

MAINE STATE LEGISLATURE

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1904

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1903.

VOLUME II.

AUGUSTA
KENNEBEC JOURNAL PRINT
1904

Forty-Seventh Annual Report

OF THE

Bank Examiner

OF THE CONDITION OF THE

Savings Banks

Trust and Banking Companies

AND

Loan and Building Associations

OF THE

State of Maine

AND THE

Foreign Banking Companies

Having a License to do Business in the State.

1903

AUGUSTA
Kennebec Journal Print
1904

BANKING DEPARTMENT.

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

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1903.

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

The bank examiner has the honor to submit herewith the forty-seventh annual report of the general conduct and condition of all banking institutions created and authorized by the State, for the fiscal year ending on this date.

Respectfully submitted,

FREMONT E. TIMBERLAKE,

Bank Examiner.

ANNUAL REPORT OF BANK EXAMINER.

The number, classes and assets of all State institutions under the supervision of this department are as follows:

51	Savings Banks	\$80,538,169 30
23.....	Trust and Banking Companies	19,914,010 63
35	Loan and Building Associations.....	2,932,206 28
109.....Total.....		\$103,384,386 21

This is a gain of six in the number of institutions reported, seven new institutions having been organized and added to the list and one liquidated during the year. The total assets have increased \$5,640,002.27, as against \$5,048,506.38 in 1902, being \$591,495.89 in excess of the increase for last year. This unusually large increase is due to the additions coming from the new institutions organized during the year. As a matter of fact, the increase in assets in those institutions organized prior to the present year has been less than during 1902. This is undoubtedly due to the disturbed condition of business affairs; and also to the great local demand for capital which has led those having surplus funds to invest a larger portion of them directly, instead of through the medium of banking institutions. These total assets make a per capita of \$148.86 for the inhabitants of the State, as against \$140.78 in 1902,—a gain of \$8.08.

Savings banks and loan and building associations are purely mutual in their character, and their assets belong to the depositors and shareholders. In other words, the contributions of depositors and shareholders are the sole working capital of these institutions, are holden for all outstanding liabilities and are entitled to participate in all divisions of their assets. Trust companies are called stock banks to distinguish them from these mutual institutions. In trust companies deposits do not participate in a general distribution of the assets or profits and are not

holden for the losses. The depositors receive in addition to the principal deposited only such interest as may be agreed upon between themselves and the particular institution in which their funds are placed. The total assets of the first two classes of institutions, and the deposits in trust companies, therefore, make up the fund belonging to depositors. The aggregate of this fund is now \$98,246,429.22, as against \$93,708,196.11 in 1902, being a gain of \$4,538,233.11 in one year. The amount of deposits in the savings banks and trust companies and of the accumulated capital in the loan and building associations—otherwise the amount actually standing to the credit of depositors and shareholders—is \$92,516,072.36, as against \$88,682,669.26 in 1902,—a gain of \$3,833,403.10 in one year.

The number of depositors in savings banks and trust companies and shareholders in loan and building associations, has increased from 237,740 in 1902 to 249,079 in 1903,—a gain of 11,339. Thus 249,079 of the 694,466 inhabitants of this State are directly interested in their prosperity, and are in some degree dependent upon the income received from these institutions.

During the present fiscal year the state banking institutions have paid to depositors and stockholders in interest and dividends \$2,958,969.26, as against \$2,810,540.54 last year. This is an increase of \$148,428.72 in the amount of income thus distributed among our people. The total amount paid to depositors in savings banks, shareholders in loan and building associations and depositors in trust companies, in other words the amount paid in dividends upon the real savings funds in all State banking institutions, has been \$2,822,049.26,—an increase of \$128,458.72 from last year.

The aggregate of the reserve funds set apart by these institutions under provisions of law, now amounts to \$4,531,971.56, as against \$3,290,292.95 in 1902. This is an increase of \$1,241,678.61, while last year it was but \$378,876.13. This large increase in these funds is unprecedented in the history of these institutions. It clearly shows that they are coming more and more to appreciate the importance of setting apart a portion of their current earnings, in times of business activity, as an insurance against future losses and the reduction of income incident to depressions in business affairs.

The following is a statement of the resources and liabilities of the eighty-four national banks doing business in this State, November 17, 1903, as reported by the comptroller of currency, and a comparison with that for November 25, 1902:

NATIONAL BANKS.

LIABILITIES	1902.	1903.
Capital stock paid in	\$10,546,000 00	\$10,141,600 00
Surplus fund	2,800,472 00	2,751,873 00
Undivided profits, less expenses and taxes	2,559,694 59	2,639,823 57
National bank notes outstanding	5,262,670 50	5,788,955 00
Due to other national banks	383,139 01	433,591 44
Due to state banks and bankers	67,925 00	32,196 26
Due to trust companies and savings banks	1,162,416 48	1,263,537 49
Due to approved reserve agents	90,078 69	173,292 98
Dividends unpaid	18,531 21	22,051 65
Individual deposits	24,828,703 78	25,572,408 92
United States deposits	473,208 58	426,418 57
Deposits of United States disbursing officers	74,685 36	74,226 62
Bonds borrowed	157,000 00	70,000 00
Notes and bills rediscounted	13,650 04	35,464 45
Bills payable	600,164 05	665,286 00
Liabilities other than those above stated	92,186 89	134,142 75
	\$49,110,526 18	\$50,224,268 70
RESOURCES.		
Loans and discounts	\$28,707,039 57	\$29,285,840 34
Overdrafts	71,371 90	84,834 71
United States bonds to secure circulation	5,220,350 00	5,855,350 00
United States bonds to secure United States deposits	435,000 00	452,000 00
Other bonds to secure United States deposits	87,000 00	87,900 00
United States bonds on hand	18,550 00	6,000 00
Premiums on United States bonds	72,221 83	94,802 88
Stocks, securities, etc.	6,514,910 89	6,178,845 65
Banking house, furniture and fixtures	662,795 01	729,037 06
Other real estate owned	120,010 98	107,593 72
Due from national banks, (not reserve agents)	376,826 89	382,771 16
Due from state banks and bankers	73,330 50	127,878 82
Due from approved reserve agents	3,686,131 23	3,764,139 94
Internal revenue stamps	1,102 59	99 35
Checks and other cash items	161,930 01	202,727 57
Exchanges for clearing house	148,349 11	135,223 36
Bills of other national banks	322,291 00	358,554 00
Fractional paper currency, nickels and cents	9,212 93	11,571 62
Lawful money reserve:		
Specie	1,651,708 59	1,639,896 02
Legal tender notes	418,715 00	432,598 00
Five per cent redemption fund with treasurer	253,664 75	273,062 12
Due from United States Treasurer	3,043 40	13,302 50
	\$49,110,526 18	\$50,224,268 70

This is a decrease of two in the number of this class of banks, and an increase of \$1,113,742.52 in their assets during the year, as against an increase of \$1,947,066.68 in 1902.

The total assets of all kinds of authorized banking institutions in this State are now \$153,608,654.91. This is a gain of \$6,753,744.79 in this class of personal property during the year. In this connection it is interesting to note that the assessed valuation of personal property in the State has increased but \$2,633,064

during the same time. An equal distribution of this banking capital would give to each inhabitant of the State \$221.19,—a gain of \$9.73 during the year.

It has been generally understood that for most of the year all of these institutions have been unusually short of current funds, or cash on hand. It appears, however, that upon the date of these returns they had in "cash on hand and on deposit" \$10,504,870.64, as against \$9,667,358.57 at the corresponding date last year, or \$837,512.07 more in cash assets. While it is impossible to ascertain exactly the amount of actual cash held at these dates,—the returns of State institutions not giving the necessary items,—a careful computation shows that, including national bank notes, it was at least \$3,000,000. This erroneous impression, as to the amount of cash carried by the banks has undoubtedly been due to the fact that, because of the disturbed financial conditions, they have kept on hand a larger amount of available funds than usual. Their answer of "no funds" to borrowers has usually meant, no funds which they thought it prudent to invest. They have been forced into this position, too, at a time when new investments could have been made to better advantage than at any other time for several years. Every dollar of assets thus held without investment has reduced the income of the banks and affected their general showing. Thus they have assisted in tiding business over the recent period of distrust and depression. This is but another illustration of the manner in which they have frequently been able to prevent panics in financial affairs. In this way they have served the public to an extent not fully appreciated. The inherent right of the government to restrict and regulate the affairs of public service corporations is everywhere recognized, while private corporations are usually allowed the same freedom granted to natural persons in conducting their business affairs. Yet because of the great influence banks have upon business affairs, they are more closely supervised than *quasi* public corporations, notwithstanding they are, strictly speaking, private corporations, conducting a private business. Their stockholders are even placed under a double liability for the protection of the public,—a liability not imposed upon the stockholders of other kinds of corporations.

SAVINGS BANKS.

There are fifty-one savings banks now doing business in the State. The following is an exhibit of their liabilities and resources on October 31, 1903, and a comparison with those of October 25, 1902:

COMPARATIVE TABLE.

1902.	LIABILITIES.	1903.
\$73,102,924 12	Deposits.....	\$75,107,203 01
2,777,374 79	Reserve fund	3,578,343 74
20,374 98	Special reserve fund	3,391 23
1,952,741 41	Profits	1,794,231 32
400 34	Other liabilities	55,000 00
\$77,853,815 64	Total liabilities	\$80,538,169 30
RESOURCES.		
\$1,845,200 00	United States and District of Columbia bonds.....	\$767,350 00
2,828,103 68	Public funds in Maine	2,953,492 23
16,665,151 91	Public funds out of Maine	17,912,873 52
6,841,123 92	Railroad bonds in Maine	6,836,076 42
24,907,633 91	Railroad bonds out of Maine	26,562,048 88
4,033,852 21	Corporation bonds in Maine	4,063,725 71
601,237 87	Corporation bonds out of Maine	524,047 87
862,856 22	Railroad stock in Maine	878,431 22
400,852 45	Railroad stock out of Maine	370,937 45
539,653 12	Corporation stock in Maine	452,066 00
67,972 90	Corporation stock out of Maine	61,572 90
2,111,757 00	National bank stock in Maine	2,028,421 72
84,496 00	National bank stock out of Maine.....	73,336 00
85,450 00	Other bank stock in Maine.....	53,325 00
8,212,635 70	Loans on mortgages of real estate	8,804,705 21
3,107,095 86	Loans on collateral.....	3,571,264 89
641,763 63	Loans to municipalities	400,878 27
1,038,887 58	Loans to corporations	1,076,974 13
545,168 39	Real estate investment.....	621,562 18
488,488 78	Real estate foreclosure.....	427,384 42
37,529 05	Furniture and fixtures.....	42,992 61
489,048 28	Premium account	452,237 90
53,159 89	Expense account.....	38,751 97
10,288 26	Other resources.....	4,314 48
1,354,409 03	Cash	1,559,398 32
\$77,853,815 64	Total resources	\$80,538,169 30
203,273	Number of depositors	209,011
\$359 62	Average to each depositor.....	\$359 35
3.26	Average rate of dividends paid	3.24
\$2,263,120 64	Amount of dividends paid.....	\$2,352,704 99
18,649 83	Municipal tax.....	18,631 36
537,720 51	State tax	485,046 59

It appears that there has been an increase of \$2,684,353.66 in the total assets of these banks and of \$2,004,278.89 in their deposits for the year, as against a gain of \$3,230,644.61 and \$2,808,985.73 in the corresponding items last year. While this increase is not equal to that of last year it is fully up to the average of the past ten years.

The amount deposited, including dividends credited, has been \$16,814,994.46, and that withdrawn \$14,810,715.57. The amount of funds actually deposited during the year, exclusive of dividends, has been \$348,486.10 less than the amount withdrawn. That is to say, the depositors have not only withdrawn as much as they have deposited but have also drawn upon their dividends credited to the extent of \$348,486.10. The increase in the number of depositors and the decrease in the relative amount standing to the credit of each depositor together, show that quite a portion of the withdrawals have been made by the larger depositors, probably for the purpose of investment elsewhere. This conclusion is verified by the treasurers of many of the banks from their own personal observations. The unusually low prices of good securities have tempted many, while in other instances we fear the flattering offers of promoters and speculators have led to the placing of these funds where the parties are likely to suffer loss thereon. So far as these withdrawals have been for investment in safe securities, or for use in legitimate business, is but a consummation of the purposes of savings banks.

The total amount of the reserve fund at the present time is \$3,578,343.74, being 4.76 per cent of the total deposits, while last year it was but 3.79 per cent. The increase in the fund during the year has been \$800,968.95, as against an increase of \$309,349.69 last year. During the same time the undivided profits have decreased \$158,510.09. This leaves a net gain of \$642,458.86 for the present year in the two accounts as against a gain of \$435,046.95 in the corresponding items last year.

CLASSIFICATION OF DEPOSITS.

Exhibit A.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less.....	161,315	\$18,916,120 37
Deposits of over \$500 and not over \$2,000.....	44,147	45,977,212 93
Deposits of over \$2,000 and not over \$5,000.....	3,343	8,352,206 03
Deposits of over \$5,000.....	213	1,861,663 68
	209,011	\$75,107,203 01
Exhibit B.		
Deposits of \$2,000 or less.....	205,455	\$64,893,333 30
Deposits of over \$2,000.....	3,556	10,213,869 71
	209,011	\$75,107,203 01

The present number of depositors is 209,011, while that at the date of the last report was 203,273,—a gain of 5,738. The average amount now standing to the credit of depositors is \$359.35, as against \$359.62 last year. As the old accounts from which no withdrawals are made are necessarily increased from time to time by the addition of dividends, this reduction in average amount, although slight, indicates, as already suggested, that the larger deposits have been withdrawn and a larger number of smaller accounts opened instead. If these accounts had remained undisturbed, the annual increase in the average of each depositor would correspond with the amount of dividends paid. For example, this year it would be 3.24 per cent, or \$3.24 on each one hundred dollars of deposits, or the average to each depositor would be \$371.27 instead of \$359.35. Again, it appears from the above table that nearly all of the gain in the number of depositors is in the class having \$2,000 or less standing to their credit, there being an increase of only forty-nine in the number of depositors whose balance is above that amount. As nearly all the banks at the present time discourage the depositing of large trust funds, it is probable that even this gain is principally due to the addition of dividends to accounts that were near the \$2,000 limit, and upon the excess of which no interest is paid.

RESOURCES.

The following table shows the classes, and the amount and percentage of assets in each class, now held by savings banks, and for the purpose of comparison, the percentage of those holdings in 1902 and 1893:

Resources.	1903.		1902.	1893.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds...	\$767,350 00	.95	2.37	1.15
Public funds in Maine	2,953,492 23	3.67	3.63	1.77
Public funds out of Maine.....	17,912,873 52	22.24	21.41	23.45
Railroad bonds in Maine.....	6,836,076 42	8.49	8.79	7.00
Railroad bonds out of Maine.....	26,562,048 88	32.98	31.99	19.57
Corporation bonds in Maine.....	4,063,725 71	5.04	5.18	5.36
Corporation bonds out of Maine.....	524,047 87	.65	.77	.72
Railroad stock in Maine.....	878,431 22	1.09	1.11	.84
Railroad stock out of Maine.....	370,937 45	.46	.52	.72
Corporation stock in Maine.....	452,066 00	.56	.69	.60
Corporation stock out of Maine.....	61,572 90	.08	.09	.09
National bank stock in Maine	2,028,421 72	2.52	2.71	4.23
National bank stock out of Maine.....	73,336 00	.09	.11	.54
Other bank stock in Maine.....	53,325 00	.07	.11	.18
Loans on mortgages of real estate.....	8,804,705 21	10.93	10.55	12.45
Loans on collateral.....	3,571,264 89	4.43	3.99	9.81
Loans to municipalities.....	400,878 27	.50	.82	.60
Loans to corporations.....	1,076,974 13	1.34	1.33	1.88
Real estate investment.....	621,562 18	.77	.70	.79
Real estate foreclosure.....	427,384 42	.53	.63	.87
Furniture and fixtures	42,992 61	.05	.05	.05
Premium account.....	452,237 90	.56	.63	.73
Expense account.....	38,751 97	.05	.07	.02
Other resources.....	4,314 48	.01	.01	.01
Cash.....	1,559,398 32	1.94	1.74	1.57
Total.....	\$80,538,169 30	100 00	100.00	100.00

The principal changes for the year are: a decrease of \$1,077,-850 in government bonds; and an increase of \$1,247,721.61 in public funds out of Maine; \$1,654,414.97 in railroad bonds out of Maine; \$592,069.51 in loans on mortgages of real estate; and \$464,169.03 in loans on collateral. Other minor changes account for the difference between the \$2,684,353.66 increase in total assets and the summary of the items stated.

It is apparent that the percentage of any class of assets, as compared with the total, must change from year to year unless the two increase in the same ratio. A decrease in the percentage does not, therefore, necessarily indicate a decrease in the amount of that holding, only that it is a lesser portion of the whole. For example, ten years ago, the percentage of loans on mortgages

of real estate was 12.45 while now it is but 10.93, yet during that time the amount has increased from \$7,061,638.55 to \$8,804,705.21.

This increase of \$1,743,066.66 in mortgage loans carried by savings banks during a period when such loans have been generally decreasing, as well as the \$1,056,238.54 increase in mortgage and collateral loans during the present year, seem to answer conclusively the assertion frequently made that the funds of savings banks are not available for local use among our people.

So long as the financial conditions and the laws regulating investments by savings banks remain as now, the largest holdings of these banks must be in public funds out of Maine and railroad bonds out of Maine. These two items now constitute 55.22 per cent of all the assets of these banks. No institution confining its investments entirely to any one class would be as likely to prosper as under the present policy of distributing its assets among these various holdings. For this reason each institution should endeavor so to place its funds as to keep a due proportion among these various classes.

The present total of the investments in Maine, including cash on hand, is approximately \$33,775,012.81, or 41.94 per cent of the entire assets of these banks. If the cash on hand is not included it amounts to almost exactly 40 per cent. Considering the large amounts these banks have to invest, and the limited opportunities for making safe and profitable investments within the State, the proportion of these holdings is most satisfactory.

RAILROAD SECURITIES.

The aggregate holdings of these securities now amount to \$34,647,493.97 or 43.02 per cent of the entire assets of these institutions. The amount of the railroad bonds alone is \$33,398,125.30, or 41.47 per cent of the entire assets. In 1893 this class of investments was but 28.13 per cent of the whole, and the bonds alone but 26.57 per cent. The marked increase in the proportion of this class of investments naturally leads to careful inquiry as to its effect upon the future of these institutions. Without doubt the greater portion of these securities are perfectly safe and many of them are more profitable than any other equally safe investment obtainable within the law.

The only limitations of statute upon investments in steam railroad bonds are that the roads be located in certain states named, that they be secured by a first mortgage of the property of the railroad company, and that the railroad be actually constructed and in operation. There is no limitation based upon the capitalization of the corporations issuing such bonds, or even upon the amount of bonds issued. Neither is there any requirement that the railroad be in successful operation for any length of time, or that it must first show its capacity for earning interest charges, or even operating expenses. Again, the provision limiting these investments to first mortgage bonds prevents the banks from purchasing many of the new issues of bonds of the larger trunk lines, on account of underlying liens making it impossible for them to meet this requirement of law. Because of these conditions there is a great temptation for the banks to invest in the bonds issued by the smaller, new and untried railroads promoted and constructed during a period of great business activity.

Of the present holdings of railroad bonds \$23,917,484.24 are classified as steam and \$9,480,641.06 as street railroad bonds. Thus it appears that the street railroad bonds are about one-third of the total amount of these holdings. Great care should be exercised in selecting from this class of bonds, notwithstanding the fact that they are offered upon a most tempting interest basis and are among the most profitable investments made by the banks. The banks should not forget the methods frequently adopted in promoting and capitalizing these corporations. They should also remember that, while the average urban properties of this kind have been as profitable and successful as any kind of railroads, the inter-urban roads are as yet an experiment. The great development in inter-urban roads is confined to the past few years and their future is not so certain as to make them a proper investment for any great portion of these trust funds. Undoubtedly many of these roads will prove successful and meet every obligation issued, but on the other hand many of them are so capitalized that it would seem impossible for them to do so. For this reason the banks should exercise extraordinary care in making investments in this class. No bank will suffer great harm because of the conservatism of its trustees in making such investments, while disastrous results are likely to ensue without the exercise of such care. Investigations made by the department during the

year have strengthened these views which have frequently been expressed in previous reports.

The investment law further requires in the case of street railroad bonds, that "an amount of capital stock equal to $33\frac{1}{3}$ per cent of the mortgage debt shall have been paid in, in cash, and expended upon the road." This must be evidenced by a certificate of the railroad commissioners of the state where the road is located, and filed in the office of the Secretary of this State. In the report of this department for 1901 attention was called to the difficulties in the operation of this law, and while there has been some improvement, yet the conditions are still most unsatisfactory. Certificates of clerks of railroad commissioners, statements of officers of the railroads are certified, and many other documents are presented, for the purpose of complying with this provision of law. In many cases the bonds are offered by brokers, and purchased by the banks, upon the assurance that such certificates will afterwards be filed. The language of this statute seems to be plain. Under its provisions no such bonds should be purchased until a certificate in legal form is actually on file with the Secretary of State. Hereafter no such certificate will be considered legal and sufficient by this department unless it is what our statute requires,—a certificate of the railroad commissioners of the state where the road is located. The certificate must be their statement made over their signatures.

During the coming year it will be the purpose of the department carefully to scrutinize every investment reported, and if not within the provisions of our investment law the bank will be required to dispose of the same immediately. There is no legal objection for the officers of any bank, if they desire, to enter into an agreement to purchase street railroad bonds upon condition that they be made legal, but they should not pay for or take delivery of the same before their legality has been established.

In 1903 the legislature further amended this law by providing that in states without railroad commissioners having supervision of street railroads, the bank examiner of this State may ascertain the facts and, if they meet the foregoing requirements, may file a certificate thereof with the Secretary of State.

Numerous applications have been made to this department for certificates under this provision of statute. Only four certificates have been issued, however, and that after a careful auditing of

the accounts of the companies and an actual inspection of the properties. Attention is however called to the fact that the investigation by this department is for the sole purpose of ascertaining the facts necessary to meet this requirement of law. No investigation is made as to the earnings or prospects of the road examined and certified, and the department has not undertaken in any sense to pass upon the merits of these securities as investments for savings banks. As a matter of fact, the bonds certified by this department should stand upon exactly the same footing as those certified by railroad commissioners, and should be as carefully scrutinized before investing in them. Undoubtedly many issues of bonds that can not meet this requirement of statute will prove good, while many that are certified will prove unprofitable. In other words, while this provision is to some extent a safeguard, it is only one of many elements to be taken into consideration by a board of trustees before investing.

MARKET VALUES.

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:

	1899.	1900.	1901.	1902.	1903.
Estimated market value of resources above liabilities ...	\$3,258,319 24	\$3,916,887 86	\$9,940,301 01	\$10,816,944 71	\$10,193,908 56
Reserve fund	2,243,454 02	2,321,685 61	2,468,025 10	2,777,374 79	3,578,343 74
Undivided profits ...	1,233,605 41	1,480,769 77	1,837,044 15	1,952,741 41	1,794,231 32
Total book surplus	\$3,477,059 43	\$3,802,455 38	\$4,305,069 25	\$4,730,116 20	\$5,372,575 06
Estimated market value above book surplus	\$4,781,259 81	\$5,114,432 48	\$5,635,231 76	\$6,086,828 51	\$4,821,333 50
Premium account ...	508,412 58	635,416 18	497,006 36	489,048 28	452,237 99
Total dividend paid..	2,091,543 94	2,133,783 29	2,204,022 50	2,263,120 64	2,352,764 99
Deposits	64,009,386 54	67,240,439 07	70,293,938 39	73,102,924 12	75,107,203 01

The estimated market value of resources above liabilities, as obtained from the statements of the official examinations made during the present year, is \$10,193,908.56, while last year it was

\$10,816,944.71. If these valuations placed upon the securities are correct, they show the excess of the assets above the liabilities in the different banks at the times when the examinations were made. They include the book surplus, made up of the reserve fund and undivided profits. If these latter items are deducted therefrom, the balance shows "Estimated market value above book surplus," and represents the actual value of the assets of the banks above the amount charged on their books. This excess depends very largely upon the current values of securities, and necessarily fluctuates with the stock market. In 1902 this amounted to \$6,086,828.51, while for the present year it is but \$4,821,333.50,—a depreciation of \$1,265,495.01. This is due solely to the depreciation in the value of securities during the year and makes the net surplus of the banks that much less than last year, notwithstanding their book surplus has increased much more than during any previous year of their existence. As before stated, the valuations from which these results are obtained were made at various times during the year. In fact, the larger portion of them were made in the early part of the year before values had reached their lowest point. Had they been made later the apparent loss because of this depreciation would have been much larger than now appears. As has been frequently explained this fluctuation in market values does not affect the savings banks, providing they continue in business and the individual securities continue to pay regular interest charges and dividends. The real standing of these institutions depends more largely upon their book reserve, in which there has been an increase of \$959,479.04 during the year. This depreciation in values is a matter, however, that naturally leads to investigation and is deserving of careful consideration. In fact, the foregoing table discloses so marked a reduction in market values above liabilities that it seems to require some extended explanation of the cause.

The serious depression in the values of all kinds of securities during the year, though decidedly improved at the date of this report, has been occasioned largely by a reaction in such industrial and railroad stocks as have been grossly over-capitalized. Speculators, under the guise of promoters, during the prosperous times of the past few years, have floated an immense amount of

such stocks. The unusually large earnings resulting from the prosperous conditions of business of all kinds have in many cases made dividends possible upon such stocks, sufficient to tempt investors. But in many instances promoters have been able to place such securities simply upon the strength of the general confidence incident to the prosperous conditions of business. It is evident that these operations have not reduced the amount of the actual wealth of the country, although in many cases they have resulted in serious loss to investors. These results are unfortunate only as affecting unsuspecting honest investors. Those who knowingly speculate in such stocks need but little sympathy, and their transactions one with another do not reduce the aggregate wealth of the country and should have but little effect upon general business. The real and serious injury to the public comes from the effect of these transactions upon the honest securities and legitimate business of the country. There has been nothing in the general financial and industrial conditions during the year to occasion depression or disturbance. As a matter of fact, business apparently has never been better than now, labor is employed and well paid and there seems to be an abundance of capital to carry on all legitimate enterprises. The trouble is that the operations of these promoters have finally aroused the suspicion and distrust of conservative investors generally, making it more difficult to secure capital for legitimate enterprises and thus indirectly affecting business conditions and especially the value of securities. Again, the large amount of money required and used by these operators, together with this distrust on the part of capitalists, have caused a severe strain upon the financial resources of the country and led to a material advance in interest rates and to the consequent falling off in the market price of all securities, including even those that could not be directly affected by the conditions suggested.

Fortunately, the savings banks have been by law largely restricted in their investments of deposits to those stocks and bonds not directly affected by these conditions. All of their securities have, however, felt the effects of this depreciation, and their "estimated market value of resources above liabilities" has been materially reduced thereby. At the present time the stocks and bonds held by the savings banks amount to \$63,537,704.92. Notwithstanding these consist largely of securities that are

affected as little as any by ordinary depressions in the money market, the decrease in their market value from last year is approximately \$3,000,000. It is true that these conditions have only reduced the market value of their securities, and thus the apparent present standing of the savings banks. But while they will ultimately receive the principal and interest in full upon their securities, and thus obtain the same results, their present standing is affected to the extent named by the existing conditions, as well as their ability to realize upon their assets if such a thing should become necessary. It appears, therefore, that the assets of the savings banks of the State of Maine, in other words, the interests of the 209,011 depositors therein, have suffered to the extent of at least \$3,000,000, that speculators and promoters might have the opportunity of manipulating the stock market to their profit. Were it possible to ascertain or estimate as easily the effects of these conditions upon other investors, and upon all other legitimate business, as upon this class of institutions, we should find the tax thus incurred an enormous one.

