation of the property therein for the assessment of taxes. <i>For meaning of "net municipal indebtedness of districts" see memoranda "B."</i></p>	Unlimited.
	<p>Bonds of cities and districts in said states having a population of seventy-five thousand or more, when issued for municipal purposes and which are a direct obligation on all the taxable property therein.</p>	Unlimited.
RAILROAD BONDS:	<p>Railroad bonds of Maine; but, no bonds of street railroads, excepting those already constructed in this State shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of the railroad commissioners, filed in the office of the secretary of state, that said percentage has been so paid in and expended in addition to the amount of the bonded debt.</p>	Unlimited.
	<p>First mortgage bonds of any completed railroad in New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New York, New Jersey, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; but no bonds of street railroads shall be purchased, unless an amount of capital stock equal to thirty-three and one-third per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road, evidenced by a certificate of</p>	Unlimited.

INVESTMENTS—CONTINUED.

CLASS.	DESCRIPTION.	AMOUNT.
RAILROAD BONDS: (Concluded.)	the railroad commissioners of the state where the road is located, filed in the office of the Secretary of State of Maine, that said percentage has been so paid in and expended, in addition to the amount of the bonded debt.	Unlimited.
	First mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific Railroads.	Unlimited.
	Mortgage bonds of any railroad leased to any dividend paying railroad in New England, upon terms of guaranteeing the 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 any one 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 or mortgage thereon, or upon judgment for debts, or in settlements to secure debts.	Unlimited.
LOANS.		
LOANS ON REAL ESTATE:	First mortgages of real estate in this State and New Hampshire, to an amount not exceeding sixty per cent of its value.	Not exceeding fifty per cent of deposits.
LOANS ON COLLATERAL:	Notes with a pledge as collateral of any public funds or bonds of any kind the bank or institution would by this Statute be authorized to purchase.	Unlimited.
	Notes with a pledge as collateral of any stocks the bank or institution would by this Statute be authorized to purchase. <i>Holdings of the capital stock of any one corporation limited. See Memoranda "E."</i>	Unlimited.
LOANS ON DEPOSIT BOOKS:	Notes with a pledge as collateral of any savings bank deposit book or books of any savings bank in this State.	Unlimited.
LOANS ON RAILROAD STOCK:	Notes with a pledge as collateral of the stock of any railroad or railroads mentioned in this section, but not over seventy-five per cent of the market value of such stock. <i>Holdings of the capital stock of any one corporation limited. See memoranda "E."</i>	Unlimited.
LOANS TO MUNICIPALITIES.	To any county, city or town in this State.	Unlimited.
LOANS ON OTHER PERSONAL PROPERTY:	Notes secured by a pledge or mortgage of such other personal property as, in the judgment of the trustees, it is safe and for the interest of the bank to accept.	Unlimited.
LOANS TO CORPORATIONS IN MAINE:	To any corporation having real estate and doing business in this state.	Unlimited.
DEPOSITS IN BANKS:	May deposit on call in banks or banking associations incorporated under authority of this State or the laws of the United States and receive interest thereon.	Unlimited.

MEMORANDA.

FROM CHAPTER 161, PUBLIC LAWS, 1895.

A.
The term net municipal indebtedness of counties, as used in this section, shall be construed to include all bonds which are a direct obligation of the county, less the amount of any sinking fund available in the reduction of such debt.

Net municipal indebtedness of counties.

B.
The term net municipal indebtedness of cities and districts, as used in this section, shall be construed to include in the case of either not only all bonds which are a direct obligation of the cities, but also all bonds of the districts or boards within the same, as above enumerated, exclusive of any such debt created for a water supply, and of the amount of any sinking fund available in the reduction of such debt.

Net municipal indebtedness of cities and districts.

C.
The number of inhabitants of cities and counties shall be determined by the last previous official census thereof, as established by the United States or State census, or city or county census taken in the same manner as United States or State census and duly certified to by the clerk or treasurer of such city, or the auditor or treasurer of such county.

Number of inhabitants, how determined.

D.
All investments shall be charged and entered on the books of the bank at their cost to the bank, or at par when a premium is paid.

How charged on books.

 FROM CHAPTER 47, SECTION 102, REVISED STATUTES.

E.
 No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation.

Investments in capital stock of corporations restricted.

 FROM CHAPTER 165, PUBLIC LAWS, 1889.

F.
 The trustees shall see to the proper investment of deposits and funds of the corporation in the manner hereinbefore prescribed.

Trustees' duty.

G.
No loans shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member.

Officers cannot borrow.

MEMORANDA—CONTINUED.

FROM CHAPTER 47, SECTION 105, REVISED STATUTES.

H.
 Officers not to receive gift, fee, etc. No gift, fee, commission or brokerage shall be received by any officer of a savings bank on account of any transaction to which the bank is a party, under a penalty for each offense of one hundred dollars to be recovered in an action of debt in the name and to the use of the State, provided, that nothing herein contained applies to any expense of examining titles and making conveyances upon loans made by savings banks.

I.
 Expense of making loans. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

FROM CHAPTER 47, SECTION 131, REVISED STATUTES.

J.
 Does not affect investments already made. But nothing herein affects the legality of investments already made. And said securities are valid in favor of the bank pursuant to any law in force when such investments were made.

K.
 Change of investments. and this chapter does not require the change of investments for those hereinbefore named, except as the same can be done gradually, by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities.

L.
 Investing in securities not authorized a misdemeanor. The investments in securities not named in section 100 is a misdemeanor on the part of the trustees authorizing or officers making the same, and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

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