It is often said that "watered stocks will soon find their proper level." If they would, without causing such depression in legitimate business then would they do comparatively little harm. It is amazing, however, that the great mass of our people, who have no interest in such manipulations, who cannot be benefited thereby, and who certainly suffer serious loss therefrom, will permit them to continue.

In the report of this department for 1900, attention was called to this matter as one seriously affecting investment securities. The present conditions emphasize the statement then made, and show to what a degree the manipulation of watered stocks, under the authority of the present laws, is influencing the general business of the country. Present conditions ought to teach a lesson that will lead to radical changes in our corporation laws.

It is commonly claimed that such matters will adjust themselves without regulation of law. This principle is not, however, applicable to the case in hand. Corporations can only exist through legislative authority. The right to issue stock is not a natural and inherent right of any individual or association of persons. It is a privilege exercised only under authority of law, and a law which permits it is as unwise as though it directly authorized such issue. No one will contend that a law

for the organization and conduct of corporations, expressly giving them the power of issuing, say \$100,000 of capital stock for each \$1,000 of capital actually paid in, would be wise, yet this is substantially the effect of the present laws in nearly all of the states. While such authority is not contained in the statute in express terms, and while no legislature would enact laws containing such provisions, yet in many states the laws give such authority by implication or permit this practice at the will of the speculators.

In addition to the depreciation in the value of the assets of the savings banks, the present conditions have indirectly affected them to their disadvantage in another way. Commercial banks ordinarily invest a large portion of their assets in call and short time loans. They are, therefore, able within a period of, say six months or one year, to take advantage of changes in interest rates. When rates are advancing as at the present time, they are given a great advantage over the savings banks, which have a large portion of their funds invested in securities that will not mature for a term of years. The result is that interest rates upon private investments, and the dividends paid by other classes of banks, have advanced, while in the savings banks they must remain substantially the same. For these reasons, if the present rates should prevail, it would be three or four years, at least, before the savings banks could safely advance their rates of dividends. This would lead to the placing elsewhere of much of the money that would otherwise be deposited in savings banks, to the embarrassment of these banks and to the damage of the State in the way of taxes received therefrom. We have frequently called attention to this fact in the reverse condition that has existed for a number of years. The gradual reduction in interest rates during the period preceding the present year, has enabled the savings banks to pay larger dividends than they could have paid upon the rates prevailing at the time, because of the benefits received from old investments made under higher interest conditions.

DIVIDENDS.

The following table gives the rates and amounts of dividends paid by the savings banks during the year covered by this report, and a comparison with those of the previous fiscal year :

1902.			1903.	
Number of banks.	Amount of dividends.	Rate of dividend.	Number of banks.	Amount of dividends.
2	\$12,743 47	4 per cent paid by	2	\$3,961 09
2	42,559 64	3 $\frac{3}{4}$ per cent paid by	-	-
18	1,425,430 87	3 $\frac{1}{2}$ per cent paid by	20	1,608,599 30
3	142,495 74	3 $\frac{1}{4}$ per cent paid by	-	-
26	633,590 92	3 per cent paid by	29	740,204 60
51	\$2,263,120 64	3.24 average rate, 1903	51	\$2,352,764 99

Thus it appears that the savings banks have paid in dividends to depositors during the year \$2,352,764.99,—an increase over last year of \$89,644.35. This was an average income of \$11.25 to each of their 209,011 depositors, and is an average of \$3.38 to each inhabitant of the State. The average rate of dividends paid has been 3.24, while last year it was 3.26 per cent. Two banks having deposits amounting to only \$120,120.62 out of a total of \$75,107,203.01, have paid dividends during the year at the rate of four per cent. The number paying three per cent has increased from 26 to 29. The undivided profits have decreased \$158,510.09, or, in other words, in paying the above dividends the banks have reduced their surplus of earnings by this amount. Some of the banks have undoubtedly continued their previous rate of dividends at the expense of this surplus, with the expectation that the coming reduction in taxes would make any further reduction in dividends unnecessary. As explained elsewhere, there has been but little increase in the earnings of the savings banks during the year resulting from the advance in interest rates. Even should these present rates continue it will be several years before the income of the banks will be increased sufficiently to warrant higher rates of dividends. In the meantime they should not anticipate any such possible increase of earnings, but pay only such dividends as the profits actually collected will warrant.

This is the only safe policy to follow, especially in view of the fact that interest rates are likely soon to drop to those prevailing last year.

UNCLAIMED DEPOSITS.

Formerly the treasurer of each savings bank was required by law to report to this department the name and the amount standing to the credit of each depositor in his bank, who had not made a deposit or withdrawn any part therefrom, or any part of the dividends thereon, for a period of more than twenty years. These lists of what are termed Unclaimed Deposits were submitted to the Governor and Council as a part of the annual report of this department. In 1903 this provision of statute was changed so as to provide that each treasurer publish a list of such deposits in some local newspaper, and thereafter transmit a copy of same to this department to be placed on file for public inspection. To make the operation of this law uniform blanks have been sent to each bank, giving the form of the statement required, and directing its publication and return to this department, together with a copy of the newspaper in which the same was published. This change is giving the most satisfactory results. Many instances have come under the observation of the department where those entitled to such funds have had their attention called thereto. It is predicted that within a few years the larger portion will be paid to the rightful owners.

TAXES.

The amount of tax paid the State for the year has been \$485,046.59, as against \$537,720.51 last year,—a decrease of \$52,673.92. This is due to the reduction in the rate made at the last session of the legislature of approximately one-eighth of one per cent for the year. The estimates made by this department at the time the matter was pending before the legislature placed the tax for 1903 at \$472,000. When these estimates were made, the anticipated increase in deposits was taken into consideration. Notwithstanding the increase in deposits has not been so much as was expected, the depreciation in value of securities has increased the tax for the year somewhat above the amount then estimated. The fact that the increase in deposits has not been

so much as then anticipated is due in part to the causes already mentioned, but principally to the fact that national banks and trust companies have been offering special inducements to depositors who have heretofore been patrons of savings banks. The loss in revenue to the State because of this diversion of savings deposits has been considerable. Under the provisions of the present act taxing savings banks, there will be a further reduction taking effect April 1, 1904. After that date the tax upon savings deposits in trust companies and in savings banks will be substantially the same, and the revenues of the State will not be materially affected by the placing of these funds in either class of these institutions. These funds are not, however, liable to pay a direct tax to the State when deposited in the national banks, although legally liable to municipal taxation if found and listed by municipal assessors. Should the national banks continue in this business, and obtain as large a proportion of the annual savings of our people as during the present year, the time when the amount of the tax will equal that paid in 1902 is likely to be postponed considerably beyond that estimated when the enactment of the present law was under consideration. The further reduction in rate will probably reduce the amount of the tax next year to approximately \$425,000.

TRUST AND BANKING COMPANIES.

There are now twenty-three trust and banking companies doing business in this State, six having been added to and one dropped from the list during the year.

The Bath Trust Company, organized as stated in the report for 1902, commenced business on the first day of the present official year and is now included in the list of these institutions.

The Fort Kent Trust Company of Fort Kent, chartered by the legislature of 1903, was organized March 27 and commenced business September 19, 1903, with a capital stock of \$50,000.

The Merrill Trust Company of Bangor, chartered by the legislature of 1903, was organized April 9 and commenced business June 1, 1903, with a capital stock of \$100,000 and a surplus of \$25,000 paid in in cash.

The Pittsfield Trust Company of Pittsfield, chartered by the legislature of 1903, was organized April 30 and commenced business July 15, 1903, with a capital stock of \$50,000 fully paid in.

The Security Trust Company of Rockland, chartered by the legislature of 1903, was organized August 13 and commenced business September 1, 1903. It now has a capital of \$50,000 and a surplus of \$12,500 paid in in cash.

The International Trust and Banking Company of Calais, chartered by the legislature of 1903, was organized September 19 and commenced business October 1, 1903. It now has a capital of \$50,000 fully paid in.

The Auburn Trust Company of Auburn is liquidating its affairs, as stated in the report for 1902, and is now included in the list of institutions reported in the hands of receivers.

COMPARATIVE STATEMENT.

In the following table is presented a statement of the liabilities and resources of the Trust and Banking Companies as of October 31, 1903, and a comparison with those of October 25, 1902:

1902.	LIABILITIES	1903.
\$1,676,800 00.....	Capital stock.....	\$2,022,000 00
446,150 00.....	Surplus.....	885,400 00
769,755 50.....	Undivided profits.....	575,426 92
5,265,675 44.....	Time deposits.....	6,513,023 21
7,171,198 43.....	Demand deposits.....	7,582,878 31
562,880 00.....	Certificates of deposit.....	680,152 12
165,794 17.....	Trust department.....	96,392 95
671,349 06.....	Sinking funds for corporations.....	876,499 53
773 78.....	Unpaid dividends.....	1,062 04
39,907 78.....	Deposits for coupons.....	64,354 78
26,988 80.....	Treasurers' checks outstanding.....	21,203 86
40,205 80.....	Due to other banks and bankers.....	132,939 88
98,854 16.....	Bills payable.....	388,027 25
99,608 78.....	Other liabilities.....	74,649 78
\$17,035,941 70.....	Total liabilities.....	\$19,914,010 63
RESOURCES.		
\$7,860,603 02.....	Demand and time loans.....	\$9,084,171 42
1,420,301 77.....	Mortgages of real estate.....	1,545,540 94
5,135,097 66.....	Stocks and bonds.....	6,002,151 43
143,613 10.....	Trust investments.....	96,392 95
614,431 84.....	Sinking funds investments.....	862,447 01
216,079 54.....	Real estate owned.....	234,745 81
2,547 03.....	Due from other banks and bankers.....	3,995 33
26,454 09.....	Expense account.....	38,501 06
108,000 33.....	Furniture and fixtures.....	129,161 48
1,482,899 95.....	Cash on hand and on deposit.....	1,890,735 21
25,913 37.....	Other resources.....	26,167 99
\$17,035,941 70.....	Total resources.....	\$19,914,010 63
13,634.....	Number depositors, time deposits.....	19,124
10,643.....	Number depositors, demand deposits.....	11,053
1,935.....	Number depositors, certificates of deposit.....	1,447
26,212.....	Total number of depositors.....	31,624
\$116,950 00.....	Amount of dividends on stock.....	\$136,920 00
164,209 54.....	Amount of interest paid on time deposits.....	238,079 74
121,221 43.....	Amount of interest paid on demand deposits.....	94,536 94
\$402,380 97.....	Total profits distributed.....	\$469,536 68
7.50%.....	Average rate of dividends paid on stock.....	7.94%
3.37%.....	Average rate of interest on time deposits.....	3.23%

It appears that there has been an increase of \$2,878,068.93 in total assets, as against \$1,828,616.15 in 1902. While there has been a general increase in the assets of the individual banks, this unusually large gain in assets is also in part due to the increase in the number of institutions and the consequent addition of the \$1,586,843.30 assets of those organized during the year. There has been an increase of \$345,200 in the amount of capital stock paid in. This results from the addition of the \$400,000 capital stock of new banks, an increase of \$50,000 in that of the Portland Trust Company, and a deduction of the \$104,800 capital stock of the Auburn Trust Company.

The surplus has nearly doubled during the year. As explained in a previous report, the increase in this account is due in part to the recent provision of law requiring each bank to set apart a definite portion of its earnings as a guaranty fund. In this connection it is well, however, to note the fact that, while there has been an increase of \$449,250 in surplus, there has been a decrease of \$194,328.58 in undivided profits; and also that the stockholders of two new banks have paid in \$37,500 in addition to the par value of the stock, which has been credited to this fund. But even with the increase of this fund as above explained the results of the year have been most satisfactory in this class of institutions, especially when we take into consideration the fact that they have distributed more than the usual amount of dividends to stockholders.

The present amount of deposits in this class of institutions is \$14,840,408.42, while that for 1902 was \$13,039,661.65,—a gain of \$1,800,746.77 during the year. The time deposits have increased \$1,247,347.77, the demand deposits \$411,679.88 and the certificates of deposit \$117,272.12.

Because of the recent provisions of law taxing "time deposits, and deposits bearing interest at a rate of three per cent or more per annum," there has been a gradual change in the classification of these deposits. Ordinarily the deposits in banking institutions are classified as time deposits, which include all not subject to check, demand deposits, or those subject to check, and certificates of deposit. Under this method of classification these institutions have heretofore included in the first class many deposits that were, strictly speaking, payable on demand. Twice each

year they are now required by law to report a certain portion of each of these classes for purpose of taxation, as not only all time deposits, but also all demand deposits, and certificates of deposit bearing interest at the rate stated, are subject to this tax. It has been the purpose of the department during the year, so far as practicable, to encourage the classification of these deposits so that the general statements of these banks would show the amount of deposits subject to state tax as distinguished from those not liable to such taxation. It is suggested that it would be more convenient, for both the banks and this department, and also give the public more definite information, if the banks would, in all statements hereafter, classify their deposits so as to separate them in accordance with this tax law. The non-taxable deposits may still be named as "Demand Deposits," and those liable to taxation even though payable on demand, as "Time Deposits," although hereafter this department will term them "Savings Deposits."

The large increase in the amount of bills payable is due to the fact that one bank has an outstanding liability on account of the purchase of a large block of bonds, on a transaction not completed at the time of its report.

The total number of depositors in these institutions is 31,624, while at the date of the last report they numbered 26,212,—a gain of 5,412. Of these accounts, 20,346 are reported as liable, and 11,278 as not liable, to state taxation under present law. The total profits distributed by these institutions during the year have been \$469,536.68, while in 1902 they were \$402,380.97.

The increase in resources is made up principally of \$1,223,568.40 in demand and time loans, and \$867,053.77 in stocks and bonds.

STATE TAX.

In 1901 a tax of one-half of one per cent per annum was laid upon the average amount of all "time interest bearing deposits" held by these institutions. In 1903 this law was amended so as to tax all "time deposits and deposits bearing interest at three per cent or more per annum." The amount of this tax for 1902, under the first provision, was \$22,663.84, and in 1903, under the amended provision, \$37,174.02, being an increase of \$14,510.18. While this gain is in some degree due to the increase in deposits,

it is more largely due to the fact that the amended law includes certain deposits that were not liable to taxation under the first provision.

The recent amendment also provides that the returns of the banks for purpose of assessing the tax shall be made to the bank examiner, who fixes the value upon certain securities and transmits same to the State Assessors. Heretofore this department has had nothing to do with the assessment or collection of this tax, and has not, therefore, reported the amount of same paid by the individual banks. Because of this change, a statement is now presented showing the amount of tax paid by each trust and banking company for the present year, and for purpose of comparison that for 1902.

STATE TAX.

Name of Bank.	1902.	1903.
Aroostook Trust and Banking Comany, Caribou	-	\$47 00
Auburn Trust Company, Auburn	\$248 56	9,925 99
Augusta Trust Company, Augusta	7,794 60	42 05
Bar Harbor Banking and Trust Company, Bar Harbor	40 37	688 41
Bath Trust Company, Bath	-	7,913 40
Eastern Trust Company, Bangor	6,645 07	82
Fort Kent Trust Company, Fort Kent	-	-
International Trust and Banking Company, Calais	-	1,104 25
Lewiston Trust and Safe Deposit Company, Lewiston	707 06	1,539 58
Livermore Falls Trust and Banking Co., Livermore Falls...	1,033 79	21 91
Machias Banking Company, Machias	-	1,762 08
Maine Trust and Banking Company, Gardiner	722 63	1,452 84
Mercantile Trust Company, Portland	47 38	157 08
Merchants' Trust and Banking Co., Presque Isle	152 68	-
Merrill Trust Company, Bangor	-	918 50
People's Trust Company, Farmington	-	35 74
Pittsfield Trust Company, Pittsfield	-	3,082 25
Portland Trust Company, Portland	213 21	516 25
Rockland Trust Company, Rockland	463 47	1,884 29
Rumford Falls Trust Company, Rumford Falls	1,656 75	40 95
Security Trust Company, Rockland	-	931 07
Union Safe Deposit and Trust Company, Portland	-	3,539 11
Waterville Trust Company, Waterville	2,934 55	1,570 45
Westbrook Trust Company, Westbrook	3 72	-
Total	\$22,663 84	\$37,174 02

LOAN AND BUILDING ASSOCIATIONS.

There are now thirty-five loan and building associations doing business in the State, the Bar Harbor Loan and Building Association, organized as stated in the last report, having been added to the number reported last year.

COMPARATIVE STATEMENT.

The following is a statement of the liabilities and resources of the loan and building associations for October 31, 1903, and a comparison with that for October 25, 1902.

1902.	LIABILITIES.	1903.
\$2,579,991 27	Accumulated capital	\$2,632,815 71
66,768 16	Guaranty fund	68,227 82
106,287 54	Advances	110,887 07
1,676 06	Forfeited shares	1,260 11
6,291 60	Due on loans	8,470 16
35,126 71	Bills payable	48,391 20
58,485 26	Profits	62,154 21
<u>\$2,854,626 60</u>	<u>Total liabilities</u>	<u>\$2,932,206 28</u>
	RESOURCES.	
\$2,410,954 33	Mortgage loans	\$2,488,414 75
41,620 00	Loans on shares	57,290 00
14,625 00	Other loans	10,310 00
201,890 83	Real estate by foreclosure	195,745 64
34,754 88	Stocks and bonds	34,700 08
765 89	Furniture and fixtures	-
1,056 92	Permanent expense	2,049 40
4,422 39	Temporary expense	4,928 11
132,386 41	Cash	130,605 25
12,149 95	Other resources	8,163 05
<u>\$2,854,626 60</u>	<u>Total resources</u>	<u>\$2,932,206 28</u>
8,255	Number of shareholders	8,444
45,732	Number of shares outstanding	48,035½
2,864	Number of borrowers	2,935
3,336	Number of loans	3,514
.0583	Average rate of dividends paid	.0558
\$145,038 93	Amount of dividends paid	\$136,667 59

The increase in the total assets of these institutions during the year has been \$77,579.68, while last year there was a decrease of \$10,754.38. There has been an increase of \$52,824.44 in accumulated capital, as against a decrease of \$21,060.21 last year. There has been a gain of 189 in the number of shareholders, 2,303½ in the number of shares outstanding, and 178 in the

number of loans carried. The average rate of dividends paid has decreased from 5.83 last year to 5.58 per cent this year, and the amount of dividends distributed, from \$145,038.93 to \$136,667.59.

The general advance in interest rates has made them more nearly equal to those paid by borrowers from these associations. The result of this is a marked increase in the amount of business of the loan and building associations during the year. This verifies the predictions so frequently made by this department, that if the associations would reduce their rates to borrowers so as more nearly to compete with other capital, their business would increase and they would flourish.

There has been but a slight decrease in the rate of premiums charged. We are pleased to note, however, that the number of institutions charging no premium on loans, but making their contracts upon a level interest basis, has increased from 12 to 16.

The following is a statement of the receipts and disbursements of loan and building associations for the present year, and a comparison with that for 1902.

RECEIPTS.	1902.	1903.
Cash balance	\$146,264 44	\$132,386 41
Capital dues.....	528,220 80	566,571 88
Interest.....	142,361 35	146,949 45
Premiums.....	20,890 16	18,279 29
Fines.....	3,114 25	3,060 97
Transfer fees.....	22 50	24 50
Membership fees.....	422 25	253 50
Withdrawal fees.....	592 88	1,024 20
Rents	6,535 84	7,293 38
Loans repaid.....	525,453 71	509,533 44
Advance payments.....	28,985 55	28,819 90
Real estate sold.....	32,938 02	23,533 94
Bills payable.....	75,356 03	62,482 31
Other receipts.....	1,160 79	2,062 48
	\$1,512,318 87	\$1,502,275 65
DISBURSEMENTS.		
Loans	\$590,551 00	\$653,158 71
Bonds and stocks	10,144 16	-
Withdrawals	656,508 28	606,182 51
Salaries.....	14,018 32	14,235 70
Other current expenses.....	7,692 86	9,232 13
Insurance, taxes, repairs, etc.....	10,041 11	10,504 71
Permanent expenses.....	428 76	265 90
Interest	3,830 56	4,585 53
Forfeited shares.....	8 00	41 24
Advances repaid	11,957 59	16,016 49
Bills payable.....	66,301 37	55,209 47
Other disbursements.....	8,450 45	2,188 01
Cash on hand.....	132,386 41	130,605 25
	\$1,512,318 87	\$1,502,275 65

REPORTS OF RECEIVERS.

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

AMERICAN BANKING AND TRUST COMPANY—AUBURN.

The receiver of this company, Seth M. Carter, of Auburn, since appointed, has proceeded with the liquidation of its affairs as fast as has been consistent with the prudent disposition of its assets.

The following is a statement of the nominal condition of the American Banking and Trust Company, November 2, 1903, and a comparison with that at the time the present receiver succeeded L. Linn Small in 1902:

LIABILITIES.	1902.	1903.
Capital stock	\$75,100 00	\$75,100 00
Time deposits	7,763 14	1,723 85
Demand deposits.....	4,512 00	1,183 71
Certificates of deposit.....	4,367 15	1,056 15
Guaranteed loans	14,309 36	4,584 26
Interest and rents.....	5,661 56	5,953 90
Dividend checks outstanding.....	-	345 33
	\$111,713 21	\$89,946 90
RESOURCES.		
Loans and discounts.....	\$6,605 10	\$6,423 80
Furniture	818 72	803 72
Cash.....	951 54	7,749 54
L. Linn Small, Receiver.....	26,501 53	6,514 97
Expense.....	1,123 84	3,109 09
Guaranteed loans	15,123 58	8,466 94
Real estate.....	60,588 90	56,878 84
	\$111,713 21	\$89,946 90

It will be seen that the liabilities included under the various items of deposits, accounts payable and guaranteed loans, have been reduced by the payment of two dividends, one of 20 per

cent, paid January 2, 1903, and one of 7½ per cent, paid July 15, 1903, making, with dividends paid by former receiver, a total of 90 per cent that has been paid thereon.

The item of dividend checks outstanding, cover checks delivered but not presented for payment, and a few checks not delivered for lack of address of the creditors.

The following statement shows the general condition of the company with substantial accuracy on the date of the receiver's report, and for comparison, a similar statement made by him at the time he assumed charge of its affairs :

LIABILITIES.	1902.	1903.
Certificates of deposit.....	\$4,514 97	\$1,203 97
Demand deposits.....	4,538 47	1,210 18
Time deposits.....	8,234 96	2,195 67
Accounts payable.....	118 81	31 67
Guaranteed loans, upon which dividends have been paid....	7,366 07	1,048 12
Guaranteed loans, originally contingent, but now absolute, on which no dividends have been paid.....	4,787 00	1,379 85
Dividend checks outstanding.....	956 33	345 33
Probable expenses.....	2,500 00	1,000 00
Possible surplus.....	7,142 79	234 75
	\$40,159 40	\$8,649 54
RESOURCES.		
Cash on hand.....	\$951 54	\$7,749 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.....	8,500 00	650 00
Sundry property and claims receivable, estimated to be worth.....	500 00	250 00
	\$40,159 40	\$8,649 54

In this statement the item covering the liability of L. Linn Small, former receiver, has been reduced by the collection of \$20,000 on account of his surety bond, and \$942.89 from claims for misappropriated assets. It is not expected that anything further will be realized from this source.

As appears by the above statement, nearly all of the assets have been reduced to cash. Since the above report, the receiver has notified this department that he has already paid a further and final dividend of 10 per cent, making in all 100 per cent, or the face of all outstanding liabilities allowed by the Court. There is some legal controversy as to the right of the creditors to collect interest upon their claims subsequent to the commence-

ment of proceedings for liquidation. If such a liability exists and anything is to be paid thereon, it must come from the stockholders under their general liability, as the assets of the company are exhausted.

As the affairs of the company are substantially closed, so far as the disposal of its assets is concerned, no further report of its affairs will be made by this department unless unexpected conditions arise. Much credit is due to the present receiver for the prompt and efficient manner in which he has settled its affairs, especially considering the condition in which they were left by the former receiver.

OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

The receiver of this association reports the payment of two dividends during the year of 8 per cent each, and states that he is about applying to the court for authority to pay a further dividend of 10 per cent. He reports that the real estate owned by the company is selling quite readily at the present time, and that he expects to pay a number of dividends during the coming year.

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

RECEIPTS.	
Cash on hand at date of last report.	\$2,337 35
Collected on loans, principal.	3,680 25
Collected on loans, interest.	1,444 29
Received from real estate sold by order of court.	5,410 00
Received from taxes advanced and costs paid.	1,980 74
Collected from rents of real estate.	221 55
Cash sundries.	43 00
	\$15,117 18
DISBURSEMENTS.	
Taxes paid	\$425 61
Premium on surety bond of receiver.	50 00
Repairs.	80 79
Foreclosure costs and expenses.	427 12
Insurance paid.	13 50
Dividend No. 4.	4,356 00
Dividend No. 5.	4,356 00
Cash on hand	5,408 16
	\$15,117 18

The following is a statement of the present condition of the association 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	
Dividend No. 4—8%	4,356 00	
Dividend No. 5—8%	4,356 00	25,047 00
Present liabilities		\$29,403 00
Balance of nominal assets above liabilities		1,359 07
		\$30,762 07
ASSETS.		
Loans at date of last report		\$16,343 68
Collected on loans	\$3,660 25	
Loans foreclosed	1,304 52	4,964 77
Present amount of loans		\$11,378 91
Real estate as last reported, book value		\$18,418 00
Loans foreclosed		1,304 52
		\$19,722 52
Sold during the year	\$5,410 00	
Loss on same	337 52	5,747 52
Present amount of real estate		13,975 00
Cash on hand		5,408 16
		\$30,762 07

AUBURN TRUST COMPANY—AUBURN.

As stated in the report of this department for 1902, this company commenced a voluntary liquidation of its affairs through its regular corporate organization, without the intervention of the court. Through this channel it paid all but \$4,086.55 of its outstanding liabilities, and distributed 50 per cent, or \$40 per share, to its stockholders. Subsequently application was made to the court for the appointment of a receiver, and upon December 9, 1902, Seth M. Carter was appointed to that position. He reports that, so far as possible, the available assets have been reduced to cash, and that there is remaining but one note amounting to \$2,250 which is considered collectible. A suit is pending upon this note, and as soon as that is settled the receiver will be able finally to close the affairs of the company.

In accordance with the order of the court he has paid all indebtedness of the company excepting demand deposits to the

amount of \$52.66, and time deposits to the amount of \$34.86, which are so far unclaimed.

March 23, 1903, he paid a dividend upon the capital stock of \$15 per share, making in all \$55 per share that the stockholders have received on a par of \$80 per share. It is expected that a further dividend of about \$3 per share will be realized for the stockholders.

The following is a statement of the nominal condition of the company as of October 21, 1903:

LIABILITIES.	
Capital stock.....	\$28,560 00
Undivided profits.....	337 19
Demand deposits.....	52 66
Time deposits.....	34 86
	\$28,984 71
RESOURCES.	
Demand and time loans.....	\$25,611 52
Expense account.....	1,289 54
Cash on deposit, National Shoe & Leather Bank.....	2,083 65
	\$28,984 71

The item of demand and time loans is made up of the note for \$2,250 already referred to, and other credits amounting to \$23,-361.52 which are in default and supposed to be of little or no value.

As the affairs of this bank are nearly closed and all its liabilities satisfied excepting the small amount due depositors who cannot be found, no further report thereon will be made by this department unless unexpected conditions arise. Attention is called to the fact that this was a voluntary liquidation, instituted by the officers of the company, to close up a business that had become unprofitable, and that every depositor and other patron have been paid in full, and that the only loss is upon the capital stock.

GRANITE STATE PROVIDENT ASSOCIATION—NEW HAMPSHIRE.

This association was licensed to do business in the State of Maine, February 10, 1892, under the provisions of Chap. 79 of the Public Laws of 1891. Previous to the enactment of this law it had done a small business in the State under protest of this

department. This statute was enacted, after an extended hearing by the legislative committee confined almost entirely to an investigation of the business methods and financial standing of this particular institution. In fact, while this is a public statute, it was presented and its enactment urged by those who desired the right to extend the business of this association under sanction of our laws. Considering the fact that the legislature had in effect passed upon the question of admitting this association to do business within this State, the bank examiner felt constrained, notwithstanding he personally did not approve of the methods of the company, to issue the license as of the date stated above.

In 1895 the legislature passed a joint order directing the bank examiner to make a thorough examination of the condition of said corporation and its methods of doing business, and report to the Governor and Council. In compliance with the order such an examination was made, commencing June 1, 1895, and the report thereon presented to the Governor and Council September 13, 1895. Immediately following this report, and acting under the directions of the Governor and Council, this department suspended the authority of the corporation to do business in the State. Finally on December 26, 1895, it withdrew permanently from the State, and gave assurances that it would not solicit or take new business here. It soon became evident that it would be impossible for it to carry on its business and meet its contracts with its shareholders. Legal proceedings were thereupon commenced for the appointment of a receiver to take charge of its assets within the State of Maine, and so far as possible protect the shareholders residing here, and the Hon. Henry B. Cleaves was appointed to that position April 24, 1896. August 14, 1896, the association was perpetually enjoined from doing business in this State.

At the time the association ceased doing business here it had outstanding in the State 15,921 shares of its stock, held by 3,464 different individuals, who had paid it approximately \$450,000. It had negotiated loans within the State to the amount of \$314,200, of which it still held \$140,070, principally in second mortgages, the balance, or the first mortgages, having been sold and transferred to investors.

The statute authorizing the license of foreign corporations of this kind to do business in this State requires them first to deposit

\$25,000 in the state treasury, and thereafter a sum equal to 15 per cent of the amount paid to such associations or corporations by citizens of the State, the same to be held in trust by the State Treasurer for the protection and indemnity of the residents of the State, with whom it may transact business. At the time this association ceased doing business here the amount of such fund deposited by it in our state treasury was but \$67,787.90, while under provisions of that statute it should have been approximately \$91,171.81. As a matter of fact, one reason for suspending its license was its neglect or refusal to deposit the necessary amount, and keep this fund up to the requirement of law.

The receiver immediately took possession of all the assets of the association within the State, and proceeded with the liquidation of its affairs as fast as was consistent with a profitable disposal thereof, at the same time taking the necessary legal steps to ascertain the liabilities of the company within the State. A special master was appointed by the court, and claims to the amount of \$455,859.05 were proven before him and allowed.

On September 13, 1898, the supreme court, under which proceedings in this State were pending, ordered the payment of a dividend of 20 per cent upon the claims proved by residents of this State. This dividend amounted to \$91,171.81. Of this amount \$88,881.63 was thereupon paid and distributed among these claimants. The sum of \$1,816.97 was found to be due those against whom the association had claims on account of loans made, and the amount was, therefore, held as a set-off against the indebtedness to the association, and was finally declared forfeited, and turned back to the general fund under order of the court. The sum of \$473.21 remains undistributed, because the receiver has been unable to find the parties entitled thereto, or has not obtained from them the necessary releases or the surrender of their stock certificates as required by order of court. This latter amount has been deposited with the court for the benefit of those entitled thereto, as may be made to appear upon proper application. A list of the persons entitled to the above fund, the last known address, and the amount due each, may be found in this report, immediately following the statistical tables. Claimants should address all inquiries relative to this fund to clerk of courts, Portland, Maine.

As has been indicated by the reports of this department from time to time of the progress made in the settlement of the affairs of this association, much doubt has existed as to the legal rights of the shareholders in the various states where it did business, and much delay and confusion has resulted therefrom, as might be expected considering the large number of states in which business was done and the number of tribunals to which appeal has been made. The decisions in some states held that, as the shareholders were all members of a mutual association and not creditors in the ordinary legal sense, they must share alike, notwithstanding the statutes of the states, where a part resided, had provided for definite funds for their protection. Had this view prevailed, the funds in our state treasury would necessarily have gone to the general receiver in New Hampshire, and been equitably distributed among all the shareholders throughout the United States. A decision of the United States Court, however, finally settled this matter by declaring that any fund specially set apart under the laws of any state for the protection of its own citizens could be held for their benefit.

As before stated the amount of this fund in the state treasury at the time the association ceased doing business was \$67,787.90. When the matter was finally adjusted this had been increased by interest and dividends collected thereon, together with the accretions resulting from the increased value of the securities themselves, to the amount of \$16,668.04, making the fund \$84,455.94. It was further claimed by the receiver for Maine and the counsel employed by this department that, when the common funds of this association came into the hands of our court, or under its control, it had the equitable and legal right to appropriate enough of them to make the guaranty fund deposited in the state treasury equal the amount required by the statute. After more or less negotiation the matter was finally adjusted upon this basis, and the approval of the courts in both this State and New Hampshire obtained, and \$6,715.87 of the general assets was applied to make up the deficiency in that fund. This adjustment gives the shareholders in Maine the full benefit of the 20 per cent dividend paid September 13, 1898, as a preference on account of the guaranty fund, and, as a matter of fact, gives them that amount more than shareholders in the home state of the association, New Hampshire.

The balance of the common fund collected by the receiver here, amounting to \$67,420.05, together with the \$1,816.97 forfeited to the association as explained above, has been turned over to the general receiver for New Hampshire, to be added to the general funds to be distributed under order of the court of that state. The only thing remaining unsettled in connection with the affairs of the association in this State is the small sum deposited with the court, as before mentioned.

A dividend of $16\frac{2}{3}$ per cent has already been ordered and paid to claimants upon all claims that were presented directly to the general receiver for New Hampshire. All proofs, claims and papers formerly presented and held in this State by our ancillary receiver, relating to rights of shareholders residing here, have been turned over to the receiver for New Hampshire, and the claimants residing in this State are now entitled to participate in a distribution of these common funds. Under this arrangement they are entitled to a present dividend of $16\frac{2}{3}$ per cent upon the balance due them after deducting the amount of the preference, or the 20 per cent already received. That is to say, they are entitled to a dividend of $16\frac{2}{3}$ per cent upon a basis of 80 per cent of the original amount due. David W. Taggart, general receiver, has assured us that he will pay this dividend as soon as it can be made up and distributed. The information obtained indicates that there will be a further dividend before the affairs of the association are finally closed, the amount of which it is impossible to estimate, although it must be quite small.

The results finally obtained in settling the affairs of this institution are much more favorable to its patrons within this State than at one time seemed possible. Had the guaranty fund deposited in our treasury gone into the common funds and been distributed generally, it would have made no perceptible difference in the amount received by patrons from the general receiver. As it is, the dividend of 20 per cent already distributed, amounting to nearly \$90,000, has been a material advantage to the patrons of that association in our State. Considering the fact that the larger portion of them could ill afford the loss incurred, this adjustment is a matter of great satisfaction to all who have had to do with the settlement of the affair in our State.

Much credit for the results obtained is due to the receiver, Hon. Henry B. Cleaves, to Henry W. Swazey, special master,

who also acted as counsel in this case, and to J. H. Drummond, Jr., counsel for this department. It also seems but just to speak of the equitable, and even generous, treatment the Maine patrons have received at the hands of Hon. David W. Taggart of Manchester, N. H., general receiver of the company. These many courtesies are certainly appreciated by those who have directly participated in the settlement of this affair.

Excepting so far as relates to claims for the \$473,211 now on deposit with the clerk of courts in Cumberland county, all further correspondence relative to the affairs of this institution should be addressed to the general receiver for New Hampshire, as all books, papers and assets have been turned over to him.

FOREIGN CORPORATIONS.

Two foreign corporations have been licensed under provisions of chapter 131, public laws of 1891, to do business in this State for the year ending December 1, 1903, viz.:

Iowa Loan and Trust Company of Des Moines, Iowa.

Middlesex Banking Company of Middletown, Connecticut.

The statement received from each of these companies has been published in some local newspaper according to the provisions of law, and may also be found in this report.

SYNOPSIS.

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 unclaimed dividends of Maine shareholders in Granite State Provident Association.
4. The statements of foreign corporations having a license to do business in the State.
5. An appendix containing an abstract of the laws relating to State banking institutions.

RETURNS OF TRUSTEES

OF

SAVINGS BANKS

April 25, 1903.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

April 25, 1903.

CYRUS GREELY, President. J. F. BOOTHBY, Treasurer.

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

Organized April 2, 1870.

LIABILITIES.

Deposits	\$2,662,785 90
Reserve fund	85,000 00
Profits	55,899 11
	<hr/>
	\$2,803,685 01

RESOURCES.

Public funds in Maine.....	\$229,000 00
Public funds out of Maine.....	374,950 00
Railroad bonds in Maine.....	267,550 00
Railroad bonds out of Maine.....	843,750 00
Corporation bonds in Maine.....	59,500 00
Railroad stock in Maine.....	26,600 00
Railroad stock out of Maine.....	5,000 00
Corporation stock in Maine.....	22,315 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.....	673,762 24
Loans on stocks and bonds.....	14,554 00
Loans on other collateral (personal).....	4,315 00
Loans to corporations.....	47,350 00
Real estate foreclosure.....	17,224 46
Premium account.....	38,356 32
Cash on deposit.....	39,957 79
Cash on hand.....	4,500 20
	<hr/>
	\$2,803,685 01

AUBURN SAVINGS BANK—AUBURN.

April 25, 1903.

FRANK BARTLETT, President. GEORGE H. BROWN, Treasurer.

TRUSTEES—Frank Bartlett, A. M. Peables, John A. Morrill, F. I. Day,
A. M. Penley, H. M. Packard, James Elms.

Organized March 16, 1868.

LIABILITIES.

Deposits	\$1,899,738 00
Reserve fund	47,298 86
Profits	20,659 60
	<hr/>
	\$1,967,736 46

RESOURCES.

Public funds in Maine.....	\$70,500 00
Public funds out of Maine.....	277,200 00
Railroad bonds in Maine.....	175,800 00
Railroad bonds out of Maine.....	665,990 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.....	8,700 00
Corporation stock out of Maine.....	5,000 00
National bank stock in Maine.....	120,020 00
Loans on mortgages of real estate.....	281,669 60
Loans on stocks and bonds.....	44,800 00
Loans on other collateral (personal).....	1,230 00
Loans to corporations.....	51,383 94
Real estate investment.....	16,347 57
Real estate foreclosure.....	27,066 72
Furniture account (safes, etc.).....	242 87
Premium account.....	58,580 55
Expense account.....	1,065 51
Cash on deposit.....	18,288 68
Cash on hand.....	4,995 17
	<hr/>
	\$1,967,736 46

AUGUSTA SAVINGS BANK—AUGUSTA.

April 25, 1903.

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	\$7,065,814 81
Reserve fund	300,000 00
Profits	73,504 38
	<hr/>
	\$7,439,319 19

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	161,000 00
Public funds out of Maine.....	4,738,650 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.....	75,400 00
Loans on mortgages of real estate.....	60,551 54
Loans on stocks and bonds.....	97,000 00
Loans on other collateral (personal).....	3,983 00
Loans to municipalities.....	25,000 00
Loans to corporations.....	27,500 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	1,275 00
Cash on deposit.....	200,253 96
Cash on hand.....	23,408 67
	<hr/>
	\$7,439,319 19

BANGOR SAVINGS BANK—BANGOR.

April 25, 1903.

CHARLES V. LORD, President. JOHN L. CROSBY, Treasurer.

TRUSTEES—Charles V. Lord, Moses Giddings, James Adams, Frederick H. Appleton, George Varney.

Organized March 27, 1852.

 LIABILITIES.

Deposits	\$4,725,979 98
Reserve fund	229,412 88
Profits	88,702 31
	<hr/>
	\$5,044,095 17

 RESOURCES.

Public funds in Maine.....	\$316,000 00
Public funds out of Maine.....	2,167,418 41
Railroad bonds in Maine.....	245,160 00
Railroad bonds out of Maine.....	1,319,647 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.....	125,996 07
Loans on stocks and bonds.....	326,720 00
Loans to municipalities.....	48,900 00
Loans to corporations.....	63,500 00
Real estate investment.....	55,644 39
Real estate foreclosure.....	30,600 00
Expense account.....	1,109 95
Cash on deposit.....	88,807 76
Cash on hand.....	4,313 34
	<hr/>
	\$5,044,095 17

BATH SAVINGS INSTITUTION—BATH.

April 25, 1903.

WILLIAM D. SEWALL, President. HENRY F. PALMER, Treasurer.

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

Organized July 16, 1852.

LIABILITIES.

Deposits	\$3,791,164 32
Reserve fund	85,751 81
Premium account	5,016 78
Profits	123,728 04
	\$4,005,660 95

RESOURCES.

United States bonds.....	\$200,000 00
Public funds in Maine.....	155,000 00
Public funds out of Maine.....	545,332 50
Railroad bonds in Maine.....	443,678 75
Railroad bonds out of Maine.....	1,661,026 90
Corporation bonds in Maine.....	114,267 50
Corporation bonds out of Maine.....	128,914 00
Railroad stock in Maine.....	55,750 00
Railroad stock out of Maine.....	80,806 00
Corporation stock in Maine.....	1,300 00
Corporation stock out of Maine.....	22,000 00
National bank stock in Maine.....	68,440 00
National bank stock out of Maine.....	8,400 00
Loans on mortgages of real estate.....	168,106 92
Loans on stocks and bonds.....	171,588 00
Loans on other collateral (personal).....	3,398 00
Loans to municipalities.....	66,000 00
Loans to corporations.....	31,300 03
Real estate investment.....	48,880 71
Expense account.....	1,017 90
Cash on deposit.....	27,705 93
Cash on hand.....	2,747 81
	\$4,005,660 95

BELFAST SAVINGS BANK--BELFAST.

April 25, 1903.

EDWARD JOHNSON, President. WILLIAM H. QUIMBY, Treasurer.

TRUSTEES—Edward Johnson, C. B. Hazeltine, J. H. Howes, R. F. Dunton, A. I. Brown.

Organized April 30, 1863.

 LIABILITIES.

Deposits	\$1,325,455 29
Reserve fund	66,000 00
Profits	70,000 06
	<hr/>
	\$1,461,455 35

 RESOURCES.

Public funds in Maine.....	\$85,000 00
Public funds out of Maine.....	85,000 00
Railroad bonds in Maine.....	103,500 00
Railroad bonds out of Maine.....	426,500 00
Corporation bonds in Maine.....	88,800 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	13,500 00
Corporation stock in Maine.....	22,500 99
National bank stock in Maine.....	23,950 00
Loans on mortgages of real estate.....	103,590 00
Loans on stocks and bonds.....	324,927 14
Loans to municipalities.....	73,000 00
Loans to corporations.....	5,692 27
Real estate investment.....	7,000 00
Real estate foreclosure.....	1,042 97
Premium account.....	4,000 00
Expense account.....	723 00
Cash on deposit.....	56,199 96
Cash on hand.....	11,530 01
	<hr/>
	\$1,461,455 35

BETHEL SAVINGS BANK—BETHEL.

April 25, 1903.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

 LIABILITIES.

Deposits	\$369,329 37
Reserve fund	14,675 71
Profits	13,941 28
	<hr/>
	\$397,946 36

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	12,000 00
Public funds out of Maine.....	127,000 00
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	24,400 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.....	1,250 00
Loans on mortgages of real estate.....	133,864 94
Loans on stocks and bonds.....	875 00
Loans on other collateral (personal).....	110 00
Loans to corporations.....	600 00
Real estate investment.....	6,032 32
Furniture account (safes, etc.).....	2,419 05
Premium account.....	997 70
Expense account.....	1,829 00
Cash on deposit.....	18,243 99
Cash on hand.....	1,923 15
	<hr/>
	\$397,946 36

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 25, 1903.

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	\$1,095,832 87
Reserve fund	3,143 64
Profits	14,292 81
	<hr/>
	\$1,113,269 32

 RESOURCES.

Public funds in Maine.....	\$500 00
Public funds out of Maine.....	40,600 00
Railroad bonds in Maine.....	66,970 00
Railroad bonds out of Maine.....	298,170 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.....	86,182 00
Corporation stock out of Maine.....	9,500 00
National bank stock in Maine.....	47,600 00
National bank stock out of Maine.....	3,500 00
Other bank stock in Maine.....	2,250 00
Loans on mortgages of real estate.....	316,211 99
Loans on stocks and bonds.....	45,204 94
Loans on other collateral (personal).....	1,400 00
Loans on names alone.....	1,024 30
Loans to municipalities.....	9,000 00
Loans to corporations.....	4,597 46
Real estate investment.....	56,000 00
Real estate foreclosure.....	36,566 46
Premium account.....	24,348 40
Cash on deposit.....	30,369 94
Cash on hand.....	2,773 83
	<hr/>
	\$1,113,269 32

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

April 25, 1903.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

TRUSTEES—R. G. Hodgdon, A. R. Nickerson, K. H. Richards, Will T. Marr, G. B. Kenniston.

Organized February 22, 1872.

 LIABILITIES.

Deposits	\$300,245 48
Reserve fund	12,506 05
Bills payable	2,000 00
Profits	4,253 44
	<hr/>
	\$319,004 97

 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.....	3,300 00
National bank stock out of Maine.....	2,000 00
Loans on mortgages of real estate.....	80,209 24
Loans on stocks and bonds.....	250 00
Loans to corporations.....	900 00
Real estate investment.....	2,870 84
Real estate foreclosure.....	1,181 01
Furniture account (safes, etc.).....	450 00
Premium account.....	3,896 55
Cash on deposit.....	1,587 28
Cash on hand.....	2,874 56
	<hr/>
	\$319,004 97

BREWER SAVINGS BANK—BREWER.

April 25, 1903.

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	\$265,923 14
Reserve fund	6,550 31
Profits	6,489 06
	<hr/>
	\$278,962 81

 RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	43,500 00
Public funds out of Maine.....	44,000 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.....	66,743 00
Loans on stocks and bonds.....	700 00
Loans to municipalities.....	9,222 78
Real estate investment.....	2,892 14
Real estate foreclosure.....	7,641 80
Premium account.....	8,259 48
Expense account.....	571 88
Cash on deposit.....	2,253 13
Cash on hand.....	268 60
	<hr/>
	\$278,962 81

BRIDGTON SAVINGS BANK—BRIDGTON.

April 25, 1903.

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	\$671,663 77
Reserve fund	24,400 00
Profits	13,942 21
	<hr/>
	\$710,005 98

 RESOURCES.

Public funds in Maine.....	\$28,000 00
Public funds out of Maine.....	63,620 00
Railroad bonds in Maine.....	68,000 00
Railroad bonds out of Maine.....	194,170 00
Corporation bonds in Maine.....	51,000 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.....	161,455 12
Loans on stocks and bonds.....	62,763 54
Loans on other collateral (personal).....	4,882 87
Loans to municipalities.....	14,512 89
Loans to corporations.....	800 00
Real estate investment.....	585 00
Real estate foreclosure.....	4,452 38
Furniture account (safes, etc.).....	700 00
Premium account	12,000 00
Expense account	731 04
Cash on deposit.....	11,722 73
Cash on hand	3,217 91
	<hr/>
	\$710,005 98

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

April 25, 1903.

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

TRUSTEES—Weston Thompson, N. T. Palmer, Lyman E. Smith, Alonzo Day, Samuel L. Forsaith.

Organized April 27, 1858.

 LIABILITIES.

Deposits	\$746,730 91
Reserve fund	31,323 95
Profits	18,663 21
	<hr/>
	\$796,718 07

 RESOURCES.

Public funds in Maine.....	\$6,950 00
Public funds out of Maine.....	174,679 73
Railroad bonds in Maine.....	62,000 00
Railroad bonds out of Maine.....	269,322 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.....	53,075 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	82,997 30
Loans on stocks and bonds.....	2,227 32
Loans on other collateral (personal).....	1,645 40
Loans on names alone.....	400 00
Loans to municipalities.....	18,700 00
Loans to corporations.....	8,000 00
Real estate foreclosure.....	9,000 00
Cash on deposit.....	6,190 21
Cash on hand	1,235 61
	<hr/>
	\$796,718 07

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

April 25, 1903.

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, L. J.
Palmer, Willis Crockett.

Organized April 10, 1868.

LIABILITIES.

Deposits	\$319,397 91
Reserve fund	16,753 24
Profits	5,355 33
	\$341,506 48

RESOURCES.

Public funds in Maine.....	\$2,000 00
Public funds out of Maine.....	73,500 00
Railroad bonds in Maine.....	16,955 00
Railroad bonds out of Maine.....	109,962 50
Corporation bonds in Maine.....	25,490 00
Corporation bonds out of Maine.....	5,500 00
Corporation stock in Maine.....	2,250 00
National bank stock in Maine.....	21,250 00
Loans on mortgages of real estate.....	58,428 31
Loans on other collateral (personal).....	9,325 54
Loans to municipalities.....	3,104 15
Real estate foreclosure.....	4,985 48
Furniture accounts (safes, etc.).....	600 00
Expense account	13 75
Cash on deposit	7,280 35
Cash on hand	861 40
	\$341,506 48

CALAIS SAVINGS BANK--CALAIS.

April 25, 1903.

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	\$383,360 36
Reserve fund	12,898 36
Profits	23,590 52
	<hr/>
	\$419,849 24

 RESOURCES.

United States bonds.....	\$150 00
Public funds in Maine.....	57,000 00
Public funds out of Maine.....	75,500 00
Railroad bonds in Maine.....	26,000 00
Railroad bonds out of Maine.....	141,967 50
Railroad stock in Maine.....	5,000 00
National bank stock in Maine.....	17,525 00
Loans on mortgages of real estate.....	45,686 55
Loans on stocks and bonds.....	14,583 50
Loans on other collateral (personal).....	2,500 00
Loans to municipalities.....	11,100 00
Loans to corporations.....	10,000 00
Real estate foreclosure	3,297 07
Expense account	718 56
Cash on deposit	7,522 27
Cash on hand	1,298 79
	<hr/>
	\$419,849 24

CAMDEN SAVINGS BANK—ROCKPORT.

April 25, 1903.

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, G. W. Achorn.

Organized November 1, 1870.

 LIABILITIES.

Deposits	\$243,859 10
Reserve fund	12,056 91
Profits	3,933 72
	<hr/>
	\$259,849 73

 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.....	27,416 25
Loans on stocks and bonds.....	54,000 00
Loans on other collateral (personal).....	9,350 68
Loans on names alone.....	415 80
Loans to corporations.....	13,500 00
Real estate foreclosure.....	3,927 21
Furniture account (safes, etc.).....	1,440 00
Premium account	2,575 00
Cash on deposit	9,661 51
Cash on hand	4,015 78
	<hr/>
	\$259,849 73

CASCADE SAVINGS BANK—OAKLAND.

April 25, 1903.

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	\$217,948 35
Reserve fund	11,200 00
Profits	4,526 46
	<hr/>
	\$233,674 81

 RESOURCES.

Railroad bonds in Maine.....	\$23,000 00
Railroad bonds out of Maine.....	86,600 00
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	2,500 00
National bank stock in Maine.....	33,600 00
Loans on mortgages of real estate.....	25,671 67
Loans on stocks and bonds.....	3,795 94
Loans on other collateral (personal).....	1,000 00
Real estate investment.....	11,375 00
Real estate foreclosure.....	14,430 36
Furniture account (safes, etc.).....	800 00
Premium account	7,705 83
Expense account	386 26
Cash on deposit	8,554 85
Cash on hand	355 40
	<hr/>
	\$233,674 81

DEXTER SAVINGS BANK—DEXTER.

April 25, 1903.

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	\$420,388 96
Reserve fund	3,000 00
Profits	12,706 73
	<hr/>
	\$436,095 69

RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	32,000 00
Railroad bonds in Maine.....	57,550 00
Railroad bonds out of Maine.....	143,295 00
Corporation bonds in Maine.....	56,000 00
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	7,000 00
National bank stock in Maine.....	33,500 00
Loans on mortgages of real estate.....	52,732 43
Loans on stocks and bonds.....	625 00
Loans on other collateral (personal).....	2,620 00
Loans to municipalities.....	1,000 00
Real estate investment.....	25,167 16
Real estate foreclosure.....	14,876 02
Premium account.....	1,478 70
Cash on deposit.....	4,500 00
Cash on hand.....	296 38
	<hr/>
	\$436,095 69

EASTPORT SAVINGS BANK—EASTPORT.

April 25, 1903.

L. M. WHALEN, President.

CHAS. I. MORTON, Treasurer.

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

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$664,808 42
Reserve fund	13,401 97
Profits	6,951 11
	<hr/>
	\$685,161 50

 RESOURCES.

Public funds in Maine.....	\$68,000 00
Public funds out of Maine.....	142,000 00
Railroad bonds in Maine.....	49,000 00
Railroad bonds out of Maine.....	87,000 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.....	3,575 00
Other bank stock in Maine.....	250 00
Loans on mortgages of real estate.....	158,586 17
Loans on stocks and bonds.....	3,954 48
Loans on other collateral (personal).....	34,471 85
Loans on names alone.....	1,875 22
Loans to municipalities.....	11,539 21
Loans to corporations.....	10,000 00
Real estate investment.....	32,455 53
Real estate foreclosure.....	1,155 27
Furniture account (safes, etc.).....	1,000 00
Premium account.....	18,389 41
Cash on deposit.....	14,503 87
Cash on hand.....	4,505 49
	<hr/>
	\$685,161 50

FAIRFIELD SAVINGS BANK—FAIRFIELD.

April 25, 1903.

C. G. TOTMAN, President.

A. A. MERRILL, Treasurer.

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

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$483,510 55
Reserve fund	20,285 79
Profits	12,638 50
	<hr/>
	\$516,434 84

 RESOURCES.

Public funds in Maine.....	\$37,000 00
Public funds out of Maine.....	60,750 00
Railroad bonds in Maine.....	39,000 00
Railroad bonds out of Maine.....	80,400 00
Corporation bonds in Maine.....	27,500 00
Corporation bonds out of Maine.....	7,750 00
Railroad stock out of Maine.....	3,000 00
Corporation stock in Maine.....	1,400 00
National bank stock in Maine.....	25,225 00
Loans on mortgages of real estate.....	78,111 50
Loans on stocks and bonds.....	80,133 42
Loans on other collateral (personal).....	275 00
Loans to municipalities.....	27,125 00
Loans to corporations.....	4,433 15
Real estate foreclosure.....	6,000 00
Furniture account (safes, etc.).....	300 00
Premium account.....	3,005 49
Expense account.....	2,267 76
Cash on deposit.....	29,270 09
Cash on hand.....	3,488 43
	<hr/>
	\$516,434 84

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

April 25, 1903.

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

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

Organized November 16, 1868.

LIABILITIES.

Deposits	\$714,966 24
Reserve fund	9,000 00
Profits	13,337 49
	\$737,303 73

RESOURCES.

Public funds in Maine.....	\$67,500 00
Public funds out of Maine.....	40,700 00
Railroad bonds in Maine.....	65,430 00
Railroad bonds out of Maine.....	200,410 00
Corporation bonds in Maine.....	86,080 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	34,735 00
Railroad stock out of Maine.....	1,900 00
Corporation stock in Maine.....	2,750 00
National bank stock in Maine.....	77,870 00
Other bank stock in Maine.....	400 00
Loans on mortgages of real estate.....	46,043 53
Loans on stocks and bonds.....	42,325 00
Loans on other collateral (personal).....	8,605 00
Loans to municipalities.....	5,000 00
Loans to corporations.....	10,000 00
Real estate investment.....	21,600 00
Real estate foreclosure.....	7,200 00
Cash on deposit.....	13,752 50
Cash on hand.....	2,452 70
	\$737,303 73

GARDINER SAVINGS INSTITUTION—GARDINER.

April 25, 1903.

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

TRUSTEES—George L. Rogers, Joseph C. Atkins, Josiah S. Maxcy,
Ernest W. Morrell, James Walker.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,451,420 34
Reserve fund	120,000 00
Profits	36,368 42
	\$2,607,788 76

RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	334,100 00
Public funds out of Maine.....	1,335,035 40
Railroad bonds in Maine.....	142,750 00
Railroad bonds out of Maine.....	281,537 50
Corporation bonds in Maine.....	125,800 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.....	109,341 35
Loans on stocks and bonds.....	89,965 00
Loans on other collateral (personal).....	2,050 00
Loans to municipalities.....	47,100 00
Loans to corporations.....	10,000 00
Real estate investment.....	20,000 00
Real estate foreclosure.....	12,000 00
Cash on deposit.....	26,149 93
Cash on hand.....	3,959 58
	\$2,607,788 76

GORHAM SAVINGS BANK—GORHAM.

April 25, 1903.

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	\$526,834 92
Reserve fund	27,730 00
Profits	7,012 79
	<hr/>
	\$561,577 71

 RESOURCES.

Public funds in Maine.....	\$17,000 00
Public funds out of Maine.....	210,000 00
Railroad bonds in Maine.....	7,000 00
Railroad bonds out of Maine.....	109,150 00
Corporation bonds in Maine.....	22,500 00
Corporation bonds out of Maine.....	1,750 00
Corporation stock in Maine.....	1,400 00
National bank stock in Maine.....	13,985 00
Loan on mortgage of personal estate.....	250 00
Loans on mortgages of real estate.....	152,210 73
Loans on stocks and bonds and savings bank books.....	9,700 00
Loans to municipalities.....	2,000 00
Loans to corporations.....	700 00
Real estate foreclosure.....	5,950 00
Cash on deposit.....	5,938 14
Cash on hand.....	2,043 84
	<hr/>
	\$561,577 71

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 25, 1903.

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	\$780,696 49
Reserve fund	40,000 00
Profits	11,891 78
	<hr/>
	\$832,588 27

RESOURCES.

Public funds in Maine.....	\$37,660 00
Public funds out of Maine.....	360,000 06
Railroad bonds in Maine.....	41,481 42
Railroad bonds out of Maine.....	152,775 00
Corporation bonds in Maine.....	114,875 00
Corporation bonds out of Maine.....	47,000 00
National bank stock in Maine.....	20,900 00
Loans on mortgages of real estate.....	49,141 01
Loans on other collateral (personal).....	750 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	1,960 29
Expense account.....	57 78
Cash on deposit.....	4,880 78
Cash on hand.....	106 99
	<hr/>
	\$832,588 27

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

April 25, 1903.

N. B. COOLIDGE, President. C. C. BURRILL, Treasurer.

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

Organized March 17, 1873.

 LIABILITIES.

Deposits	\$387,928 15
Reserve fund	20,750 00
Profits	5,642 45
	<hr/>
	\$414,320 60

 RESOURCES.

United States bonds.....	\$23,750 00
Public funds in Maine.....	29,070 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.....	23,100 00
Corporation bonds out of Maine.....	6,480 00
Railroad stock in Maine.....	400 00
National bank stock in Maine.....	13,500 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	140,032 11
Loans on stocks and bonds.....	18,800 00
Loans on other collateral (personal).....	222 00
Loans to municipalities.....	1,510 56
Loans to corporations.....	11,218 63
Real estate foreclosure.....	23,902 93
Premium account.....	5,797 10
Cash on deposit.....	48,954 38
Cash on hand.....	2,162 89
	<hr/>
	\$414,320 60

HOULTON SAVINGS BANK—HOULTON.

April 25, 1903.

A. H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—D. A. H. Powers, O. F. French, Samuel Lane, Simon Friedman, Chas. D. Merritt, James Archibald, L. O. Ludwig.

Organized February 13, 1872.

LIABILITIES.

Deposits	\$851,097 41
Reserve fund	14,010 00
Profits	22,199 21
	\$887,306 62

RESOURCES.

Public funds in Maine.....	\$98,000 00
Public funds out of Maine.....	47,550 00
Railroad bonds in Maine.....	120,155 00
Railroad bonds out of Maine.....	83,624 30
Corporation bonds in Maine.....	26,500 00
Corporation bonds out of Maine.....	5,000 00
Corporation stock in Maine.....	1,258 33
National bank stock in Maine.....	35,400 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	333,701 02
Loans on other collateral (personal).....	22,560 00
Loans to municipalities.....	13,963 82
Real estate investment.....	4,000 00
Furniture account (safes, etc.).....	800 00
Premium account.....	28,163 81
Expense account.....	5,357 94
Cash on deposit.....	50,294 45
Cash on hand.....	10,877 95
	\$887,306 62

KENNEBEC SAVINGS BANK—AUGUSTA.

April 25, 1903.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—M. V. B. Chase, Wm. P. Whitehouse, Geo. E. Macomber,
H. M. Heath, John W. Chase, Thos. J. Lynch, M. S. Holway, F. G. Kins-
man.

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,090,874 77
Reserve fund	41,700 00
Profits	48,545 96
	<hr/>
	\$1,181,120 73

 RESOURCES.

Public funds out of Maine.....	\$240,300 00
Railroad bonds in Maine.....	212,000 00
Railroad bonds out of Maine.....	15,000 00
Corporation bonds in Maine.....	16,500 00
Railroad stock in Maine.....	90,100 00
Corporation stock in Maine.....	18,540 00
National bank stock in Maine.....	137,225 00
Loans on mortgages of real estate.....	184,719 93
Loans on stocks and bonds.....	170,862 26
Loans on other collateral (personal).....	6,800 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	15,000 00
Real estate investment.....	34,750 00
Furniture account (safes, etc.).....	2,500 00
Cash on deposit.....	31,936 24
Cash on hand.....	887 30
	<hr/>
	\$1,181,120 73

KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 25, 1903.

CHARLES W. GOODNOW, President. JOSEPH DANE, Treasurer.

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

Organized May 1, 1871.

LIABILITIES.

Deposits	\$686,103 30
Reserve fund	15,759 76
Profits	6,514 55
	\$708,377 61

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.....	337,611 25
Corporation bonds in Maine.....	49,500 00
Corporation bonds out of Maine.....	11,960 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.....	110,976 79
Loans on other collateral (personal).....	17,284 70
Real estate foreclosure.....	850 00
Premium account.....	10,928 60
Expense account.....	420 89
Cash on deposit.....	8,992 99
Cash on hand.....	174 39
	\$708,377 61

KINGFIELD SAVINGS BANK—KINGFIELD.

April 25, 1903.

A. G. WINTER, President.

H. S. WING, Treasurer.

TRUSTEES—A. G. Winter, H. S. Wing, C. O. Wilkins, S. J. Wyman,
E. E. Jenkins.

Organized May 23, 1895.

 LIABILITIES.

Deposits	\$43,123 32
Reserve fund	700 00
Profits	597 43
	<hr/>
	\$44,420 75

 RESOURCES.

Public funds in Maine.....	\$2,000 00
Corporation bonds in Maine.....	3,000 00
National bank stock in Maine.....	1,350 00
Loans on mortgages of real estate.....	20,785 00
Loans on stocks and bonds.....	3,600 00
Loans on other collateral (personal).....	11,155 00
Furniture account (safes, etc.).....	500 00
Cash on deposit.....	770 91
Cash on hand.....	1,259 84
	<hr/>
	\$44,420 75

MACHIAS SAVINGS BANK—MACHIAS.

April 25, 1903.

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	\$785,470 99
Reserve fund	40,000 00
Prefits	11,982 65
	<hr/>
	\$837,453 64

 RESOURCES.

Public funds in Maine.....	\$72,000 00
Public funds out of Maine.....	308,500 00
Railroad bonds in Maine.....	40,000 00
Railroad bonds out of Maine.....	192,450 00
Corporation bonds in Maine.....	96,000 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.....	1,250 00
Loans on mortgages of real estate.....	25,567 52
Loans on stocks and bonds.....	12,863 05
Loans on other collateral (personal).....	2,800 00
Loans to municipalities.....	4,751 47
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Cash on deposit.....	12,221 31
Cash on hand.....	4,950 29
	<hr/>
	\$837,453 64

MAINE SAVINGS BANK—PORTLAND.

April 25, 1903.

_____ President. ALPHEUS G. ROGERS, Treasurer.

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

Organized June 4, 1859.

LIABILITIES.

Deposits	\$9,274,404 39
Reserve fund	600,000 00
Profits	502,994 25
	<hr/>
	\$10,377,398 64

RESOURCES.

Public funds in Maine.....	\$100,000 00
Public funds out of Maine.....	600,200 00
Railroad bonds in Maine.....	498,750 00
Railroad bonds out of Maine.....	8,071,748 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.....	221,582 26
Loans on stocks and bonds.....	47,617 27
Loans to corporations.....	2,200 00
Real estate investment.....	5,000 00
Expense account.....	5,505 56
Cash on deposit.....	100,249 66
Cash on hand.....	10,250 64
	<hr/>
	\$10,377,398 64

MECHANICS' SAVINGS BANK—AUBURN.

April 25, 1903.

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

TRUSTEES—J. P. Hutchinson, J. N. Packard, Tascus Atwood, S. S. Hersey, W. G. Lowell, J. W. Beede, James Munroe, H. L. Irish, O. H. Olfene.

Organized February 27, 1875.

 LIABILITIES.

Deposits	\$582,428 41
Reserve fund	29,500 00
Special reserve fund.....	12,705 28
Profits	15,278 50
	<hr/>
	\$639,912 19

 RESOURCES.

Public funds in Maine.....	\$11,500 00
Public funds out of Maine.....	36,100 00
Railroad bonds in Maine.....	35,750 00
Railroad bonds out of Maine.....	95,855 00
Corporation bonds in Maine.....	24,950 00
Corporation bonds out of Maine.....	21,900 00
Corporation stock in Maine.....	3,600 00
National bank stock in Maine.....	138,450 00
Other bank stock in Maine.....	2,500 00
Loans on mortgages of real estate.....	131,687 00
Loans on stocks and bonds.....	12,765 00
Loans on other collateral (personal).....	8,295 00
Loans to corporations.....	46,600 00
Real estate investment.....	40,000 00
Real estate foreclosure.....	10,318 12
Premium account.....	5,155 15
Cash on deposit.....	13,049 50
Cash on hand.....	1,437 42
	<hr/>
	\$639,912 19

NORWAY SAVINGS BANK—NORWAY.

April 25, 1903.

ALFRED S. KIMBALL, President. GEO. E. TUBBS, Treasurer.

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

Organized March 16, 1866.

LIABILITIES.

Deposits	\$339,571 46
Reserve fund	3,000 00
Profits	6,562 93
	\$349,134 39

RESOURCES.

Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	34,000 00
Railroad bonds out of Maine.....	106,073 75
Corporation bonds in Maine.....	32,870 50
Corporation bonds out of Maine.....	5,000 00
Railroad stock in Maine.....	5,027 50
Corporation stock in Maine.....	4,800 00
National bank stock in Maine.....	42,200 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	77,525 92
Loans on stocks and bonds.....	5,291 81
Loans on other collateral (personal).....	4,640 08
Loans on names alone.....	446 21
Loans to corporations.....	562 00
Real estate investment.....	6,200 00
Real estate foreclosure.....	3,800 00
Furniture account (safes, etc.).....	1,500 00
Premium account.....	8,025 38
Expense account.....	92 15
Cash on deposit.....	4,260 95
Cash on hand.....	818 14
	\$349,134 39

PENOBSCOT SAVINGS BANK—BANGOR.

April 25, 1903.

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	\$2,478,597 08
Reserve fund	78,448 75
Profits	17,360 15
	<hr/>
	\$2,574,405 98

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	369,500 00
Public funds out of Maine.....	327,700 00
Railroad bonds in Maine.....	505,000 00
Railroad bonds out of Maine.....	399,483 00
Corporation bonds in Maine.....	91,000 00
Railroad stock in Maine.....	64,350 00
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	41,400 00
Loans on mortgages of real estate.....	312,817 43
Loans on stocks and bonds.....	303,274 68
Loans on other collateral (personal).....	1,072 20
Loans to municipalities.....	1,733 34
Loans to corporations.....	1,000 00
Premium account.....	443 41
Expense account.....	24 17
Cash on deposit.....	41,485 46
Cash on hand.....	3,122 29
	<hr/>
	\$2,574,405 98

PEOPLE'S SAVINGS BANK—LEWISTON.

April 25, 1903.

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	\$1,426,098 86
Reserve fund	52,780 00
Profits	1,456 61
	\$1,480,335 47

 RESOURCES.

United States bonds.....	\$700 00
Public funds in Maine.....	81,000 00
Public funds out of Maine.....	198,000 00
Railroad bonds in Maine.....	195,887 50
Railroad bonds out of Maine.....	220,033 75
Corporation bonds in Maine.....	73,787 50
Corporation bonds out of Maine.....	2,970 00
Railroad stock in Maine.....	500 00
Railroad stock out of Maine.....	2,400 00
Corporation stock in Maine.....	3,100 00
Corporation stock out of Maine.....	2,972 90
National bank stock in Maine.....	82,000 00
Other bank stock in Maine.....	250 00
Loans on mortgages of real estate.....	326,556 47
Loans on stocks and bonds.....	49,265 90
Loans on other collateral (personal).....	772 50
Loans on names alone.....	2,597 22
Loans to municipalities.....	46,000 00
Loans to corporations.....	82,500 00
Real estate investment.....	13,919 35
Real estate foreclosure.....	2,970 70
Furniture account (safes, etc.).....	4,000 00
Premium account	54,038 80
Expense account	1 56
Cash on deposit	26,221 94
Cash on hand	2,889 38
	\$1,480,335 47

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 25, 1903.

DAVID T. PERCY, President.

O. C. ROGERS, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, D. Howard Spear, Thos. P. Gibbons, Fred C. Cox, H. D. Maxwell, C. O. Carter.

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$765,406 32
Reserve fund	12,000 00
Profits	20,293 33
	<hr/>
	\$797,699 65

 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.....	282,761 50
Corporation bonds in Maine.....	46,500 00
Corporation bonds out of Maine.....	39,250 00
Railroad stock out of Maine.....	6,250 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	15,166 66
Other bank stock in Maine.....	5,500 00
Safe deposit department.....	5,000 00
Loans on mortgages of real estate.....	126,199 86
Loans on stocks and bonds.....	35,325 40
Loans on other collateral (personal).....	21,130 00
Loans to municipalities.....	12,000 00
Loans to corporations.....	1,325 00
Real estate investment.....	20,298 85
Furniture account (safes, etc.).....	4,500 00
Premium account	15,115 50
Cash on deposit.....	6,249 42
Cash on hand.....	8,064 34
	<hr/>
	\$797,699 65

PHILLIPS SAVINGS BANK—PHILLIPS.

April 25, 1903.

GEORGE A. FRENCH, President. N. P. NOBLE, Treasurer.

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

Organized March 29, 1871.

 LIABILITIES.

Deposits	\$165,747 62
Reserve fund	6,500 00
Profits	3,080 88
	<hr/>
	\$175,328 50

 RESOURCES.

Public funds in Maine.....	\$5,646 93
Public funds out of Maine.....	5,000 00
Railroad bonds in Maine.....	24,875 00
Railroad bonds out of Maine.....	12,000 00
Corporation bonds in Maine.....	20,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	16,000 00
Other bank stock in Maine.....	5,250 00
Loans on mortgages of real estate.....	23,260 24
Loans on stocks and bonds.....	31,246 25
Loans on other collateral (personal).....	4,835 00
Loans to municipalities.....	2,500 00
Furniture account (safes, etc.).....	200 00
Premium account	300 00
Cash on deposit.....	13,407 23
Cash on hand.....	807 85
	<hr/>
	\$175,328 50

PISCATAQUIS SAVINGS BANK—DOVER.

April 25, 1903.

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	\$771,411 85
Reserve fund	17,170 62
Profits	18,291 09
	\$806,873 56

RESOURCES.

United States bonds.....	\$5,000 00
Public funds in Maine.....	47,000 00
Public funds out of Maine.....	126,500 00
Railroad bonds in Maine.....	42,985 00
Railroad bonds out of Maine.....	232,726 25
Corporation bonds in Maine.....	72,445 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.....	5,250 00
Loans on mortgages of real estate.....	117,730 63
Loans on stocks and bonds.....	31,500 00
Loans on other collateral (personal).....	13,162 88
Loans to municipalities.....	22,431 46
Real estate investment.....	11,515 91
Real estate foreclosure.....	315 00
Premium account.....	19,492 50
Expense account.....	1,254 32
Cash on deposit.....	11,635 86
Cash on hand.....	838 75
	\$806,873 56

PORTLAND SAVINGS BANK—PORTLAND.

April 25, 1903.

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, Edward A. Noyes.

Organized April 18, 1852.

 LIABILITIES.

Deposits	\$10,328,809 42
Reserve fund	520,000 00
Profits	364,247 32
	<hr/>
	\$11,213,056 74

 RESOURCES.

United States bonds.....	\$500,000 00
Public funds in Maine.....	265,767 00
Public funds out of Maine.....	2,368,753 00
Railroad bonds in Maine.....	964,000 00
Railroad bonds out of Maine.....	3,489,652 50
Corporation bonds in Maine.....	1,078,775 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 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.....	944,463,78
Loans on stocks and bonds.....	486,408 34
Loans to corporations.....	550,756 37
Real estate investment.....	54,586 75
Real estate foreclosure.....	119,632 65
Expense account.....	9,932 87
Cash on deposit.....	134,248 40
Cash on hand.....	12,666 08
	<hr/>
	\$11,213,056 74

ROCKLAND SAVINGS BANK—ROCKLAND.

April 25, 1903.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized April 18, 1868.

LIABILITIES.

Deposits	\$1,823,914 82
Reserve fund	57,556 71
Profits	41,748 60
	<hr/>
	\$1,923,220 13

RESOURCES.

Public funds in Maine.....	\$2,695 00
Public funds out of Maine.....	600,600 00
Railroad bonds in Maine.....	104,750 00
Railroad bonds out of Maine.....	605,459 35
Corporation bonds in Maine.....	94,450 00
Corporation bonds out of Maine.....	5,370 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.....	82,679 80
Loans on stocks and bonds.....	236,613 93
Loans on other collateral (personal).....	6,516 37
Loans to corporations.....	15,000 00
Real estate investment.....	13,000 00
Premium account.....	32,351 89
Expense account.....	1,186 04
Cash on deposit.....	21,534 17
Cash on hand.....	4,198 58
	<hr/>
	\$1,923,220 13

SACO SAVINGS BANK—SACO.

April 25, 1903.

LUTHER R. MOORE, President. FRANK W. NUTTER, Treasurer.

TRUSTEES—Geo. F. Owen, D. F. Littlefield, Geo. A. Carter, Benjamin Leavitt, Luther R. Moore.

Organized November 27, 1869.

 LIABILITIES.

Deposits	\$1,289,219 77
Reserve fund	26,178 10
Profits	37,205 23
	<hr/>
	\$1,352,603 10

 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.....	463,480 19
Corporation bonds in Maine.....	43,000 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.....	32,450 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	48,630 00
National bank stock out of Maine.....	411 00
Loans on mortgages of real estate.....	451,774 83
Loans on stocks and bonds.....	44,543 89
Loans on other collateral (personal).....	5,000 00
Loans to municipalities.....	15,000 00
Real estate foreclosure.....	8,814 39
Premium account.....	14,831 46
Expense account.....	709 98
Cash on deposit.....	14,510 48
Cash on hand.....	4,870 15
	<hr/>
	\$1,352,603 10

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 25, 1903.

ENOCH LOWELL, President.

M. H. KELLY, Treasurer.

TRUSTEES—Lucius L. Milliken, Sumner C. Parcher, Chas. H. Sawyer,
Harry P. Garland, Jasper D. Cochrane, M. H. Kelly Enoch Lowell.

Organized March 29, 1827.

 LIABILITIES.

Deposits	\$3,397,482 92
Reserve fund	137,319 97
Profits	200,778 17
	<hr/>
	\$3,735,581 06

 RESOURCES.

Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	270,000 00
Railroad bonds in Maine.....	154,355 00
Railroad bonds out of Maine.....	1,605,970 84
Corporation bonds in Maine.....	155,800 00
Corporation bonds out of Maine.....	79,983 87
Railroad stock in Maine.....	252,424 62
Railroad stock out of Maine.....	185,750 00
Corporation stock in Maine.....	115,330 00
National bank stock in Maine.....	58,070 00
National bank stock out of Maine.....	8,910 00
Loans on mortgages of real estate.....	491,809 47
Loans on stocks and bonds.....	250,379 00
Loans on other collateral (personal).....	6,000 00
Loans to corporations.....	31,000 00
Real estate investment.....	15,722 29
Cash on deposit.....	15,229 22
Cash on hand.....	8,846 75
	<hr/>
	\$3,735,581 06

SEARSPORT SAVINGS BANK—SEARSPORT.

April 25, 1903.

FRANK I. PENDLETON, President. A. H. NICHOLS, Treasurer.

TRUSTEES—Frank I. Pendleton, John W. McGilvery, Charles E. Adams,
Benj. O. Sargent, J. A. Clement.

Organized April 1, 1874.

LIABILITIES.

Deposits	\$146,596 45
Reserve fund	8,000 00
Profits	3,240 04
	<hr/>
	\$157,836 49

RESOURCES.

United States bonds.....	\$7,100 00
Public funds out of Maine.....	77,500 00
Railroad bonds in Maine.....	6,000 00
Railroad bonds out of Maine.....	21,779 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.....	18,000 00
Loans on mortgages of real estate.....	1,499 04
Premium account	1,517 09
Expense account	228 71
Cash on deposit.....	1,189 84
Cash on hand.....	404 80
	<hr/>
	\$157,836 49

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

April 25, 1903.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

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

Organized October 2, 1869.

 LIABILITIES.

Deposits	\$1,604,444 63
Reserve fund	57,000 00
Profits	16,193 91
	<hr/>
	\$1,677,638 54

 RESOURCES.

Public funds in Maine.....	\$40,000 00
Public funds out of Maine.....	475,000 00
Railroad bonds in Maine.....	278,500 00
Railroad bonds out of Maine.....	421,600 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
Loans on mortgages of real estate.....	232,580 82
Loans on stocks and bonds.....	14,263 80
Loans to municipalities.....	4,496 97
Loans to corporations.....	22,600 00
Real estate foreclosure.....	6,660 61
Premium account	12,000 00
Cash on deposit.....	25,286 34
	<hr/>
	\$1,677,638 54

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 25, 1903.

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	\$416,205 38
Reserve fund	15,179 15
Profits	4,424 53
	<hr/>
	\$435,809 06

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	63,000 00
Railroad bonds in Maine.....	104,970 00
Railroad bonds out of Maine.....	148,700 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.....	21,386 00
Loans on stocks and bonds.....	900 00
Real estate foreclosure.....	100 00
Cash on deposit.....	8,360 93
Cash on hand.....	91 39
	<hr/>
	\$435,809 06

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 25, 1903.

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

TRUSTEES—H. E. Hammond, W. J. Wheeler, N. D. Bolster, J. F. Plummer, A. W. Walker, J. Hastings Bean, S. P. Stearns, Geo. A. Wilson.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$297,379 29
Reserve fund	9,108 50
Special reserve fund.....	7,132 32
Profits	5,939 68
	<hr/>
	\$319,559 79

RESOURCES.

Public funds out of Maine.....	\$28,000 00
Railroad bonds in Maine.....	11,350 00
Railroad bonds out of Maine.....	84,655 00
Corporation bonds in Maine.....	37,020 00
Corporation bonds out of Maine.....	5,500 00
Corporation stock in Maine.....	4,600 00
Corporation stock out of Maine.....	200 00
National bank stock in Maine.....	26,850 00
Other bank stock in Maine.....	2,125 00
Loans on mortgages of real estate.....	69,738 01
Loans on stocks and bonds.....	16,654 70
Loans on other collateral (personal).....	485 00
Loans on names alone.....	300 00
Loans to municipalities.....	2,500 00
Loans to corporations.....	2,538 90
Real estate investment.....	6,870 00
Real estate foreclosure.....	5,835 00
Premium account	3,140 00
Expense account	800 95
Cash on deposit.....	8,984 71
Cash on hand.....	1,412 52
	<hr/>
	\$319,559 79

THOMASTON SAVINGS BANK—THOMASTON.

April 25, 1903.

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, Edw'd P. Washburn.

Organized March 1, 1870.

 LIABILITIES.

Deposits	\$649,018 94
Reserve fund	30,500 00
Profits	3,072 82
	<hr/>
	\$682,591 76

 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.....	265,800 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.....	29,895 00
Loans on stocks and bonds.....	3,351 50
Loans on other collateral (personal).....	400 00
Loans to municipalities.....	500 00
Real estate investment.....	3,600 00
Furniture account (safes, etc.).....	7,000 00
Premium account	18,154 44
Cash on deposit.....	5,532 66
Cash on hand.....	6,668 16
	<hr/>
	\$682,591 76

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

April 25, 1903.

SAMUEL KNIGHT, President. WALTER D. HATCH, Treasurer.

TRUSTEES—Samuel Knight, Walter D. Hatch, L. H. Stover, Wm. M.
Pennell, R. W. Eaton, W. B. Knight, H. J. Given.

Organized March 27, 1875.

LIABILITIES.

Deposits	\$295,125 77
Reserve fund	5,000 00
Profits	3,012 12
	\$303,137 89

RESOURCES.

Public funds out of Maine.....	\$19,000 00
Railroad bonds in Maine.....	11,300 00
Railroad bonds out of Maine.....	91,307 50
Corporation bonds in Maine.....	24,000 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.....	84,451 27
Loans on stocks and bonds.....	11,330 79
Loans on other collateral (personal).....	375 00
Loans to municipalities.....	7,000 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	7,700 94
Premium account	5,229 51
Expense account	52 77
Cash on deposit.....	4,060 11
	\$303,137 89

TREMONT SAVINGS BANK—TREMONT.

April 25, 1903.

PERRY W. RICHARDSON, President. JOHN G. WILSON, Treasurer.

TRUSTEES—Perry W. Richardson, H. P. Richardson, John G. Wilson,
Eugene M. Stanley, Maurice R. Rich.

Organized January 17, 1874.

 LIABILITIES.

Deposits	\$66,306 38
Reserve fund	1,717 62
Profits	934 78
	<hr/>
	\$68,958 78

 RESOURCES.

Railroad bonds in Maine.....	\$7,450 00
Corporation bonds in Maine.....	8,000 00
Loans on mortgages of real estate.....	26,740 14
Loans on other collateral (personal).....	75 00
Loans on names alone.....	100 00
Loans to municipalities.....	6,700 00
Real estate foreclosure.....	150 00
Premium account	68 99
Cash on deposit.....	18,705 80
Cash on hand.....	968 85
	<hr/>
	\$68,958 78

WATERVILLE SAVINGS BANK—WATERVILLE.

April 25, 1903.

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

A. F. DRUMMOND, Asst. Treasurer.

TRUSTEES—Christian Knauff, J. W. Bassett, George K. Boutelle, Dana P. Foster, Howard C. Morse, John A. Vigue, S. T. Lawry.

Organized May 4, 1869.

LIABILITIES.

Deposits	\$1,270,177 80
Reserve fund	54,200 00
Profits	35,736 71
	<hr/>
	\$1,360,114 51

RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	142,000 00
Railroad bonds in Maine.....	68,400 00
Railroad bonds out of Maine.....	287,400 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
Corporation stock in Maine.....	8,000 00
National bank stock in Maine.....	33,270 00
Other bank stock in Maine.....	4,050 00
Loans on mortgages of real estate.....	335,507 00
Loans on stocks and bonds.....	133,834 00
Loans on other collateral (personal).....	7,955 00
Loans to municipalities.....	37,100 00
Loans to corporations.....	62,930 00
Real estate investment.....	22,400 00
Real estate foreclosure.....	24,621 50
Premium account	10,067 00
Cash on deposit.....	49,000 81
Cash on hand.....	4,179 20
	<hr/>
	\$1,360,114 51

WISCASSET SAVINGS BANK—WISCASSET.

April 25, 1903.

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	\$180,435 68
Reserve fund	7,611 17
Profits	10,970 59
	\$199,017 44

RESOURCES.

Public funds out of Maine.....	\$1,000 00
Railroad bonds in Maine.....	34,767 50
Railroad bonds out of Maine.....	71,462 50
Corporation bonds in Maine.....	10,000 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.....	29,002 17
Loans on stocks and bonds.....	9,760 50
Loans on other collateral (personal).....	180 00
Loans to municipalities.....	2,100 00
Loans to corporations.....	50 00
Furniture account (safes, etc.).....	3,235 00
Cash on deposit.....	15,759 42
Cash on hand.....	656 35
	\$199,017 44

YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 25, 1903.

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	\$967,873 78
Reserve fund	22,000 00
Profits	10,292 09
	\$1,000,165 87

RESOURCES.

Public funds in Maine.....	\$500 00
Public funds out of Maine.....	89,700 00
Railroad bonds in Maine.....	41,700 00
Railroad bonds out of Maine.....	233,775 00
Corporation bonds in Maine.....	37,000 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.....	14,000 00
National bank stock in Maine.....	72,175 00
National bank stock out of Maine.....	46,785 00
Loans on mortgages of real estate.....	318,244 85
Loans on stocks and bonds.....	6,125 00
Real estate foreclosure.....	41,547 89
Furniture account (safes, etc.).....	1,200 00
Premium account	55,000 00
Cash on deposit.....	11,507 85
Cash on hand.....	4,621 56
	\$1,000,165 87

RETURNS

OF

TRUST AND BANKING COMPANIES

April 25, 1903.

AROSTOOK TRUST AND BANKING COMPANY—CARIBOU.

April 25, 1903.

C. C. KING, President.

R. F. GARDNER, Secretary.

TRUSTEES—C. C. King, W. C. Spaulding, J. P. Donworth, J. H. Glenn,
H. D. Collins, S. L. White, Albion Runnells, A. W. Spaulding, W. H. Gray.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	40,000 00
Undivided profits	8,018 17
Demand deposits	89,775 02
Certificates of deposit	37,805 65
Due to other banks	10,000 00
Re-discounts	17,500 00
	<hr/>
	\$253,098 84

 RESOURCES.

Demand and time loans	\$175,948 37
Loans on mortgages of real estate	40,796 00
Premiums	750 00
Stocks and bonds	21,000 00
Due from other banks	429 14
Real estate, furniture and fixtures	3,000 00
Cash on deposit	6,150 10
Cash on hand	5,025 23
	<hr/>
	\$253,098 84

AUGUSTA TRUST COMPANY—AUGUSTA.

April 25, 1903.

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

TRUSTEES—Edwin C. Burleigh, Geo. E. Macomber, H. M. Heath, F. W. Kinsman, Arthur W. Whitney, Geo. N. Lawrence, Orrin Williamson, L. J. Crooker, H. E. Bowditch, Thos. J. Lynch, John F. Hill, W. H. Gannett, F. S. Lyman, Fred G. Kinsman, G. T. Stevens, Chas. H. White, Byron Boyd, W. Scott Hill, Nathan Weston, Ira H. Randall, Frank E. Smith.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	75,308 13
Demand deposits.....	406,692 47
Time deposits	2,027,741 89
Certificates of deposit	13,580 00
Trust department	15,000 00
Unpaid dividends	200 00
Treasurer's checks outstanding	81,243 37
Due to other banks.....	20,668 59
Bills payable	5,000 00
Certified checks	186 35
	<hr/>
	\$2,770,620 80

 RESOURCES.

Demand and time loans	\$520,222 83
Loans on mortgages of real estate	25,048 00
Loans on collateral	1,072,647 30
Stocks and bonds	1,018,489 36
Trust investments	15,000 00
Cash on deposit	88,970 02
Cash on hand	30,242 69
	<hr/>
	\$2,770,620 80

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

April 25, 1903.

L. B. DEASY, President.

FRED C. LYNAM, Treasurer.

TRUSTEES—A. P. Wiswell, J. A. Peters, Jr., Jno. Biddle Porter, W. H. Davis, L. B. Deasy, F. C. Lynam.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	10,604 45
Demand deposits	289,353 69
Certificates of deposit	154,808 03
Trust department	6,000 00
Deposits for coupons	457 43
Treasurer's checks outstanding.....	496 63
Profit and loss	3,154 72
	\$564,874 95

RESOURCES.

Demand and time loans	\$333,220 33
Loans on mortgages of real estate	100,295 54
Stocks and bonds	47,857 50
Trust investments	6,000 00
Real estate owned	4,000 00
Expense account	1,531 62
Furniture and fixtures	6,000 00
Cash on deposit	49,572 36
Cash on hand	15,397 60
North East Harbor Branch	1,000 00
	\$564,874 95

BATH TRUST COMPANY—BATH.

April 25, 1903.

A. H. SHAW, President.

W. D. MUSSENDEN, Treasurer.

TRUSTEES—Albert H. Shaw, Edward W. Hyde, D. Howard Spear, John S. Hyde, Harry B. Sawyer, Charles W. Clifford, Daniel T. Dougherty, Elwell S. Crosby, Milton G. Shaw, Thomas P. Gibbons, Frank A. Small, James L. Spinney, Frank B. Nichols, Gardiner G. Deering, Charles A. Coombs, Samuel R. Percy, Charles V. Minott, Frank E. Southard, L. B. Swett.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	10,732 13
Demand deposits	365,531 05
Certificates of deposit	21,000 00
Treasurer's checks outstanding	100 00
Due to other banks	179 39
Certified checks	56 55
	<hr/>
	\$497,599 12

 RESOURCES.

Demand and time loans	\$376,989 98
Loans on mortgages of real estate	400 00
Loans on collateral	7,000 00
Real estate owned	19,912 83
Expense account	3,467 17
Furniture and fixtures	509 56
Cash on deposit	64,312 48
Cash on hand	20,511 10
Overdrafts (secured)	4,496 00
	<hr/>
	\$497,599 12

EASTERN TRUST AND BANKING COMPANY—BANGOR.

April 25, 1903.

JOHN CASSIDY, President.

C. D. CROSBY, Treasurer.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, 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, F. H. Parkhurst, J. F. Singleton, C. D. Crosby, G. B. Canney, R. W. Stewart, H. F. Ross, J. W. Cassidy, I. M. Sargent, W. H. Rollins.

 LIABILITIES.

Capital stock	\$172,000 00
Surplus	100,000 00
Undivided profits	145,813 44
Demand deposits	874,521 76
Time deposits	1,522,142 64
Certificates of deposit	79,068 09
Deposits for coupons	1,809 28
Due to other banks	10,073 41
Guaranteed mortgages	80,386 00
	<hr/>
	\$2,985,814 62

 RESOURCES.

Demand and time loans	\$1,177,763 38
Loans on mortgages of real estate	472,980 42
Loans on collateral	459,605 09
Stocks and bonds	576,606 72
Real estate owned	55,508 95
Interest	4,974 53
Expense account	865 17
Furniture and fixtures	4,507 13
Cash on deposit	176,835 39
Cash on hand	56,167 84
	<hr/>
	\$2,985,814 62

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

April 25, 1903.

HARRY STETSON, 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. P. Kelly, R. E. Attwood.

LIABILITIES.

Capital stock	\$75,000 00
Surplus	500 00
Undivided profits	9,867 03
Demand deposits	95,689 20
Time deposits	210,128 28
Certificates of deposit	27,330 60
Deposits for coupons	75 00
Treasurer's checks outstanding.....	420 00
Discount account	2,250 00
	<hr/>
	\$421,260 11

RESOURCES.

Demand and time loans	\$276,889 35
Stocks and bonds	66,500 00
Expense account	1,433 69
Building, furniture and fixtures	50,580 00
Cash on deposit	8,006 54
Cash on hand	16,663 03
Premium account	1,159 50
Internal revenue stamps	28 00
	<hr/>
	\$421,260 11

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

April 25, 1903.

S. H. NILES, President.

C. H. STURTEVANT, Treasurer.

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

LIABILITIES.

Capital stock	\$50,000 00
Surplus	20,000 00
Undivided profits	4,621 63
Demand deposits	87,377 97
Time deposits	268,385 05
Certificates of deposit	46,970 91
Unpaid dividends	121 20
	<hr/>
	\$477,476 81

RESOURCES.

Demand and time loans	\$111,795 97
Loans on mortgages of real estate	142,065 70
Loans on collateral	29,964 17
Loans to municipalities.....	2,101 75
Stocks and bonds	169,821 00
Expense account	1,033 06
Furniture and fixtures	6,400 00
Cash on deposit	6,627 06
Cash on hand	7,668 10
	<hr/>
	\$477,476 81

MACHIAS BANKING COMPANY—MACHIAS.

April 25, 1903.

GEO. F. CARY, President.

EDW. E. TALBOT, Treasurer.

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

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	2,500 00
Undivided profits	3,528 07
Demand deposits	105,321 00
Time deposits	5,508 01
Treasurer's checks outstanding	4 00
	<hr/>
	\$141,861 08

 RESOURCES.

Demand and time loans	\$29,048 51
Loans on mortgages of real estate	120 00
Loans on collateral	29,000 00
Stocks and bonds	63,030 27
Cash on deposit	14,861 74
Cash on hand	5,800 56
	<hr/>
	\$141,861 08

MAINE TRUST AND BANKING COMPANY—GARDINER.

April 25, 1903.

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

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

LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	39,846 17
Demand deposits	297,378 60
Time deposits	217,744 75
Certificates of deposit	124,596 34
Trust department	65,014 25
Treasurer's checks outstanding	1,870 21
	\$876,450 32

RESOURCES.

Demand and time loans	\$73,262 62
Loans on mortgages of real estate	30,223 26
Loans on collateral	90,160 71
Stocks and bonds	505,844 58
Trust investments	65,014 25
Expense account	1,078 58
Furniture and fixtures	2,500 00
Cash on deposit	39,250 64
Cash on hand	12,665 68
Coupon account	6,450 00
	\$876,450 32

MERCANTILE TRUST COMPANY—PORTLAND.

April 25, 1903.

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

DIRECTORS—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.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	20,000 00
Undivided profits	43,031 34
Demand deposits	652,700 73
Time deposits	106,922 84
Certificates of deposit	53,711 39
Deposits for coupons	2,755 00
Treasurer's checks outstanding	2,340 00
Bills payable	50,000 00
	<hr/>
	\$1,031,461 30

 RESOURCES.

Demand and time loans	\$106,212 44
Loans on mortgages of real estate	58,044 00
Loans on collateral	308,533 51
United States bonds	100,000 00
Stocks and bonds	378,376 20
Expense account	2,798 95
Furniture and fixtures	3,000 00
Cash on deposit	59,398 30
Cash on hand	15,097 90
	<hr/>
	\$1,031,461 30

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

April 25, 1903.

FRED BARKER, President.

GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, A. R. Gould, Wm. R. Pipes, W. B. Gould, R. J. Smith, W. P. Bridgham, R. H. McDonald, S. W. Boone, A. M. Smith, C. D. DeWitt, F. H. Blake.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	5,000 00
Undivided profits	4,942 54
Demand deposits	20,748 08
Time deposits	29,744 77
Unpaid dividends	6 00
	<hr/>
	\$110,441 39

RESOURCES.

Demand and time loans	\$83,235 31
Loans on mortgages of real estate	5,906 13
Stocks and bonds	1,900 00
Real estate owned	3,794 66
Expense account	563 23
Cash on deposit	10,512 14
Cash on hand	4,529 92
	<hr/>
	\$110,441 39

PEOPLE'S TRUST COMPANY—FARMINGTON.

April 25, 1903.

GEORGE W. WHEELER, President. J. P. FLINT, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	1,200 00
Undivided profits	22,475 20
Demand deposits	321,930 83
Time deposits	33,320 06
Trust department	7,000 00
Unpaid dividends	362 00
Due to other banks and bankers	4,954 82
	<hr/>
	\$441,242 91

 RESOURCES.

Demand and time loans	\$14,127 03
Loans on mortgages of real estate	140,322 52
Loans on collateral	29,061 90
United States bonds	46,460 00
Stocks and bonds	108,820 10
Trust investments	7,000 00
Real estate owned	68,498 26
Expense account	738 26
Furniture and fixtures	1,194 20
Cash on deposit	19,492 08
Cash on hand	4,987 13
Taxes paid	541 43
	<hr/>
	\$441,242 91

PORTLAND TRUST COMPANY—PORTLAND.

April 25, 1903.

_____, President. HARRY BUTLER, Treasurer.

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

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	300,000 00
Undivided profits	32,456 67
Demand deposits	1,787,710 51
Time certificates of deposit	50,503 32
Deposits for coupons	13,356 50
Bills payable	10,000 00
Sinking funds for corporations.....	716,016 16
Renewal fund for safe deposit vault	4,385 28
	<hr/>
	\$3,114,428 44

 RESOURCES.

Demand and time loans	\$1,097,322 99
State of Maine 3s	100,000 00
State of Massachusetts 3s	100,000 00
Stocks and bonds	854,039 50
Furniture and fixtures	100 00
Cash on deposit	250,892 95
Cash on hand	23,527 15
Sinking funds investments	684,388 85
Renewal fund investments	4,157 00
	<hr/>
	\$3,114,428 44

ROCKLAND TRUST COMPANY—ROCKLAND.

April 25, 1903.

A. F. CROCKETT, President. C. M. KALLOCK, Secretary.

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

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	17,101 37
Demand deposits	78,162 88
Time deposits	124,084 89
Certificates of deposit	21,220 50
Unpaid dividends	47 84
Due to other banks	1,485 04
Unredeemed stamps (time deposits)	102 25
	<hr/>
	\$367,204 77

 RESOURCES.

Demand and time loans	\$196,470 34
Stocks and bonds	118,097 50
Furniture and fixtures	500 00
Cash on deposit	29,503 70
Cash on hand	18,633 23
Vault and safe deposit boxes	4,000 00
	<hr/>
	\$367,204 77

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

April 25, 1903.

GEO. D. BISBEE, President.

ELISHA PRATT, Treasurer.

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

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	50,000 00
Undivided profits	8,607 34
Demand deposits	210,002 17
Time deposits	497,112 06
Certificates of deposit	5,850 00
Deposits for coupons	290 00
Treasurer's checks outstanding	3,627 69
Due to other banks	810 06
	<hr/>
	\$826,299 32

 RESOURCES.

Demand and time loans	\$268,538 34
Loans on mortgages of real estate	162,554 25
Stocks and bonds	342,825 40
Real estate owned	15,000 00
Due from other banks	359 85
Expense account	1,873 93
Furniture and fixtures	1,000 00
Cash on deposit	18,903 52
Cash on hand	15,244 03
	<hr/>
	\$826,299 32

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

April 25, 1903.

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

DIRECTORS—Fred E. Richards, 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, Josiah H. Drummond, Jr.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	55,000 00
Undivided profits	53,610 41
Demand deposits	143,772 01
Certificates of deposit	59,794 43
Trust department	54,865 55
Deposits for coupons	26,192 00
Bills payable	60,000 00
Bond subscription	175,418 87
	\$878,653 27

RESOURCES.

Demand and time loans.....	\$69,914 50
Loans on mortgages of real estate.....	10,500 00
Loans on collateral.....	54,403 75
Stocks and bonds.....	654,585 79
Trust investments	49,965 00
Real estate owned.....	16,686 21
Accrued interest on bonds.....	9,991 24
Cash on deposit.....	7,052 88
Cash on hand.....	5,553 90
	\$878,653 27

WATERVILLE TRUST COMPANY—WATERVILLE.

April 25, 1903.

E. J. LAWRENCE, President.

H. L. HOLMES, Treasurer.

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

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	4,000 00
Undivided profits	35,629 79
Demand deposits	358,167 71
Time deposits	712,643 78
Unpaid dividends	80 00
Deposits for coupons.....	3,135 00
Treasurer's checks outstanding.....	318 91
Due to other banks.....	822 06
	<hr/>
	\$1,214,797 25

 RESOURCES.

Demand and time loans.....	\$647,125 03
Loans on mortgages of real estate.....	124,386 60
Loans on collateral.....	193,895 46
Stocks and bonds.....	50,000 00
Real estate owned.....	3,000 00
Unpaid interest	2,237 00
Expense account	1,641 02
Furniture and fixtures.....	33,000 00
Cash on deposit.....	126,877 80
Cash on hand.....	32,634 34
	<hr/>
	\$1,214,797 25

WESTBROOK TRUST COMPANY—WESTBROOK.

April 25, 1903.

JOHN C. SCATES, Vice-Pres. RUSSELL D. WOODMAN, Treas.

TRUSTEES—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	9,600 00
Undivided profits	8,553 19
Demand deposits	399,279 40
Certificates of deposit.....	8,174 53
Due to other banks.....	857 60
	<hr/>
	\$476,464 72

RESOURCES.

Demand and time loans.....	\$181,357 07
Loans on mortgages of real estate.....	56,934 56
Stocks and bonds.....	143,127 25
Real estate owned.....	19,932 89
Expense account	1,870 24
Furniture and fixtures.....	2,000 00
Cash on deposit.....	49,053 69
Cash on hand.....	22,189 02
	<hr/>
	\$476,464 72

RETURNS

OF

LOAN AND BUILDING ASSOCIATIONS

April 25, 1903.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

April 25, 1903.

L. W. HASKELL, President.

J. P. HUTCHINSON, Secretary.

W. M. GREENLEAF, Treasurer.

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

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$74,637 41
Advanced payments	17,282 72
Guaranty fund	3,355 92
Interest	352 75
Fines	23 73
Membership fees	5 50
Profits	54 62
Real estate, rents collected.....	47 50
	<hr/>
	\$95,760 15

 RESOURCES.

Loans on mortgages of real estate.....	\$77,453 55
Loans on shares.....	2,520 00
Real estate by foreclosure.....	14,355 33
Furniture and fixtures.....	217 75
Permanent expense	2 00
Temporary expense	20 34
Cash on hand and on deposit.....	1,186 18
	<hr/>
	\$95,760 15

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

April 25, 1903.

THOMAS J. LYNCH, President. S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

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

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$153,905 13
Advance payments	92 00
Guaranty fund	4,924 28
Interest	1,452 61
Fines	31 57
Transfer fees	50
Withdrawal fees	1 52
Profits	13,700 34
Rents	34 00
	\$174,141 95

RESOURCES.

Loans on mortgages of real estate.....	\$167,790 00
Loans on shares.....	2,240 00
Real estate by foreclosure.....	2,261 82
Temporary expense	97 43
Cash on hand and on deposit.....	1,690 69
Taxes paid on mortgage loans.....	47 01
Insurance paid on mortgage loans.....	15 00
	\$174,141 95

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

April 25, 1903.

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, James A. Boardman, Hubert C.
Quimby.

Organized February 1, 1886.

 LIABILITIES.

Accumulated capital	\$232,014 24
Advance payments	1,778 00
Guaranty fund	9,102 68
Interest	4,051 86
Fines	40 08
Forfeited shares	243 49
Due on loans.....	800 00
Profits	1,027 78
Rents from real estate.....	16 80
	<hr/>
	\$249,074 93

 RESOURCES.

Loans on mortgages of real estate.....	\$210,920 00
Loans on shares.....	3,425 00
Real estate by foreclosure.....	1,100 64
Furniture and fixtures.....	173 14
Temporary expense	770 12
Cash on hand and on deposit.....	30,876 20
Suspense account, overdue interest.....	1,304 25
Taxes paid on mortgaged property.....	382 05
Insurance paid on mortgaged property.....	56 98
Foreclosure expenses on mortgaged property.....	66 55
	<hr/>
	\$249,074 93

BAR HARBOR LOAN AND BUILDING ASSOCIATION
—BAR HARBOR.

April 25, 1903.

L. A. AUSTIN, President.

B. E. CLARK, Sec'y and Treas.

DIRECTORS—L. A. Austin, Max Franklin, A. E. Lawrence, E. S. Clark,
Fred C. Lynam, W. H. Davis, J. H. Stevens, C. H. Wood.

Organized November 14, 1902.

LIABILITIES.

Accumulated capital	\$1,532 00
Advance payments	26 00
Interest	11 75
Premiums	2 25
Fines	4 72
Cash over-draft	23 38
	\$1,600 10

RESOURCES.

Loans on mortgages of real estate.....	\$1,450 00
Permanent expense	144 35
Cash on hand and on deposit.....	5 75
	\$1,600 10

BATH LOAN AND BUILDING ASSOCIATION—BATH.

April 25, 1903.

CHARLES L. FARNHAM, President. C. 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, G. W. Dean, C. A. Corliss.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$82,487 22
Guaranty fund	1,400 00
Interest	283 57
Premiums	11 25
Membership fees	29 50
Transfer fees	25
Forfeited shares	54 28
Profits	658 45
	<hr/>
	\$84,924 52

 RESOURCES.

Loans on mortgages of real estate.....	\$76,347 11
Loans on shares.....	3,830 00
Furniture and fixtures.....	110 00
Cash on hand and on deposit.....	3,712 74
Accrued interest	924 67
	<hr/>
	\$84,924 52

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

April 25, 1903.

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

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

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital	\$22,552 36
Advance payments	6 00
Guaranty fund	1,066 05
Interest	121 09
Premiums	8 80
Fines	4 96
Profits	113 81
Due Belfast National Bank.....	1,851 58
	<hr/>
	\$25,724 65

 RESOURCES.

Loans on mortgages of real estate.....	\$25,720 00
Temporary expense	4 65
	<hr/>
	\$25,724 65

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

April 25, 1903.

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

DIRECTORS—John Furbish, Larkin J. 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	\$62,949 56
Guaranty fund	1,975 00
Interest	410 02
Fines	13 75
Membership fees	7 50
Withdrawal fees	4 13
Profits	85 32
	\$65,445 28

RESOURCES.

Loans on mortgages of real estate.....	\$53,259 96
Loans on shares.....	2,140 00
Real estate by foreclosure.....	6,369 52
Temporary expense	197 25
Cash on hand and on deposit.....	3,478 55
	\$65,445 28

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

April 25, 1903.

C. C. HOMER, President. PARKER SPOFFORD, Secretary.
A. F. PAGE, Treasurer.

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

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$28,577 57
Advance payments	48 00
Guaranty fund	332 27
Interest	436 61
Premiums	91 63
Fines	3 01
Withdrawal fees	33 31
Profits	95 59
	\$29,617 99

RESOURCES.

Loans on mortgages of real estate.....	\$26,276 98
Loans on shares.....	2,610 00
Permanent expense	41 50
Cash on hand and on deposit.....	689 51
	\$29,617 99

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 25, 1903.

HENRY P. COX, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

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

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$237,716 60
Advance payments	10,814 00
Guaranty fund	6,580 14
Interest	3,198 14
Premiums	1,062 90
Fines	122 02
Withdrawal fees	5 31
Forfeited shares	89 40
Due on loans.....	1,100 00
	<hr/>
	\$310,688 51

 RESOURCES.

Loans on mortgages of real estate.....	\$228,800 00
Loans on shares.....	1,400 00
Loans on collateral.....	3,300 00
Real estate by foreclosure.....	62,265 72
Permanent expense	121 40
Temporary expense	295 31
Cash on hand and on deposit.....	11,187 91
Advance interest paid.....	318 17
Interest accrued February 1, 1903 (estimated).....	3,000 00
	<hr/>
	\$310,688 51

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

ZENAS THOMPSON, President. JAMES L. RACKLEFF, Secretary.

WILLIAM J. KNOWLTON, Treasurer.

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

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$182,158 12
Advance payments	2,773 15
Guaranty fund	5,000 00
Profits	1,348 75
Rents	305 33
	<hr/>
	\$191,585 35

RESOURCES.

Loans on mortgages of real estate.....	\$172,095 00
Loans on shares.....	2,650 00
Real estate by foreclosure.....	8,147 86
Cash on hand and on deposit.....	8,692 49
	<hr/>
	\$191,585 35

DEERING LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

J. J. FRYE, President.

A. L. CHAPMAN, Secretary.

GEO. H. WYMAN, Treasurer.

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

Organized June 17, 1901.

LIABILITIES.

Accumulated capital	\$91,235 98
Advance payments	679 00
Guaranty fund	1,300 28
Interest	682 57
Premiums	191 26
Fines	13 82
Transfer fees	1 75
Forfeited shares	22 80
Due on loans.....	150 00
Profits	36 91
Bills payable	4,942 31
	<hr/>
	\$99,256 68

RESOURCES.

Loans on mortgages of real estate.....	\$72,827 70
Loans on shares.....	1,350 00
Loan on collateral.....	800 00
Real estate by foreclosure.....	23,729 03
Temporary expense	15 00
Cash on hand and on deposit.....	534 95
	<hr/>
	\$99,256 68

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

April 25, 1903.

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

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

Organized June 12, 1886.

LIABILITIES.

Accumulated capital	\$84,653 20
Advance payments	43 00
Guaranty fund	820 74
Interest	1,454 13
Premiums	82 76
Fines	22 62
Transfer fees	1 25
Profits	175 86
Rents	19 00
	<hr/>
	\$87,272 56

RESOURCES.

Loans on mortgages of real estate.....	\$59,755 00
Loans on shares	3,410 00
Stock and bonds.....	20,850 00
Real estate by foreclosure.....	32 73
Permanent expense	50 00
Temporary expense	111 10
Cash on hand and on deposit.....	2,467 12
Premium bond account.....	238 84
Accrued earnings	357 77
	<hr/>
	\$87,272 56

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

April 25, 1903.

ARNO W. KING, President. HENRY W. CUSHMAN, Secretary.
E. J. WALSH, Treasurer.

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

Organized April 6, 1891.

LIABILITIES.

Accumulated capital	\$47,871 83
Advance payments	52 33
Guaranty fund	1,035 00
Interest	962 19
Premiums	263 77
Fines	7 10
Withdrawal fees	6 62
Forfeited shares	205 61
Profits	767 56
	<hr/>
	\$51,172 01

RESOURCES.

Loans on mortgages of real estate.....	\$49,475 00
Loans on shares.....	550 00
Permanent expense	65 00
Temporary expense	134 61
Cash on hand and on deposit.....	947 40
	<hr/>
	\$51,172 01

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

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

DIRECTORS—Alfred H. Berry, Nathaniel W. Morse, Frank W. Stockman, George Smith, Samuel A. True, Franklin M. Lawrence, Charles Cook, F. H. Morse, J. H. Humphrey, F. E. Eastman, A. N. Waterhouse, L. W. Edwards, A. L. Hanscome, W. H. Gray, K. S. Raymond.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$90,011 54
Advance payments	2,050 24
Guaranty fund	2,211 36
Interest	2,604 25
Premiums	893 20
Fines	33 31
Transfer fees	2 25
Profit and loss.....	75 30
Interest on deposit.....	62 95
Valuation committee fees.....	31 20
	<hr/>
	\$97,975 60

RESOURCES.

Loans on mortgages of real estate.....	\$85,183 63
Loans on shares.....	350 00
Real estate by foreclosure.....	4,873 77
Temporary expense	757 97
Cash on hand and on deposit.....	4,567 33
Interest on advance payments.....	31 54
Guaranty fund deposit.....	2,211 36
	<hr/>
	\$97,975 60

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

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

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

Organized May 26, 1897.

LIABILITIES.

Accumulated capital	\$20,161 93
Guaranty fund	202 32
Interest	257 50
Premiums	105 60
Fines	3 78
Profits	20 98
	\$20,752 11

RESOURCES.

Loans on mortgages of real estate	\$19,475 92
Loans on shares	600 00
Temporary expense	30 00
Cash on hand and on deposit	646 19
	\$20,752 11

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

April 25, 1903.

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

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, O. B. Clason, Geo. W. Heselton, F. W. Willey, F. A. Danforth, E. E. Hanley.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$43,256 63
Guaranty fund	1,800 00
Interest	752 59
Premiums	109 95
Fines	7 32
Withdrawal fees	15 45
Profits	4,150 79
Notes payable	15,800 00
	<hr/>
	\$65,898 23

RESOURCES.

Loans on mortgages of real estate	\$61,250 00
Loans on shares	175 00
Permanent expense	40 55
Temporary expense	49 98
Cash on hand and on deposit	4,377 70
	<hr/>
	\$65,898 23

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

April 25, 1903.

H. W. DAVIS, President. E. W. GENTHNER, Secretary.
F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, John Houston, F. O. Martin, D. Cimpher, W.
W. Edes, R. H. Marsh, A. C. Houston, H. Douglass, E. W. Genthner.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$4,858 37
Advance payments	1 00
Guaranty fund	3 33
Interest	183 50
Premiums	19 65
Fines	2 33
Withdrawal fees	3 60
	\$5,071 78

RESOURCES.

Loans on mortgages of real estate	\$4,800 00
Loans on shares	38 00
Permanent expense	25 00
Temporary expense	48 28
Cash on hand and on deposit	160 50
	\$5,071 78

HALLOWELL, LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

April 25, 1903.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$27,104 52
Advance payments	13 00
Guaranty fund	1,359 06
Interest	168 60
Profits	327 28
	\$28,972 46

RESOURCES.

Loans on mortgages of real estate	\$27,900 00
Permanent expense	50 00
Cash on hand and on deposit	971 71
Taxes paid	50 75
	\$28,972 46

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

April 25, 1903.

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. Titcomb, Ivory Littlefield, L. W. Nash, W. A. Hall, George Getchell,
George W. Larrabee, A. J. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$49,079 53
Advance payments	19,138 29
Guaranty fund	1,742 12
Profits	1,966 15
	<hr/>
	\$71,926 09

RESOURCES.

Loans on mortgages of real estate	\$67,864 91
Loans on shares	545 00
Real estate by foreclosure	800 00
Temporary expense	152 12
Cash on hand and on deposit	2,564 06
	<hr/>
	\$71,926 09

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

April 25, 1903.

WILLIAM B. SKELTON, President. George S. McCARTY, Secretary.
JOHN L. READE, Treasurer.

DIRECTORS—William B. Skelton, Harry Stetson, John L. Reade, Chas.
H. Miller, W. B. Small, L. L. Hersey, R. E. Attwood, Geo. A. Whitney,
T. J. Murphy, W. E. Cloutier, E. P. Langley.

Organized May 22, 1901.

LIABILITIES.

Accumulated capital	\$2,159 00
Interest	293 45
Premiums	107 40
Fines	11 12
Due on loans	1,800 00
Bills payable	3,525 00
	<hr/>
	\$7,895 97

RESOURCES.

Loans on mortgages of real estate	\$7,250 00
Permanent expense	189 90
Temporary expense	326 51
Cash on hand and on deposit	129 56
	<hr/>
	\$7,895 97

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

April 25, 1903.

C. A. WILBUR, President.

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

DIRECTORS—Robert Ballentine, E. C. Town, G. D. Perkins, D. L. Churchill, Thos. Bedford.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$10,231 30
Advance payments	60 00
Guaranty fund	110 00
Interest	39 60
Profits	296 13
	<hr/>
	\$10,737 03

RESOURCES.

Loans on mortgages of real estate	\$8,990 00
Loans on shares	20 00
Cash on hand and on deposit	1,727 03
	<hr/>
	\$10,737 03

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

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

DIRECTORS—Horace H. Shaw, George H. Libby, Winfield L. Smith, Clarence W. Small, John W. Deering, William H. Green, Charles F. Porter, Wilford G. Chapman, Wm. H. Looney, L. D. Austin, Stephen Berry, Wm. H. Green, H. S. Trickey, N. Gould, H. A. Harmon.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$66,504 74
Advance payments	195 58
Guaranty fund	1,502 07
Certificates	1,042 52
Bills payable	5,104 45
	<hr/>
	\$74,149 36

RESOURCES.

Loans on mortgages of real estate.....	\$52,817 39
Loans on shares	3,000 00
Loans on collateral	300 00
Real estate by foreclosure	14,591 01
Permanent expense	42 08
Temporary expense	131 19
Cash on hand and on deposit	2,299 20
Rental account	968 49
	<hr/>
	\$74,149 36

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

April 25, 1903.

J. E. SAUNDERS, President. A. A. WOODSUM, Secretary.
J. H. DeCOSTER, Treasurer.

DIRECTORS—A. J. Weston, E. F. Bradford, Edmund Merrill, Wm. Whitney, L. W. Mason, Geo. Harmon, A. G. Tinkham, J. E. Saunders, A. A. Woodsum, J. H. DeCoster.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$25,050 54
Advance payments	7,665 49
Guaranty fund	911 59
Interest	95 98
Premiums	31 24
Fines	2 81
Membership fees	4 25
	<hr/>
	\$33,761 90

RESOURCES.

Loans on mortgages of real estate	\$31,134 60
Loans on shares	2,200 00
Permanent expense	194 62
Cash on hand and on deposit	228 22
Profit and loss	4 46
	<hr/>
	\$33,761 90

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

April 25, 1903.

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	\$80,214 83
Advance payments	153 00
Guaranty fund	2,109 42
Interest	1,459 03
Premiums	6 30
Fines	23 42
Withdrawal fees	113 54
Balance surplus	927 25
	\$85,006 79

RESOURCES.

Loans on mortgages of real estate	\$80,566 00
Loans on shares	2,559 00
Permanent expense	12 03
Temporary expense	85 91
Cash on hand and on deposit	1,783 85
	\$85,006 79

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

April 25, 1903.

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

DIRECTORS—Chas. Hamlin, Harlan P. Sargent, Julius Waterman, Wm. Conners, Thos. White, Henry L. Mitchell, Henry O. Pierce, David W. Potter, Wm. F. Curran.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$85,828 32
Advance payments	517 00
Guaranty fund	639 15
Interest	1,750 18
Fines	39 38
Withdrawal fees	11 02
Due on loans	262 00
	<hr/>
	\$89,047 05

RESOURCES.

Loans on mortgages of real estate	\$81,130 00
Loans on shares	2,785 00
Stocks and bonds	3,240 00
Temporary expense	666 09
Cash on hand and on deposit	774 10
Profit and loss	274 44
Taxes	147 42
Insurance	30 00
	<hr/>
	\$89,047 05

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

April 25, 1903.

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	\$42,609 57
Advance payments	406 00
Guaranty fund	1,951 84
Interest	924 52
Premiums	172 30
Fines	18 19
Withdrawal fees	75
Profits	1,867 47
	\$47,950 64

RESOURCES.

Loans on mortgages of real estate	\$41,150 00
Loans on shares	1,000 00
Stocks and bonds	2,000 00
Temporary expense	121 77
Cash on hand and on deposit	3,163 08
Accrued earnings uncollected.....	515 79
	\$47,950 64

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 25, 1903.

FRED. N. DOW, President. JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

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

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$185,348 01
Advance payments	13,925 00
Guaranty fund	5,228 73
Interest	137 50
Premiums	47 60
Fines	1 60
Forfeited shares	54 81
	<hr/>
	\$204,743 25

RESOURCES.

Loans on mortgages of real estate	\$138,700 00
Loans on collateral	4,350 00
Real estate by foreclosure	46,048 60
Permanent expense	145 35
Cash on hand and on deposit	12,499 30
Interest accrued April 15, 1903 (estimated)	3,000 00
	<hr/>
	\$204,743 25

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

April 25, 1903.

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$119,231 49
Guaranty fund	3,106 41
Interest	352 54
Fines	9 00
Membership fees	48 50
Withdrawal fees	1 38
Forfeited shares	106 96
Due on loans	30 00
Profits	449 79
Matured stock	6,344 05
	\$129,680 12

RESOURCES.

Loans on mortgages of real estate	\$117,060 00
Loans on shares	4,295 00
Loans on collateral	500 00
Stocks and bonds	1,000 00
Real estate by foreclosure	793 12
Furniture and fixtures	300 00
Temporary expense	12 67
Cash on hand and on deposit	4,792 80
Foreclosure in process	637 61
Personal accounts (taxes, insurance, etc. paid for borrowers)	288 92
	\$129,680 12

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

April 25, 1903.

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

DIRECTORS—Frank L. Senior, Frank Wilson, George H. Nowell, William Kernon, Ben Ramsdell, John Nutter, Charles A. Bodwell, John L. Howgate, Jerry A. Low, Albert W. Hunt, Orrin Roberts.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$54,820 02
Advance payments	12,239 75
Guaranty fund	1,179 36
Interest	653 82
Premiums	47 83
Fines	25 31
Transfer fees	75
Withdrawal fees	38 56
Profits	92 73
Rent	55 00
	\$69,153 18

RESOURCES.

Loans on mortgages of real estate	\$59,600 00
Loans on shares	500 00
Loans to corporations	5,100 00
Real estate by foreclosure	2,869 19
Permanent expense	154 63
Temporary expense	202 66
Cash on hand and on deposit	726 70
	\$69,153 18

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

April 25, 1903.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September, 1883.

LIABILITIES.

Accumulated capital	\$70,481 50
Advance payments	3,136 61
Guaranty fund	1,672 53
Interest	540 06
Profits	123 27
	\$75,953 97

RESOURCES.

Loans on mortgages of real estate	\$63,016 93
Loans on shares	740 00
Stocks and bonds	8,399 50
Real estate by foreclosure	383 53
Cash on hand and on deposit	3,273 01
Account receivable	141 00
	\$75,953 97

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

April 25, 1903.

NILES NELSON, President. C. G. CLEVELAND, Secretary.
A. E. THURRELL, Treasurer.

DIRECTORS—F. H. Harford, H. R. Cole, M. A. Hanna, Geo. F. Stevens,
N. F. Trefethen, C. A. Tilton, W. A. Studley, Chas. N. Trefethen, A. E.
Thurrell, W. A. Willard, N. Nelson, H. F. Starling, Chas. A. Studley. A.
V. Cole, B. K. Thompson.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$35,908 85
Advance payments	5,073 35
Guaranty fund	1,123 39
Interest	507 59
Premiums	162 10
Fines	18 19
Profits	879 46
	\$43,672 93

RESOURCES.

Loans on mortgages of real estate	\$43,069 23
Permanent expense	73 02
Temporary expense	58 00
Cash on hand and on deposit	472 68
	\$43,672 93

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

April 25, 1903.

CHAS. H. CURTIS, President. P. E. STORER, Secretary.
GEO. W. YOUNG, Treasurer.

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

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$13,029 41
Advance payments	7 00
Guaranty fund	208 10
Interest	45 16
Fines	20
Membership fees	5 25
Forfeited shares	3 00
Profits	48 02
Bills payable	1,500 00
	<hr/>
	\$14,846 14

RESOURCES.

Loans on mortgages of real estate	\$14,710 00
Loans on shares	100 00
Cash on hand and on deposit.....	36 14
	<hr/>
	\$14,846 14

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

April 25, 1903.

P. S. HEALD, President. M. F. BARTLETT, Secretary.
H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, M. F. Bartlett, 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	\$82,377 50
Advance payments	1,136 30
Guaranty fund	725 58
Profits	2,050 59
Bills payable	6,600 00
	\$92,889 97

RESOURCES.

Loans on mortgages of real estate	\$88,671 82
Loans on shares	386 00
Real estate by foreclosure	3,000 00
Temporary expense	11 34
Cash on hand and on deposit	731 61
Interest	89 20
	\$92,889 97

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

April 25, 1903.

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

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

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,211 66
Guaranty fund	74 97
Forfeited shares	44 94
Profits	34 75
Bills payable	450 00
	\$1,816 32

RESOURCES.

Loans on mortgages of real estate.....	\$1,800 00
Cash on hand and on deposit	16 32
	\$1,816 32

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

April 25, 1903.

G. N. WEYMOUTH, President. H. G. HUTCHINSON, Sec'y and Treas.

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

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$61,533 47
Advance payments	197 00
Guaranty fund	1,966 49
Interest	2,497 01
Fines	4 14
Withdrawal fees	346 27
Forfeited shares	576 35
	<hr/>
	\$67,120 73

 RESOURCES.

Loans on mortgages of real estate	\$54,388 76
Loans on shares	1,600 00
Real estate by foreclosure	8,612 30
Temporary expense	644 08
Cash on hand and on deposit	1,875 59
	<hr/>
	\$67,120 73

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1903.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

April 1, 1903.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$2,645,444 72
Reserve fund	85,000 00
Undivided profits	53,719 87
	\$2,786,164 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>
County of Aroostook, 4½s, 1915, Railroad ...	\$10,000 00	\$10,950 00	\$10,000 00	
Aroostook, 4s, 1915, Court House	5,900 00	5,250 00	5,000 00	
Washington, 4s, Opt. 1923, R. R.	35,000 00	37,450 00	35,000 00	
City of Auburn, 3½s, 1920, Refunding ...	15,000 00	15,225 00	15,000 00	
Lewiston, 3½s, 1931, Refunding ..	88,000 00	90,200 00	88,000 00	
Lewiston, 4s, 1927, Refunding ...	5,000 00	5,500 00	5,000 00	
Lewiston, 4s, 1923, Refunding ...	11,500 00	12,535 00	11,500 00	
Lewiston, 4s, 1924, Refunding ...	1,000 00	1,095 00	1,000 00	
Lewiston, 4s, 1913, Water	9,000 00	9,495 00	9,000 00	
Lewiston, 5s, 1907, Railroad Aid	8,000 00	8,480 00	8,000 00	
Portland, 6s, 1907, Refunding....	2,000 00	2,200 00	2,000 00	
Portland, 4s, 1914, Refunding....	2,000 00	2,140 00	2,000 00	
Waterville, 4s, 1906, Refunding..	5,000 00	5,075 00	5,000 00	
Town of Caribou, 4s, Opt. 1915, Refunding	14,000 00	14,350 00	14,000 00	
Damariscotta, 3½s, 1903-19, Ref...	12,000 00	12,000 00	12,000 00	
Brunswick Village Corp., 4s, 1918-25, Sewer	7,000 00	7,350 00	7,000 00	
Total public funds of Maine	\$229,500 00			\$229,500 00
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan.....	100,000 00	100,000 00	100,000 00	
County of Ashland, Wis., 5s, 1904-16, Fund.	8,750 00	9,406 25	8,750 00	
Belmont, O., 5s, 1903-14, Road Imp.	8,000 00	8,600 00	8,000 00	
Gallia, O., 5s., 1918, Turnpike...	5,000 00	5,800 00	5,000 00	
Henry, O., 5s, Opt. 1901, Road Imp.	6,000 00	6,000 00	6,000 00	
Lawrence, O., 5s, 1906, Turnpike	5,000 00	5,200 00	5,000 00	
Muskingum, O., 5s, 1904-6, Bridge	10,000 00	10,300 00	10,000 00	
City of Ashland, Wis., 5s, 1911, Imp	8,000 00	8,680 00	8,000 00	
Canton, O., 5s, 1918, School Dist.	10,000 00	11,600 00	10,000 00	
Chicago, Ill., 4½s, 1906, San. Dist.	10,000 00	10,300 00	10,000 00	
Cleveland, O., 4s, 1923, School Dist.	15,000 00	16,650 00	15,000 00	
Clinton, Ia., 5s, 1912, Street	7,700 00	8,508 50	7,700 00	
Danville, Ill., 4½s, 1903-7, Sewer..	6,000 00	6,090 00	6,000 00	
Dayton, O., 4s, 1920, School Dist.	24,000 00	25,560 00	24,000 00	
Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,275 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D.	5,000 00	5,675 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund.	2,000 00	2,230 00	2,000 00	
Evansville, Ind., 4½s, 1912, Fund.	5,000 00	5,375 00	5,000 00	
Jacksonville, Ill., 5s, 1905, School	5,000 00	5,125 00	5,000 00	
Lansing, Mich., 4½s, 1905-10, Water	6,000 00	6,210 00	6,000 00	
Lima, O., 3½s, 1925, Refunding ...	10,000 00	10,000 00	10,000 00	
Moline, Ill., 4½s, Opt. 1904, Water	4,500 00	4,545 00	4,500 00	
Newport, Ky., 5s, Opt. 1907-9, Sew	5,000 00	5,300 00	5,000 00	
Newport, Ky., 5s, 1919, Street....	10,000 00	11,650 00	10,000 00	

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Owensboro, Ky., 4s, Optional, 1915.				
Street Improvement.....	\$25,000 00	\$25,625 00	\$25,000 00	
Providence, R. I., 3s, 1930, Ref...	30,000 00	30,000 00	30,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,300 00	5,000 00	
Superior, Wis., 5s, 1912, School...	5,000 00	5,475 00	5,000 00	
Wausau, Wis., 5s, 1905, Water ...	5,000 00	5,125 00	5,000 00	
Town of Cranston, R.I., 3½s, 1939, Gen. Fund.	5,000 00	5,000 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	9,630 00	9,000 00	
Total public funds out of Maine	374,950 00			\$374,950 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	23,400 00	19,550 00	
Boston & Maine, Registered 4s, 1942.....	25,000 00	27,250 00	25,000 00	
Boston & Maine, 3½s, 1923.....	10,000 00	10,000 00	10,000 00	
Lime Rock, 4s, 1929.....	10,000 00	10,100 00	10,000 00	
Maine Central, 5s, 1923.....	13,000 00	15,340 00	13,000 00	
Phillips & Rangeley, 5s, 1910.....	10,000 00	10,000 00	10,000 00	
Portland Railroad, 3½s, 1931.....	50,000 00	50,000 00	50,000 00	
Portland & Ogdensburg, 5s, 1908.....	25,000 00	26,625 00	25,000 00	
Portland & Rumford Falls, 4s, 1926.....	25,000 00	26,250 00	25,000 00	
Rumford Falls & Rangeley Lake, 5s, 1937..	25,000 00	28,500 00	25,000 00	
Total railroad bonds of Maine	213,000 00			212,550 00
Allegheny & Western, 4s, 1998.....	35,000 00	34,300 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	56,000 00	50,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.	5,000 00	5,400 00	5,000 00	
Bridgeport Traction Co., Conn., 5s, 1923....	15,000 00	16,500 00	15,000 00	
Brigewater, Whitman & Rockland Street, Mass., 5s, 1917.....	15,000 00	16,200 00	15,000 00	
Bristol County Street, Mass., 5s, 1921.....	1,000 00	1,030 00	1,000 00	
Brockton, Brigewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	16,000 00	18,080 00	16,000 00	
Central Branch, 4s, 1919.....	35,000 00	31,500 00	32,825 00	
Chicago & Cincinnati, 5s, Optional, 1912....	50,000 00	54,000 00	50,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	30,000 00	32,400 00	30,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	50,000 00	54,000 00	50,000 00	
Clearfield & Jefferson, 6s, 1927.....	40,000 00	45,000 00	40,000 00	
Cleveland City Cable, O., 5s, 1908.....	5,000 00	5,100 00	5,000 00	
Cleveland Electric, O., 5s, 1913.....	20,000 00	21,200 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	25,000 00	27,875 00	25,000 00	
Commonwealth Avenue St., Mass., 5s, 1916.	6,000 00	6,300 00	6,000 00	
Concord, Maynard & Hudson Street, 5s, 1922	10,000 00	10,450 00	10,000 00	
Concord & Montreal, 4s, 1920.....	30,000 00	30,000 00	30,000 00	
Des Moines Street, Iowa, 6s, 1914.....	5,000 00	5,375 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	50,000 00	50,000 00	50,000 00	
Detroit, Grand Rapids & Western, 4s, 1946..	7,500 00	7,350 00	6,000 00	
Detroit & Mackinac, Mort. Gold, 4s, 1995....	2,000 00	1,840 00	2,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.....	25,000 00	26,500 00	25,000 00	
Grand Ave. Cable, Kansas City, Mo, 5s, 1908	5,000 00	5,125 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	30,000 00	31,200 00	30,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	20,000 00	20,000 00	20,000 00	
Hereford, 4s, 1930.....	25,000 00	25,500 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	25,000 00	25,000 00	25,000 00	
Lowell & Suburban Street, Mass., 5s, 1911..	10,000 00	10,650 00	10,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	15,000 00	16,200 00	15,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	10,000 00	10,700 00	10,000 00	
Newport & Fall River Street, 5s, 1918.....	10,000 00	10,800 00	10,000 00	
Northampton & Amherst St., Mass., 5s, 1920	10,000 00	10,600 00	10,000 00	
Omaha Street, Nebraska, 5s, 1914.....	5,000 00	5,150 00	4,925 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>
Pontiac Oxford & Northern, 6s, 1916	\$13,000 00	\$14,560 00	\$13,000 00	
Providence & Taunton Street, 5s, 1918	10,000 00	10,800 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906	25,000 00	27,750 00	25,000 00	
South Shore & Boston Street, Mass., 5s, 1919	25,000 00	27,250 00	25,000 00	
Toledo Consolidated, Street, O., 5s, 1909	10,000 00	10,100 00	10,000 00	
Toledo Traction, Ohio, 5s, 1909	10,000 00	10,100 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	10,000 00	10,600 00	10,000 00	
Trenton Passenger, N. J., 6s, Opt. 1913-21 ...	12,000 00	13,500 00	12,000 00	
Wakefield & Stoneham St., Mass., 5s, 1915 ..	10,000 00	10,500 00	10,000 00	
Williamsport & North Branch, 4½s, 1931 ...	25,000 00	26,250 00	25,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	10,000 00	10,400 00	10,000 00	
Total railroad bonds out of Maine	882,500 00			\$878,750 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 5s, Opt. 1908 ..	20,000 00	20,000 00	20,000 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1909 ..	10,000 00	10,300 00	10,000 00	
Maine & New Hampshire Granite Com- pany, 5s, Optional, 1902	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 owned	59,500 00			59,500 00
<i>Railroad Stock Owned.</i>				
European & North American	26,600 00	39,900 00	26,600 00	26,600 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. Cfs.	2,000 00	200 00		
Total railroad stock out of Maine	15,600 00			5,000 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston	15,000 00	15,000 00	15,000 00	
Little Androscoggin Water Power Com- pany, Auburn	2,750 00	2,062 50	2,315 00	
Total corporation stock of Maine	17,750 00			17,315 00
Windsor Co., Preferred, No. Adams, Mass.	10,500 00	5,250 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	3,816 00	3,600 00	
Cumberland National Bank, Portland	3,000 00	3,060 00	3,000 00	
First National Bank, Lewiston	60,000 00	90,000 00	60,000 00	
First National Bank, Portland	3,300 00	3,465 00	3,300 00	
Manufacturers' National Bank, Lewiston ..	8,200 00	8,856 00	8,200 00	
National Shoe & Leather Bank, Auburn ...	34,200 00	30,780 00	34,200 00	
National Traders' Bank, Portland	1,500 00	1,545 00	1,500 00	
Norway National Bank, Norway	2,500 00	3,000 00	2,500 00	
Total national bank stock owned	122,500 00			122,500 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	2,000 00	2,500 00	2,000 00	2,000 00

ANDROSCOGGIN COUNTY 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>
Maine Central	\$1,315 00	\$1,315 00	
South Middlesex Street, Massachusetts.....	2,000 00	2,000 00	\$3,315 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.....	1,775 00	1,775 00	
Worumbo Manufacturing Company, Lisbon Falls...	350 00	350 00	3,475 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Lewiston	300 00	300 00	
Manufacturers' National Bank, Lewiston	3,354 00	3,354 00	3,654 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston....	6,761 65	6,761 65	
Passumpsic Savings Bank, Vermont.....	15 00	15 00	
Portland Savings Bank	1,150 00	1,150 00	7,926 65
<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	12,000 00	12,000 00	
Squirrel Island Association.....	350 00	350 00	
Union Water Power Company, Lewiston	20,000 00	20,000 00	52,350 00
Loan on Berlin Mills Company bond.....	100 00	100 00	
Loan on Lewiston Safe Deposit & Trust Co., stock ..	600 00	600 00	
Loans on life insurance policies	3,000 00	3,000 00	
Loans on mortgages of real estate	672,291 99	672,291 99	675,991 99
Real estate, foreclosure..	17,224 46	17,224 46	17,224 46
Premium account.....		38,596 32	
Expense account		1,799 17	40,395 49
Cash on deposit.	38,109 90	38,109 90	
Cash on hand	4,557 10	4,557 10	42,667 00
Unpaid accrued interest.....	35,490 24		2,786,164 59
	2,915,166 59		
Due depositors, earned dividends and accrued State tax.....	2,682,669 72		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$232,496 87		

BANK EXAMINER'S REPORT.

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AUBURN SAVINGS BANK—AUBURN.

April 2, 1903.

FRANK BARTLETT, President.

GEORGE H. BROWN, Treasurer.

LIABILITIES.

Deposits	\$1,891,177 40
Reserve fund	47,298 86
Undivided profits	19,825 50
	<hr/>
	\$1,958,301 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>
County of Androscoggin, 4s, 1914-16, Land Damage	\$5,000 00	\$5,300 00	\$5,000 00	
Aroostook, 4½s, 1912-15, R. R. Aid Washington, 4s, Opt. 1923, R. R.	20,000 00	21,700 00	20,000 00	
City of Auburn, 5s, 1905, Water	5,000 00	5,150 00	5,000 00	
Auburn, 4s, 1904, Municipal	500 00	502 50	500 00	
Belfast, 4s, 1918, Refunding	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	10,750 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, Adj. Gallia, O., 5s, 1919, Turnpike	20,000 00	20,400 00	20,000 00	
Henry, O., 4s, 1906, Road Imp.	6,000 00	6,990 00	6,000 00	
Iowa, Wis., 5s, 1906, Insane Asy.	6,000 00	6,060 00	6,000 00	
Paulding, O., 5s, 1904, Poor Fund Sumner, Kan., 5½s, 1920, Refund.	5,000 00	5,175 00	5,000 00	
Union, O., 5s, 1904-9, Ditch	2,000 00	2,030 00	2,000 00	
Van Wert, O., 5s, 1915-16, Funding	10,000 00	12,000 00	10,000 00	
City of Akron, O., 4s, 1913-14, School Dist Arkansas City, Kan., 6s, 1910, Ref. Bellaire, O., 5s, 1910, Water	10,000 00	10,400 00	10,000 00	
Boston, Mass., Reg. 3½s, 1928, Highway	10,000 00	11,350 00	10,000 00	
Canton, O., 4s, 1903-5, Street Imp. Clinton, Ia., 5s, Opt. 1902, City Imp.	30,000 00	31,350 00	30,000 00	
Danville, Ill., 4½s, 1903-10, Sewer.	7,100 00	7,135 50	7,100 00	
Duluth, Minn., 4½s, 1921, Ind. Sch.	9,000 00	9,000 00	9,000 00	
Elwood, Ind., 6s, 1921, Refunding Fremont, Neb., 5s, 1909, Sch. Dist.	7,500 00	7,725 00	7,500 00	
Ishpeming, Mich., 4s, 1912, School Kansas City, Mo., 3½s, 1919, Sch. D.	10,000 00	11,350 00	9,600 00	
Marion, O., 6s, 1908, Street Imp.	5,000 00	6,475 00	5,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer	8,000 00	8,160 00	8,000 00	
Muskegon, Mich., 5s, 1906-7, Water Owensboro, Ky., 4s, Optional 1915, Street Improvement	10,000 00	10,150 00	10,000 00	
Peru, Ind., 4½s, 1913, School	6,000 00	6,240 00	6,000 00	
Richmond, Ind., 6s, 1903-8, Park Improvement	3,000 00	3,165 00	3,000 00	
Saginaw, Mich., 4s, 1906-10, St. Imp. Springfield, Mo., 4½s, Optional 1906, School District, Refunding Superior, Wis., 6s, 1910, Main Sew.	5,000 00	5,075 00	5,000 00	
Total public funds out of Maine	277,600 00			277,200 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	6,000 00	6,420 00	5,850 00	
Bangor & Aroostook, 5s, 1943	25,000 00	29,250 00	24,100 00	
Boston & Maine, 4s, 1942	30,000 00	32,700 00	30,000 00	

AUBURN SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Dexter & Newport, 4s, 1917	\$15,000 00	\$15,750 00	\$15,000 00	
Knox and Lincoln, 5s, 1921	10,000 00	11,100 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	5,050 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1930	10,000 00	10,400 00	9,900 00	
Phillips & Rangeley, 5s, 1910	11,000 00	11,000 00	11,000 00	
Portland & Ogdensburg, 5s, 1908	15,000 00	15,975 00	15,000 00	
Portland & Rumford Falls, 4s, 1926	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 4s, 1927	15,000 00	15,000 00	14,950 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.....	177,000 00			\$175,800 00
Allegheny & Western, 4s, 1988	15,000 00	14,700 00	15,000 00	
Akron, Bedford & Cleveland, O., 5s, 1915	10,000 00	10,300 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,400 00	20,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,000 00	9,937 50	
Baltimore & Ohio, Prior Lien, 3½s, 1925	25,000 00	23,250 00	24,212 50	
Baltimore & Ohio, S. W. Division, 3½s, 1925	10,000 00	8,800 00	8,900 00	
Berkshire Street, Mass., 5s, 1922	10,000 00	10,500 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	3,000 00	3,030 00	2,925 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	10,000 00	10,800 00	10,000 00	
Brooklyn Street, Cleveland, O., 6s, 1903	10,000 00	10,000 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,650 00	4,950 00	
Central Pacific, 4s, 1949	20,000 00	19,700 00	19,825 00	
Chicago, Indiana & Eastern, 5s, 1942	10,000 00	10,600 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	20,000 00	21,600 00	20,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	10,000 00	9,700 00	10,000 00	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,100 00	4,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,725 00	15,000 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922	10,000 00	10,450 00	10,000 00	
Concord & Montreal, 4s, 1920	20,000 00	20,000 00	20,000 00	
Des Moines Street, Ia., 6s, 1919	5,000 00	5,760 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	20,000 00	21,600 00	20,000 00	
Globe Street, Fall River, Mass., 5s, Opt. 1902	10,000 00	10,500 00	9,950 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	15,000 00	16,275 00	15,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	17,000 00	17,340 00	16,695 00	
Illinois Central, Louisville Div., 3½s, 1953	25,000 00	23,750 00	25,000 00	
Illinois Central, Omaha Division, 3s, 1951	10,000 00	8,200 00	9,050 00	
Illinois Central, St. Louis Div., 3½s, 1951	5,000 00	4,750 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	9,000 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916	10,000 00	11,400 00	10,000 00	
Kansas City Cable, Mo., Extended 5s, 1911	10,000 00	10,000 00	10,000 00	
Lehigh & New York, 4s, 1945	10,000 00	9,300 00	9,775 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,700 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	11,650 00	10,000 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	9,800 00	9,850 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	10,000 00	10,900 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	10,000 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	20,000 00	19,600 00	20,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,300 00	9,825 00	
Passenger & Belt, Lexington, Ky., 6s, 1909	5,000 00	5,150 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	11,200 00	10,000 00	
Providence & Taunton Street, 5s, 1918	5,000 00	5,400 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,800 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996	15,000 00	16,650 00	15,000 00	
St. Louis & San Francisco, 4s, 1951	20,000 00	17,400 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	5,050 00	4,925 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>
Toledo Traction, O., 5s, 1909	\$20,000 00	\$20,200 00	\$19,600 00	
Trenton Passenger, N. J., 6s, Opt. 1927.....	10,000 00	11,800 00	10,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909	10,000 00	10,250 00	10,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	11,000 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,500 00	10,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951	13,000 00	11,830 00	12,220 00	
Total railroad bonds out of Maine	664,000 00			\$655,990 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1902.....	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, Opt., 1908.....	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	10,000 00	10,000 00	
Calais Water Company, 5s, 1906	5,000 00	5,050 00	5,000 00	
Eastern Steamship Company, 5s, 1927	10,000 00	10,450 00	10,000 00	
Maine & New Hampshire Granite Company, 5s, Optional 1902	5,000 00	4,500 00	5,000 00	
Portland Elevator Company, 4s, 1933-7	10,000 00	10,450 00	10,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,500 00	10,000 00	
Total corporation bonds out of Maine.....	75,500 00			75,500 00
Denver Union Water Company, Col., 5s, 1914	5,250 00	5,250 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	5,250 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., 4½s, 1909	1,500 00	1,500 00	1,500 00	
Total corporation bonds out of Maine	28,750 00			28,750 00
<i>Railroad Stock Owned.</i>				
European & North American	10,000 00	15,000 00	10,000 00	
Portland & Ogdensburg	50,020 00	25,510 20	22,605 83	
Total railroad stock of Maine.....	60,020 00			32,605 83
Syracuse Rapid Transit, N. Y., Common...	7,000 00	1,860 00	2,000 00	2,000 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	1,700 00	1,275 00	1,700 00	
Richmond Water Company	7,000 00	7,000 00	7,000 00	
Total corporation stock of Maine	8,700 00			8,700 00
Omaha Water Company, Neb., 1st Preferred	850 00	510 00	850 00	
Omaha Water Company, Neb., 2d Preferred	750 00	150 00	150 00	
Windsor Company, No. Adams, Mass., Pref.	5,572 00	2,736 00	4,000 00	
Total corporation stock out of Maine.. ..	7,172 00			5,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	2,625 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	2,400 00	2,000 00	
First National Bank, Lewiston	22,500 00	33,750 00	22,500 00	
First National Bank, Portland	7,800 00	8,190 00	7,800 00	
Manufacturers' National Bank, Lewiston.....	11,500 00	12,420 00	11,500 00	
National Shoe & Leather Bank, Auburn	4,000 00	3,600 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	3,240 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	\$8,500 00	\$8,500 00	
A. L. & E. F. Goss Company, Lewiston	300 00	300 00	
J. M. Arnold Shoe Company, Bangor.....	500 00	500 00	\$9,300 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Auburn	1,300 00	1,300 00	
National Shoe & Leather Bank, Auburn	6,600 00	6,600 00	7,900 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	1,500 00	1,500 00	
Lewiston Journal Company.....	28,500 00	28,500 00	
Libbey & Dingley Company, Lewiston.....	10,000 00	10,000 00	
Little Androscoggin Water Power Company, Auburn	18,000 00	18,000 00	
Oak Hill Cemetery, Auburn	400 00	400 00	61,383 94
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 Lehigh & New York Railroad stock	1,000 00	1,000 00	
Loan on Auburn Savings Bank book.....	800 00	800 00	
Loans on mortgages of real estate	280,099 60	280,099 60	298,499 60
Real estate, investment	16,347 57	16,347 57	
Real estate, foreclosure	27,076 68	27,076 68	
Furniture and fixtures	237 87	237 87	43,662 12
Premium account		58,105 55	
Expense account		1,037 20	59,142 75
Cash on deposit.....	18,571 49	18,571 49	
Cash on hand.....	7,776 01	7,776 01	26,347 50
Unpaid accrued interest.....	28,193 12		1,958,301 76
	2,016,416 48		
Due depositors, earned dividend and accrued State tax.....	1,909,539 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$106,877 08		

AUGUSTA SAVINGS BANK—AUGUSTA.

June 9, 1903.

JOSEPH H. MANLEY, President.

EDWIN C. DUDLEY, Treasurer.

LIABILITIES.

Deposits	\$7,073,936 62
Reserve fund	300,000 00
Undivided profits.....	106,103 93
	\$7,480,040 55

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	\$135,500 00	\$100,000 00	\$100,000 00
City of Augusta, 3½s, 1924, Funding	40,000 00	40,800 00	40,000 00	
Bath, 3½s, 1904-10, Refunding	35,000 00	35,000 00	35,000 00	
Biddeford, 4s, 1915, Refunding ..	10,000 00	10,600 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	
Town of Eden, Reg. 4s, 1903-10, School	25,000 00	25,250 00	25,000 00	
Total public funds of Maine	161,000 00			161,000 00
County of Adams, Ind., 5s, 1903, Deficiency	3,000 00	3,000 00	3,000 00	
Athens, O., 5s, 1904-8, Gen. Fund.	50,000 00	52,000 00	50,000 00	
Auglaize, O., 6s, 1905-7, Ditch ...	9,000 00	9,405 00	9,000 00	
Auglaize, O., 6s, 1903-9, Deficiency	12,000 00	12,480 00	12,000 00	
Bay, Mich., 5s, 1906, Bridge	20,000 00	20,800 00	20,000 00	
Belmont, O., 5s, 1903-5, Bridge...	50,000 00	50,750 00	50,000 00	
Berrien, Mich., 5s, 1904, Bldgs ...	8,000 00	8,120 00	8,000 00	
Black Hawk, Ia., 4s, 1906-11, Court House and Jail	45,000 00	45,900 00	45,000 00	
Butler, O., 4s, 1914-17, Court House	30,000 00	31,500 00	30,000 00	
Carroll, Ind., 6s, 1908-13, Funding	40,000 00	45,800 00	40,000 00	
Cass, Ia., 4½s, 1906, Funding ...	15,000 00	15,300 00	15,000 00	
Chippewa, Mich., 5s, 1912, Ref...	40,000 00	43,800 00	40,000 00	
Clark, O., 5s, 1903-22, Buildings ..	58,500 00	65,520 00	58,500 00	
Clermont, O., 5s, 1907-13, Defic...	17,500 00	18,987 50	17,500 00	
Clinton, Ia., 4½s, 1904-6, Ct. House	67,000 00	68,005 00	67,000 00	
Cuyahoga, O., 4s, 1921, Buildings	50,000 00	55,000 00	50,000 00	
Fayette, O., 6s, 1908, Refunding .	10,000 00	11,000 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	50,000 00	51,500 00	50,000 00	
Franklin, O., 5s, 1904-18, Emer ...	83,000 00	92,960 00	83,000 00	
Franklin, O., 4s, 1924-6, Mem. Bldg.	30,000 00	33,450 00	30,000 00	
Fulton, O., 5s, 1904-11, Road	40,000 00	42,200 00	40,000 00	
Gratiot, Mich., 4s, 1905, Ct. House	34,000 00	34,170 00	34,000 00	
Greene, Ind., 5s, 1903-4, Gravel Rd.	11,500 00	11,557 50	11,500 00	
Hamilton, Ind., 5s, 1912, Funding	35,000 00	38,675 00	35,000 00	
Hancock, O., 4½s, 1903-6, Funding	7,000 00	7,105 00	7,000 00	
Hancock, O., 5s, 1907-9, Refunding	30,000 00	31,800 00	30,000 00	
Hardin, O., 6s, 1904-5, Ditch	9,000 00	9,315 00	9,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, C. H. and City Hall...	75,000 00	89,250 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	30,450 00	30,000 00	
Jackson, O., 4s, 1911-17, Pike	50,000 00	51,750 00	50,000 00	
Jefferson, O., 5s, Opt. 1905, Turn.	36,000 00	36,900 00	36,000 00	
Johnson, Ia., 3½s, 1904-7, C. H. & J.	40,000 00	40,000 00	40,000 00	
Lawrence, O., 5s, 1903-5, Turnpike	25,000 00	25,375 00	25,000 00	
Lawrence, O., 5s, 1917-19, Turn ..	25,000 00	29,000 00	25,000 00	
Madison, Ky., 4s, Opt. 1919, Ref.	54,000 00	56,430 00	54,000 00	
Madison, O., 6s, 1903-6, C. H. & J.	22,000 00	22,770 00	22,000 00	
Mahaska, Ia., 4½s, 1903-5, Funding	28,000 00	28,280 00	28,000 00	
Mahoning, O., 4½s, 1914-20, Bridge	100,000 00	111,000 00	100,000 00	
Marathon, Wis., 5s, 1905-13, Asy..	34,000 00	36,550 00	34,000 00	
Marion, Ia., 4s, 1903-18, Ct. House	66,000 00	67,650 00	66,000 00	
Marion, O., 5s, 1906-16, Ditch	43,000 00	47,085 00	43,000 00	
Marshall, Ia., 4½s, 1903-6, Funding	27,000 00	27,270 00	27,000 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 Menominee, Mich., 5s, 1904-5, Road and Bridge.....	\$15,000 00	\$15,300 00	\$15,000 00	
Mercer, O., 6s, 1903-8, Rd. & Bdg. Muskegon, Mich., 4½s, 1904-11, Refunding.....	8,500 00	8,967 50	8,500 00	
25,000 00	25,875 00	25,000 00		
Otter Tail, Minn., 6s, 1905, Jail ..	20,000 00	20,900 00	20,000 00	
Outagamie, Wis., 5s, 1907-8, Asy.	10,000 00	10,550 00	10,000 00	
Paulding, O., 5s, 1904-6, Pike.....	16,900 00	17,322 50	16,900 00	
Pickaway, O., 6s, 1903-7, Ct. House	40,000 00	41,800 00	40,000 00	
Polk, Ia., 3½s, 1906-17, Ct. House...	100,000 00	100,000 00	100,000 00	
Polk, Minn., 5s, 1919, Funding...	20,000 00	23,300 00	20,000 00	
Polk, Minn., 5s, 1904, Ditch.....	15,000 00	15,225 00	15,000 00	
Putnam, O., 5s, 1906-11, Ditch...	9,500 00	10,165 00	9,500 00	
Putnam, O., 5s, 1905-6, Bridge....	10,000 00	10,350 00	10,000 00	
Reno, Kan., 5½s, 1914, Funding...	50,000 00	57,250 00	50,000 00	
St. Croix, Wis., 5s, 1914, Insane Asylum.....	10,000 00	11,250 00	10,000 00	
St. Louis, Minn., 4s, 1916, Road ..	75,000 00	78,750 00	75,000 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge.....	18,000 00	18,990 00	18,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	25,000 00	27,625 00	25,000 00	
Shawnee, Kan., 5½s, 1907, Fund ..	50,000 00	53,250 00	50,000 00	
Stark, O., 5s, 1906-13, Court House	80,000 00	86,800 00	80,000 00	
Stark, O., 5s, 1907-12, Refunding ..	60,000 00	65,100 00	60,000 00	
Stark, O., 4s, 1913-15, Refunding ..	50,000 00	52,250 00	50,000 00	
Summit, O., 4s, 1905-9, Jail.....	28,000 00	28,560 00	28,000 00	
Sumner, Kan., 5½s, 1920, Refund ..	36,000 00	43,200 00	36,000 00	
Tazewell, Ill., 4s, Opt. 1904-5, Fund.	44,000 00	44,220 00	44,000 00	
Tipton, Ind., 5s, 1913-24, Ct. House	30,000 00	34,350 00	30,000 00	
Vigo, Ind., 5s, 1904-6, Court House	8,000 00	8,240 00	8,000 00	
Warren, Ia., 4s, Opt. 1911, Fund ..	40,000 00	41,000 00	40,000 00	
Warren, Ky., 4s, Opt. 1919-24, Pike	66,500 00	69,825 00	66,500 00	
Waupaca, Wis., 4s, 1905-9, Insane Asylum	13,500 00	13,702 50	13,500 00	
Webster, Ia., 3½s, 1910, Ct. House	100,000 00	100,000 00	100,000 00	
Williams, O., 6s, 1904-6, Ct. House	15,000 00	15,675 00	15,000 00	
Akron, O., 5s, 1903-8, Street Imp ..	15,500 00	16,042 50	15,500 00	
Akron, O., 5s, 1903-8, Sewer.....	23,500 00	24,322 50	23,500 00	
Ashland, Wis., 5s, 1909, Funding.	50,000 00	53,250 00	50,000 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	15,150 00	15,000 00	
Battle Creek, Mich., 4s, 1910-12, Sewer	15,000 00	15,375 00	15,000 00	
Cincinnati, O., 7s, 1904, Float, Debt.	25,000 00	25,875 00	25,000 00	
Cincinnati, O., 6s, 1904, Sewer ...	6,000 00	6,150 00	6,000 00	
Cleveland, O., 5s, 1907, Viaduct and Bridge	25,000 00	26,625 00	25,000 00	
Cleveland, O., 4s, 1920, Sewer...	50,000 00	54,750 00	50,000 00	
Cleveland, O., 4s, 1912, Fund, Debt.	50,000 00	53,000 00	50,000 00	
Clinton, Ia., 5s, 1910, City Imp ...	4,000 00	4,340 00	4,000 00	
Clinton, Ia., 5s, 1913, Street Imp.	3,000 00	3,345 00	3,000 00	
Detroit, Mich., 7s, 1904, Water...	1,000 00	1,035 00	1,000 00	
Duluth, Minn., 5s, 1907, School...	15,000 00	15,825 00	15,000 00	
Duluth, Minn., 5s, 1905, Ind. S. D.	15,000 00	15,450 00	15,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	20,000 00	22,700 00	20,000 00	
Eau Claire, Wis., 6s, 1906, Bridge.	25,000 00	26,625 00	25,000 00	
Eau Claire, Wis., 4½s, 1909, Fund.	25,000 00	26,125 00	25,000 00	
Eau Claire, Wis., 5s, 1917, Refund.	30,000 00	34,500 00	30,000 00	
Eau Claire, Wis., 4s, 1919, Bridge	10,000 00	10,450 00	10,000 00	
Elyria, O., 4½s, 1924-8, Water.....	45,000 00	50,175 00	45,000 00	
Evansville, Ind., 4½s, 1912, Fund.	10,000 00	10,750 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund..	50,000 00	55,750 00	50,000 00	
Fremont, O., 5s, 1903, Water.....	6,000 00	6,000 00	6,000 00	
Galesburg, Ill., 4s, 1905-20, Electric Light	40,000 00	41,200 00	40,000 00	
Green Bay, Wis., 4s, 1903-10, Refunding and School	10,500 00	10,605 00	10,500 00	

AUGUSTA 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	Green Bay, Wis., 4s, 1903-21, City Hall	\$33,250 00	\$34,247 50	\$33,250 00	
	Ishpeming, Mich., 5s, 1911-14, Sew.	40,000 00	44,000 00	40,000 00	
	Jackson, Mich., 5s, 1908-11, Water	70,000 00	75,600 00	70,000 00	
	Lacrosse, Wis., 3½s, Opt. 1909, Water and Sewer.....	10,000 00	10,000 00	10,000 00	
	Lexington, Ky., 5s, 1918, Fund..	50,000 00	58,000 00	50,000 00	
	Lexington, Ky., 4½s, 1932-3, Fund.	105,000 00	121,800 00	105,000 00	
	Louisville, Ky., 7s, 1903, Reest..	3,000 00	3,000 00	3,000 00	
	Madison, Wis., 4s, 1904-6, Refund.	20,000 00	20,100 00	20,000 00	
	Madison, Wis., 3½s, Opt. 1909, Sew.	33,500 00	33,500 00	33,500 00	
	Mansfield, O., 4s, 1903-25, Float- ing Debt	47,000 00	48,645 00	47,000 00	
	Marinette, Wis., 6s, 1904-14, Bdg.	11,000 00	12,575 00	11,000 00	
	Marinette, Wis., 5s, 1905-13, Sew.	21,500 00	23,112 50	21,500 00	
	Marinette, Wis., 6s, 1904-17, Ref.	41,000 00	47,355 00	41,000 00	
	Marion, Ind., 5s, 1909, Funding..	16,000 00	17,200 00	16,000 00	
	Marion, Ind., 4s, 1918, Funding..	9,000 00	9,405 00	9,000 00	
	Marion, O., 6s, 1905-14, Sewer...	10,000 00	11,300 00	10,000 00	
	Marquette, Mich., 4s, 1916-21, Wat.	50,000 00	51,500 00	50,000 00	
	Massillon, O., 6s, 1904-11, Refund.	40,000 00	43,600 00	40,000 00	
	Menominee, Mich., 6s, 1904-8, Pav.	5,000 00	5,325 00	5,000 00	
	Menominee, Mich., 6s, 1904-11, Sew.	19,000 00	20,710 00	19,000 00	
	Michigan City, Ind., 5s, 1904-15 School Buildings.....	27,000 00	28,890 00	27,000 00	
	Minneapolis, Minn., 3½s, 1932, Park	67,000 00	70,015 00	67,000 00	
	Moline, Ill., 4½s, Opt. 1909, St. Imp.	15,000 00	15,675 00	15,000 00	
	Moline, Ill., 4½s, 1903, Water, Ref.	10,000 00	10,000 00	10,000 00	
	Newark, O., 5s, 1903-4, Sewer.....	2,000 00	2,010 00	2,000 00	
	Newark, O., 5s, 1904-5, St. & Sewer	5,000 00	5,100 00	5,000 00	
	Newark, O., 4s, 1906-11, Refund..	45,000 00	45,900 00	45,000 00	
	New York, N. Y., Reg. 3½s, 1920, Water	150,000 00	155,250 00	150,000 00	
	New York, N. Y., Reg. 3½s, 1940, Hall	150,000 00	158,250 00	150,000 00	
	New York, N. Y., Reg. 3½s, 1949, Rapid Transit	200,000 00	212,000 00	200,000 00	
	Owensboro, Ky., Opt. 1915, Street	50,000 00	51,250 00	50,000 00	
	Racine, Wis., 5s, 1912, Refunding	98,000 00	108,290 00	98,000 00	
	St. Cloud, Minn., 5s, 1913-24 Ref..	10,000 00	11,300 00	10,000 00	
	Springfield, O., 5s, 1919, Water...	10,000 00	11,650 00	10,000 00	
	Stillwater, Minn., 5, 1915, Imp...	40,000 00	44,800 00	40,000 00	
	West Bay City, Mich. 4s, 1918, Sew.	10,000 00	10,300 00	10,000 00	
Total public funds out of Maine.....		4,739,150 00			4,739,150 00
<i>Railroad Bonds Owned.</i>					
	Boston & Maine, 4s, 1942	200,000 00	220,000 00	200,000 00	
	Boston & Maine, 4½s, 1944	50,000 00	60,000 00	50,000 00	
	Maine Central, Consolidated 7s, 1912	364,600 00	466,688 00	364,600 00	
	Maine Central, Funding, 4½s, 1912	34,000 00	36,720 00	34,000 00	
	Maine Central, 4s, 1912	110,000 00	114,400 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	29,000 00	25,000 00	
Chicago, Milwaukee & St. Paul, (Chicago & Missouri River Div.) 1st Mort., 5s, 1926...		100,000 00	117,000 00	100,000 00	
Chicago, Milwaukee & St. Paul, (Dubuque Division) 1st Mortgage, 6s, 1920		105,000 00	131,775 00	105,000 00	
Chicago, Milwaukee & St. Paul, (So. Minn. Division) 1st Mortgage, 6s, 1910		50,000 00	56,750 00	50,000 00	
Fremont, Elkhorn & Missouri Valley, Con- solidated, 1st Mortgage, Stamped 6s, 1933		91,000 00	124,215 00	91,000 00	
Illinois Central, Louisville Div., 3½s, 1953 ..		250,000 00	237,500 00	250,000 00	
Michigan Central, (Grand River Valley Division) 1st Mortgage, 6, 1909		50,000 00	55,750 00	50,000 00	
North Hudson County, 1st Mort., 5s, 1928...		50,000 00	55,500 00	50,000 00	
Total railroad bonds out of Maine.....		721,000 00			721,000 00

AUGUSTA 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>
Augusta City Building Company.	\$10,000 00	\$10,000 00	\$10,000 00	\$10,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Augusta.....	63,000 00	77,175 00	63,000 00	
Granite National Bank, Augusta.....	9,400 00	12,502 00	9,400 00	
National Shoe & Leather Bank, Auburn ...	3,000 00	2,700 00	3,000 00	
Total national bank stock owned	75,400 00			75,400 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		6,700 00	6,700 00	
Bangor, Orono & Old Town Street.....		1,000 00	1,000 00	7,700 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company		18,500 00	18,500 00	
Augusta Masonic Building Company		100 00	100 00	
Augusta Water Company.....		11,000 00	11,000 00	
Edwards Manufacturing Company, Augusta.....		5,000 00	5,000 00	
Portland Water Company		38,000 00	38,000 00	72,600 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).....		2,900 00	2,900 00	
Small Point Water Company (endorsed)		2,000 00	2,000 00	
The Forest Grove Cemetery, Augusta.....		1,500 00	1,500 00	
Theta Chapter House Association, Brunswick		9,500 00	9,500 00	27,500 00
<i>Loans to Municipalities.</i>				
City of Augusta.....		25,000 00	25,000 00	
Williams School District, Augusta		15,000 00	15,000 00	40,000 00
Loan on Boston & Maine Railroad stock... ..		9,000 00	9,000 00	
Loan on First National Bank stock, Richmond.....		5,000 00	5,000 00	
Loan on Augusta Trust Company stock		2,200 00	2,200 00	
Loans on Augusta Savings Bank books.....		4,483 00	4,483 00	
Loans on mortgages of real estate		59,401 54	59,401 54	80,054 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		239,397 59	239,397 59	
Cash on hand		21,333 42	21,333 42	260,731 01
Unpaid accrued interest.....		95,585 47		7,480,040 55
Due depositors, earned dividend and accrued State tax.....		8,167,188 52		
Estimated market value of resources above liability for deposits, earned dividend and State tax		7,190,486 62		
		\$976,701 90		

BANGOR SAVINGS BANK—BANGOR.

September 9, 1903.

CHARLES V. LORD, President.

JOHN L. CROSBY, Treasurer.

EDWARD F. RICH, Assistant Treasurer.

LIABILITIES.

Deposits	\$4,702,179 36
Reserve fund	229,412 88
Undivided profits	161,685 11
	<hr/> \$5,093,277 35

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
County of Aroostook, 4½s, 1912-15, R. R. Aid.	\$63,000 00	\$67,925 00	\$63,000 00	
Penobscot, 3½s, 1929-31, Ct. House	15,000 00	15,300 00	15,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	48,000 00	51,360 00	48,000 00	
City of Bangor, 6s, 1905, Water	13,000 00	13,650 00	13,000 00	
Bangor, Reg. 3½s, 1904-10, Water..	35,000 00	35,175 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	5,275 00	5,000 00	
Biddeford, 4s, 1920, Refunding ..	15,000 00	16,200 00	15,000 00	
Lewiston, 4s, 1927, Refunding ...	5,000 00	5,500 00	5,000 00	
Town of Dexter, 3½s, 1940-6, Water	12,000 00	12,000 00	11,850 00	
Eden, 4s, 1904-17, Town Hall	45,000 00	45,675 00	45,000 00	
Houlton, 4s, 1917, Funding	6,000 00	6,350 00	6,000 00	
Faten, 4½s, 1915, Railroad	6,000 00	6,360 00	6,000 00	
Fresque Isle, 4½s, 1914, School ...	5,000 00	5,400 00	5,000 00	
Brunswick Village Corp., 3½s, 1915-44, Sewer	30,000 00	30,000 00	30,000 00	
Total public funds of Maine	328,000 00			\$327,880 00
Commonwealth of Massachusetts, Registered 5½s, 1941	100,000 00	105,500 00	100,000 00	
County of Appanoose, Ia., 4s, Opt. 1907, Fund.	19,000 00	19,285 00	19,000 00	
Bay, Mich., 5s, 1903-6, Bridge ...	6,000 00	6,120 00	6,000 00	
Cuyahoga, O., 4s, 1904-5, Funding	36,000 00	36,360 00	36,000 00	
Ford, Ill., 6s, 1904, Drainage	2,000 00	2,040 00	2,000 00	
Franklin, O., 4½s, 1904, Deficiency	3,000 00	3,030 00	3,000 00	
Franklin, O., 4s, 1916-19, Building	40,000 00	43,400 00	40,000 00	
Greene, Ind., 6s, 1904, Ditch	1,000 00	1,025 00	1,000 00	
Jackson, Ill., 4s, 1904-21, Funding	41,500 00	42,745 00	41,500 00	
Lawrence, Ind., 5s, 1903-5, Road..	3,150 00	3,197 25	3,150 00	
Lawrence, O., 5s, 1911-15, Turnpk.	26,000 00	28,990 00	26,000 00	
Mahoning, O., 5s, 1903-6, Road ...	3,200 00	3,264 00	3,200 00	
Mahoning, O., 4½s, 1911-17, Bridge	23,000 00	25,070 00	23,000 00	
Marathon, Wis., 5s, 1905-11, Asyl'm	13,000 00	13,780 00	13,000 00	
Marion, O., 5s, 1910-12, Ditch ...	10,000 00	10,050 00	10,000 00	
Menominee, Mich., 5s, 1905-9, Road	23,000 00	24,150 00	23,000 00	
Muskegon, Mich., 4½s, 1905-12, Ref.	24,000 00	25,080 00	24,000 00	
Ottawa, O., 6s, 1904-12, Bridge ...	9,000 00	9,000 00	9,000 00	
Polk, Ia., 3½s, 1915-17, Court House	25,000 00	25,000 00	25,000 00	
Polk, Minn., 5½s, 1907, Drainage..	10,000 00	10,700 00	10,000 00	
Prince George, Md., 5s, 1922, Defic.	2,500 00	2,875 00	2,500 00	
Ramsey, Minn., 4½s, 1916, Ct. House	30,000 00	33,900 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Fund.	14,000 00	15,610 00	14,000 00	
Somerset, Md., 4½s, 1933-48, School	8,000 00	9,440 00	8,000 00	
Vanderburgh, Ind., 5s, 1918, Ct. H.	20,000 00	23,500 00	20,000 00	
Vernon, Mo., 4½s, 1918, Refunding	25,000 00	27,500 00	25,000 00	
Vigo, Ind., 6s, 1908, Court House.	6,000 00	6,420 00	6,575 00	
Warren, Ky., 4s, Opt. 1909, Turnpk.	20,000 00	20,400 00	20,000 00	
Warren, Ky., 4s, Opt. 1909, Refund.	15,000 00	15,300 00	15,000 00	
Wood, O., 5s, 1904-5, Road	12,600 00	12,852 00	12,600 00	
City of Akron, O., 4s, 1910, Refunding...	31,000 00	31,775 00	31,000 00	
Ann Arbor, Mich., 4s, 1910-12, School District	13,000 00	13,195 00	13,000 00	
Bay City, Mich., 4s, 1906, Improve.	5,000 00	5,050 00	5,000 00	
Bellaire, O., 5s, 1910, Water Fund.	5,000 00	5,375 00	5,000 00	
Bellaire, O., 4s, 1920, Water	25,000 00	25,750 00	25,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

Public Funds Owned.		Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
City of	Boston, Mass., Reg. 4s, 1922, Water	\$50,000 00	\$55,250 00	\$50,000 00	
	Brainerd, Minn., 6s, 1908, Light..	11,000 00	11,935 00	11,000 00	
	Chicago, Ill., 4s, 1903-4, San. Dist.	20,000 00	20,100 00	20,000 00	
	Chicago, Ill., 4½s, 1904, San. Dist.	20,000 00	20,200 00	20,000 00	
	Cleveland, O., 4s, 1920-2, Sch. Dist.	125,000 00	137,500 00	125,000 00	
	Columbus, O., 5s, 1910, Water ...	10,000 00	11,000 00	10,000 00	
	Columbus, O., 3½s, Opt. 1912, Sewer	20,000 00	20,200 00	20,000 00	
	Columbus, O., 4s, Opt. 1912, Viad.	20,000 00	21,600 00	20,000 00	
	Columbus, O., Reg. 4½s, 1909, Viad.	10,000 00	10,600 00	10,000 00	
	Council Bluffs, Ia., 6s, 1908-9, Sewer	3,500 00	3,920 00	3,500 00	
	Dayton, O., 5s, 1917, Paving.....	15,000 00	17,475 00	15,000 00	
	Duluth, Minn., 5s, 1922, Ind. Sch. D.	9,000 00	10,845 00	8,865 00	
	East Liverpool, O., 5s, 1920-33, Board of Education	26,500 00	32,197 50	26,500 00	
	East Liverpool, O., 5s, 1923, Fund.	3,500 00	4,182 50	3,500 00	
	Eau Claire, Wis., 4½s, 1909, Funding	18,000 00	18,810 00	18,000 00	
	Elgin, Ill., 5s, 1906, School District	10,000 00	10,400 00	10,000 00	
	Evansville, Ind., 5s, 1912, Funding	1,000 00	1,115 00	1,000 00	
	Evansville, Ind., 4s, 1912, Funding	22,600 00	22,880 00	22,000 00	
	Green Bay, Wis., 5s, 1905-15, Park	1,300 00	1,410 50	1,300 00	
	Green Bay, Wis., 5s, 1905-14, Ref.	4,100 00	4,428 00	4,100 00	
	Green Bay, Wis., 5s, 1905-15, School	4,500 00	5,208 00	4,800 00	
	Green Bay, Wis., 5s, 1905-15, Bridge	4,800 00	5,208 00	4,800 00	
	Green Bay, Wis., 5s, 1907-17, Ref.	6,600 00	7,283 00	6,600 00	
	Hammond, Ind., 6s, 1916, Sch. City	13,000 00	15,990 00	13,000 00	
	Hazleton, Pa., 4s, 1919, School Dist.	5,000 00	5,150 00	5,000 00	
	Huntington, Ind., 6s, Opt. 1904, Sch.	6,000 00	6,120 00	6,000 00	
	Huntington, Ind., 6s, 1907-16, Wat.	20,000 00	22,900 00	20,000 00	
	Hutchinson, Kan., 6s, 1909, B. of Ed	10,000 00	10,900 00	10,000 00	
	Indianapolis, Ind., 4s, 1916, School Commissioners	25,000 00	27,000 00	25,000 00	
	Jackson, Mich., 5s, 1903, Paving.	5,000 00	5,000 00	5,000 00	
	Jacksonville, Ill., 4s, Opt. 1905-8, Refunding	22,500 00	22,725 00	22,500 00	
	Janesville, Wis., 5s, 1904-11, School	31,000 00	32,550 00	31,000 00	
	Joliet, Ill., 5s, 1904, Water	40,000 00	40,600 00	40,000 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, Improve.	25,000 00	25,000 00	25,000 00	
	Lafayette, Ind., 4½s, Optional 1915, Refunding Water	39,000 00	42,315 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	2,070 00	2,000 00	
	Logansport, Ind., 4s, Opt. 1905, Ref.	26,000 00	25,125 00	25,000 00	
	Madison, Wis., 4s, 1907-9, Refund.	26,000 00	26,390 00	26,000 00	
	Manistee, Mich., 5s, 1905, Pub. Imp.	5,000 00	5,125 00	5,000 00	
	Manistee, Mich., 4s, 1910-11, Water	15,000 00	15,225 00	15,000 00	
	Mansfield, O., 5s, 1904, Water....	5,000 00	5,075 00	5,000 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	22,440 00	22,000 00	
	Minneapolis, Minn., 4s, 1917, Mun.	100,000 00	108,500 00	100,000 00	
	Moline, Ill., 5s, 1913, School Dist.	5,000 00	5,575 00	5,000 00	
	Moline, Ill., 4½s, 1904-5, Water	9,000 00	9,135 00	9,000 00	
	Muskegon, Mich., 4s, 1909, Refund.	10,000 00	10,050 00	10,000 00	
	Muskegon, Mich., 5s, 1912-14, Wat.	3,000 00	3,345 00	3,000 00	
	New Albany, Ind., 5s, 1915, Refund.	20,000 00	22,700 00	20,000 00	
	Newark, O., 5s, 1922-32, Ref. Light	15,000 00	18,300 00	15,000 00	
	Newport, Ky., 5s, 1913, Funding..	5,000 00	5,575 00	5,000 00	
	New York, N. Y., Reg. 3½s, 1949, Rapid Transit	25,000 00	26,500 00	25,000 00	
	Omaha, Neb., 5s, 1912, School Dist.	15,000 00	16,725 00	15,000 00	
	Omaha, Neb., 4s, 1919, Paving ...	10,000 00	10,600 00	10,000 00	
	Omaha, Neb., 5s, 1905, Funding..	26,000 00	26,780 00	26,000 00	
	Philadelphia, Pa., Reg. 3½s, 1931, Water	50,000 00	52,250 00	50,000 00	
	Port Huron, Mich., 5s, 1904, Ref.	2,000 00	2,030 00	1,881 20	
	Port Huron, Mich., 5s, 1916, Ref.	5,000 00	5,700 00	5,000 00	
	Port Huron, Mich., 4s, 1919, Ref.	11,000 00	11,495 00	11,000 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	Port Huron, Mich., 5s, 1911, Sewer	\$4,000 00	\$4,380 00	\$4,000 00		
	Port Huron, Mich., 4s, Optional 1910, Repaving	10,000 00	10,250 00	10,000 00		
	Port Huron, Mich., 4s, Optional 1918, Bridge	4,000 00	4,150 00	4,000 00		
	Port Huron, Mich., 4s, 1910, Public Building	3,000 00	3,075 00	3,000 00		
	Port Huron, Mich., 4s, 1932, Canal, etc.	13,000 00	13,845 00	13,000 00		
	St. Paul, Minn., 4s, 1912, Water	32,000 00	33,920 00	32,000 00		
	St. Paul, Minn., 4½s, 1917, Court House and City Hall	30,000 00	34,200 00	30,000 00		
	St. Paul, Minn., 5s, 1903, Levee, etc.	1,000 00	1,000 00	1,000 00		
	Sault Ste Marie, Mich., 4½s, 1920, Bridge	25,000 00	27,375 00	25,000 00		
	Sioux City, Ia., 6s, Opt. 1899, Water	4,000 00	4,000 00	4,000 00		
	Springfield, O., 6s, 1904-10, St. Imp.	17,504 04	19,079 40	17,504 04		
	Springfield, O., 5s, 1904, Sch. Bldg.	5,000 00	5,075 00	5,000 00		
	Stuebenville, O., 4s, Opt. 1914, Wat.	6,000 00	6,120 00	6,000 00		
	Stillwater, Minn., 5s, 1906-11, Permanent Improvement	14,000 00	14,840 00	14,000 00		
	Tiffin, O., 6s, 1903 8, Park	25,000 00	26,375 00	25,000 00		
	Wausau, Wis., 5s, 1905, Water	20,000 00	20,500 00	20,000 00		
	West Bay City, Mich., 5s, 1920, Sch.	45,000 00	51,975 00	45,000 00		
	Youngstown, O., 6s, 1904, Sch. Dist.	13,000 00	13,325 00	13,000 00		
	Youngstown, O., 5s, 1904-20, Sanit.	17,000 00	18,785 00	17,000 00		
	Zanesville, O., 3½s, 1919, Refunding	30,000 00	30,000 00	30,000 00		
	Town of	Burrillville, R. I., 3½s, 1939, Fund.	15,000 00	15,000 00	15,000 00	
		Cranston, R. I., 3½s, 1939, Municip.	5,000 00	5,000 00	5,000 00	
		East Providence, R. I., 4½s, 1932, Water	5,000 00	5,650 00	5,000 00	
Township	of Capital, Ill., 4s, 1911, Funding	16,000 00	16,240 00	16,200 00		
	Coal, Pa., 4½s, 1904-9, Directors of the Poor	12,000 00	12,240 00	12,000 00		
	Columbus, Neb., 6s, Opt. 1907, Bdg.	10,000 00	10,550 00	10,000 00		
Total public funds out of Maine		2,156,054 04			2,154,875 24	
<i>Railroad Bonds Owned.</i>						
	Bangor & Aroostook, Coupon 5s, 1943	75,000 00	87,750 00	73,812 50		
	Bangor & Aroostook, Reg. 5s, 1943	25,000 00	29,250 00	25,000 00		
	Boston & Maine, Registered 4½s, 1944	40,000 00	48,000 00	40,000 00		
	Maine Central, Consolidated 7s, 1912	5,600 00	7,168 00	5,600 00		
	Maine Central & E. & N. A., 4s, 1933	53,000 00	58,300 00	50,747 50		
	Penobscot Shore Line, Registered 4s, 1920	50,000 00	53,500 00	50,000 00		
Total railroad bonds of Maine		248,600 00			245,160 00	
	Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	56,000 00	50,000 00		
	Baltimore & Ohio, Registered 4s, 1948	25,000 00	25,125 00	25,000 00		
	Baltimore & Ohio, S. W. Div., Reg. 3½s, 1925	25,000 00	22,000 00	22,593 75		
	Division, 3½s, 1925	25,000 00	22,000 00	22,575 00		
	Brookton, Bridgewater & Taunton Street, Mass., 5s, 1917	9,000 00	9,540 00	9,000 00		
	Buffalo Railway, N. Y., 5s, 1931	29,000 00	32,480 00	28,385 00		
	Central Branch, 4s, 1919	16,000 00	14,480 00	15,200 00		
	Central Pacific, 4s, 1949	50,000 00	48,750 00	49,375 00		
	Chicago, Hammond & Western, 6s, 1927	20,000 00	23,000 00	20,000 00		
	Chicago and Indiana Coal Railway, 5s, 1936	34,000 00	37,400 00	34,000 00		
	Chicago, Milwaukee & St. Paul, South Minnesota Division, 6s, 1910	6,000 00	6,660 00	6,000 00		
	Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	26,500 00	25,000 00		
	Chicago, Rock Island & Pacific, 4s, 1988	25,000 00	25,000 00	25,000 00		
	Chicago & West Michigan, 5s, 1921	20,000 00	20,000 00	19,500 00		
	Cincinnati & Indiana Western, 5s, Opt. 1912	10,000 00	10,800 00	10,000 00		
	Cincinnati, Lebanon & Northern, 4s, 1942	25,000 00	25,000 00	25,000 00		
	Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	11,000 00	10,560 00	11,000 00		
	Cleveland City Cable, O., 5s, 1909	10,000 00	10,200 00	10,000 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>
Cleveland Electric, O., 5s, 1913	\$40,000 00	\$42,400 00	\$40,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	50,000 00	55,250 00	50,000 00	
Des Moines & Fort Dodge, 4s, 1905	50,000 00	45,500 00	49,318 75	
Des Moines & Fort Dodge, 2½s, 1905	15,000 00	13,350 00	14,212 50	
Des Moines Street, Ia., 6s, 1919	20,000 00	22,800 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937	25,000 00	28,125 00	24,200 00	
Duluth Street, Minn., 5s, 1930	40,000 00	40,000 00	40,000 00	
Fargo & Southern, 6s, 1924	10,000 00	12,650 00	10,000 00	
Flint & Pere Marquette, Consol. 5s, 1939	50,000 00	53,250 00	46,400 00	
Grand Avenue Cable, Kansas City, 5s, 1908	25,000 00	25,250 00	23,750 00	
Illinois Central, Western Lines, 4s, 1951	20,000 00	21,600 00	20,000 00	
Illinois Central, St. Louis Term., 3½s, 1951	25,000 00	22,750 00	25,000 00	
Illinois Central, Louisville Division and Terminal, 3½s, 1953	25,000 00	24,125 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	20,000 00	19,300 00	
Iowa Central, 5s, 1938	5,000 00	5,450 00	5,000 00	
Kansas City Cable, Mo., Extended 5s, 1911	27,000 00	27,000 00	27,000 00	
Lehigh Valley Terminal, Gold 5s, 1941	25,000 00	28,125 00	25,000 00	
Lowell & Suburban St., Mass., 5s, 1911	40,000 00	42,800 00	40,000 00	
Manhattan Railway, N. Y., 4s, 1930	76,000 00	77,140 00	76,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	20,000 00	20,800 00	20,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	15,000 00	15,600 00	14,625 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	25,000 00	26,250 00	25,000 00	
New York & New England, 6s, 1905	25,000 00	25,375 00	25,000 00	
New York Central & Hudson River, Registered, 3½s, 1997	25,000 00	24,000 00	25,000 00	
New York & Rockaway Beach, 5s, 1927	29,000 00	31,320 00	29,000 00	
North Chicago Street, Ill., 5s, 1906	42,000 00	39,900 00	42,000 00	
Rochester Railway, N. Y., 5s, 1930	10,000 00	10,800 00	10,000 00	
St. Louis Railroad, Mo., 5s, Opt. 1900	25,000 00	25,125 00	24,500 00	
South Shore and Boston St., Mass., 5s, 1919	20,000 00	21,800 00	20,000 00	
Toledo Traction, O., 5s, 1909	40,000 00	40,000 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	11,900 00	10,000 00	
West Chicago St., R. R. Tunnel Co., 5s, 1909	20,000 00	20,300 00	20,000 00	
Willmar & Sioux Falls, 5s, 1938	50,000 00	55,000 00	50,000 00	
Zanesville Electric, O., 4s, Opt. 1904	10,000 00	10,060 00	10,000 00	
Total railroad bonds out of Maine	1,369,000 00			1,352,860 00
<i>Corporation Bonds Owned.</i>				
Eastern Manufacturing Company, Bangor, 5s, 1908-9	35,000 00	35,000 00	35,000 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 Line 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	95,000 00			95,000 00
Swift Refrigerator Transportation Company, 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	60,000 00	90,000 00	60,000 00	
Portland & Ogdensburg	25,100 00	12,801 00	12,677 75	
Total railroad stock of Maine	105,100 00			92,677 75
Duluth-Superior Traction Co., Preferred	10,000 00	7,500 00	7,500 00	
Duluth-Superior Traction Co., Common	2,500 00	500 00	-	
Total railroad stock out of Maine	12,500 00			7,500 00
<i>Corporation Stock Owned.</i>				
Union Insurance Company, Bangor	3,000 00	6,000 00	3,000 00	3,000 00
Windsor Company, North Adams, Mass.	5,700 00	2,850 00	5,700 00	5,700 00

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bangor.....	\$3,000 00	\$4,440 00	\$3,000 00	
First National Bank, Portland.....	6,800 00	7,130 00	6,800 00	
Kenduskeag National Bank, Bangor.....	10,000 00	12,500 00	10,000 00	
Presque Isle National Bank, Presque Isle.	1,100 00	1,540 00	1,100 00	
Total national bank stock owned ...	20,900 00			\$20,900 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	
Eureka, Kan.....		2,000 00	2,000 00	
Great Falls, Mont.....		1,000 00	1,000 00	
Helena, Mont.....		1,000 00	1,000 00	
Houston, Texas.....		1,250 00	1,250 00	
Omaha, Neb.....		2,000 00	2,000 00	
Seattle, Wash.....		9,000 00	9,000 00	21,250 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		43,100 00	43,100 00	
Buffalo & Susquehanna.....		10,000 00	10,000 00	
Cincinnati & Indiana Western.....		3,000 00	3,000 00	
Cincinnati, Richmond & Muncie.....		15,000 00	15,000 00	
Concord & Montreal.....		75 00	75 00	
Des Moines, Iowa Falls & Northern.....		9,000 00	9,000 00	
Elgin City Railway, Ill.....		1,000 00	1,000 00	
Indiana, Illinois & Iowa.....		2,500 00	2,500 00	
Indianapolis, Shelbyville & Southeastern.....		14,000 00	14,000 00	
Maine Central.....		5,000 00	5,000 00	
Manhattan Railway, New York.....		9,450 00	9,450 00	
Milwaukee Electric Railway & Light Co., Wis.....		1,000 00	1,000 00	
Omaha Street, Neb.....		4,000 00	4,000 00	
Wheeling & Lake Erie.....		4,000 00	4,000 00	121,125 00
<i>Loans on Corporation Bonds.</i>				
Eastern Manufacturing Company, Bangor.....		12,000 00	13,000 00	
Eastern Steamship Company.....		2,000 00	2,000 00	
Iowa Loan & Trust Company, Des Moines.....		500 00	500 00	
Orono Pulp & Paper Company.....		62,500 00	62,500 00	
Public Works Company, Bangor.....		350 00	350 00	
Rockland-Rockport Line Company.....		2,000 00	2,000 00	
Shawinigan Water and Power Co., Canada.....		13,000 00	13,000 00	
Stillwater Water Company, Minn.....		2,000 00	2,000 00	
Western Union Telegraph Company.....		2,000 00	2,000 00	96,350 00
<i>Loans on Railroad Stock.</i>				
European & North American.....		30,400 00	30,400 00	
Maine Central.....		200 00	200 00	30,600 00
<i>Loans on Corporation Stock.</i>				
American Shot & Lead Company, Chicago.....		25,000 00	25,000 00	
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.....		1,000 00	1,000 00	
Maine Telegraph Company.....		175 00	175 00	
Parker and Peakes Company, Bangor.....		8,000 00	8,000 00	
Sawyer Boot & Shoe Company, Bangor.....		5,000 00	5,000 00	
West Cove Grain Company, Greenville.....		5,000 00	5,000 00	111,175 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bangor.....		1,000 00	1,000 00	
First National Bank, Ellsworth.....		3,000 00	3,000 00	4,000 00

BANGOR SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy Railroad.	\$10,000 00	\$10,000 00	
Eastern Maine General Hospital, Bangor.	1,000 00	1,000 00	
The President and Trustees of Bowdoin College, Brunswick	10,000 00	10,000 00	
Union Pacific Railroad.	14,925 00	14,925 00	\$35,925 00
Loan on Eastern Trust & Banking Co. stock, Bangor	1,200 00	1,200 00	
Loan to city of Bangor.	25,000 00	25,000 00	
Loans on life insurance policies	7,000 00	7,000 00	
Loans on Bangor Savings Bank books	270 00	270 00	
Loans on mortgages of real estate.	163,727 61	163,727 61	197,197 61
Real estate investment	55,644 36	55,644 36	
Real estate foreclosure.	30,600 03	30,600 03	86,244 39
Expense account	-	4,250 27	4,250 27
Cash on deposit.	51,127 15	51,127 15	
Cash on hand	3,479 94	3,479 94	54,607 09
Unpaid accrued interest.	61,499 41		5,093,277 35
Due depositors, earned dividend and accrued State tax	5,447,682 65		
	4,777,887 36		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$669,845 29		

BATH SAVINGS INSTITUTION—BATH.

April 28, 1903.

WILLIAM D. SEWALL, President.

HENRY F. PALMER, Treasurer.

CHARLES C. LOW, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,792,612 51
Reserve fund	85,751 81
Undivided profits	128,774 59
	\$4,007,438 91

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 2s, 1930	\$100,000 00	\$106,000 00	\$100,000 00	
United States Registered 4s, 1925	100,000 00	135,750 00	100,000 00	
Total United States bonds owned	200,000 00			\$200,000 00
State of Maine Registered 3s, 1904	50,000 00	50,000 00	50,000 00	
County of Aroostook, 4½s, 1915, Railroad ...	10,000 00	10,950 00	10,000 00	
Penobscot, 3½s, 1926-7, Ct. House.	10,000 00	10,200 00	10,000 00	
City of Bath, 3½s, 1904-11, Refunding. ...	40,000 00	40,000 00	40,000 00	
Portland, 6s, 1907, Railroad Aid.	8,000 00	8,800 00	8,000 00	
Rockland, 3½s, 1917, Refunding ..	10,000 00	10,150 00	10,000 00	
Town of Lubec, 4s, 1921, Water	17,000 00	17,595 00	17,000 00	
Millinocket, 4s, 1912-19, Funding	8,000 00	8,000 00	8,000 00	
Millinocket, 4s, Opt. 1911, School	2,000 00	2,000 00	2,000 00	
Total public funds of Maine	155,000 00			155,000 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	20,000 00	20,000 00	
Athens, O., 6s, 1903, Refunding ..	1,500 00	1,500 00	1,500 00	
Athens, O., 5s, 1926-7, Road Imp	10,000 00	12,150 00	10,000 00	
Franklin, Ky., 4s, 1919, Refund...	20,000 00	20,600 00	20,000 00	
Greene, Ind., 6s, 1903, Ditch	2,500 00	2,500 00	2,500 00	
Jackson, O., 4s, 1914, Turnpike ..	5,000 00	5,175 00	5,000 00	
Lyon, Kan., 4½s, Opt. 1916-18, Ref...	17,000 00	17,935 00	17,000 00	
Otter Tail, Minn., 5s, 1904, Ref...	8,000 00	8,120 00	8,000 00	
Pottawattamie, Ia., 4½s, 1904-5,				
Funding	33,000 00	33,495 00	33,000 00	
Stark, O., 5s, 1905-6, Refunding ..	12,000 00	12,420 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	5,000 00	5,000 00	
City of Kansas City, Kan., 6s, 1910, Sch.	5,000 00	5,300 00	5,000 00	
Ashland, Wis., 4s, 1907, City Imp.	5,000 00	5,050 00	5,000 00	
Beatrice, Neb., 6s, 1916, Paving				
and Sewer	20,500 00	18,450 00	20,500 00	
Chicago, Ill., 5s, 1905, Sanitary Dist.	10,000 00	10,300 00	10,000 00	
Cincinnati, O., 7s, 1904, Float, Debt	10,000 00	10,350 00	10,000 00	
Columbus, O., 4s, 1916, Fire Dept	2,000 00	2,130 00	2,000 00	
Dubuque, Ia., 3½s, 1920, Refund ..	8,250 00	8,250 00	8,250 00	
Hutchinson, Kan., 6s, 1909, B. of Ed.	10,000 00	10,900 00	10,000 00	
Indianapolis, Ind., 4s, 1905, School				
Commissioners, Funding	11,000 00	11,165 00	11,000 00	
Jacksonville, Ill., 4s, 1919, Ref...	10,000 00	10,450 00	10,000 00	
Kokomo, Ind., 6s, 1899-1903, Street				
Improvement	4,900 00	4,900 00	4,900 00	
Lima, O., 5s, 1906, Water	7,000 00	7,280 00	7,000 00	
Lincoln, Neb., 4½s, opt. 1906, Ref.	35,000 00	36,400 00	35,000 00	
Michigan City, Ind., 5s, 1910-20				
Water	15,000 00	16,800 00	15,000 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>	
City of	New York, N. Y., Reg. 3½s, 1951, Rapid Transit	\$30,000 00	\$31,800 00	\$30,000 00		
	Piqua, O., 6s, 1909, Refunding.	25,000 00	28,000 00	25,000 00		
	Sioux City, Ia., 6s, 1896, Dist. Imp.	7,500 00	7,500 00	7,500 00		
	Sioux City, Ia., 6s, 1909, City Imp.	2,000 00	2,000 00	2,000 00		
	Sioux City, Ia., 6s, 1899-1900, Ref.	7,500 00	7,500 00	7,425 00		
	Superior, Wis., 5s, 1908, St. Imp.	11,741 69	8,850 00	11,616 69		
	Superior, Wis., 5s, Opt. 1908, Sew.	640 81	500 00	640 81		
	Toledo, O., 3½s, opt. 1924, Refund.	6,000 00	6,120 00	6,000 00		
	Topeka, Kan., 4½s, 1903-9, Gen. Imp.	28,000 00	28,560 00	28,000 00		
	Vincennes, Ind., 4½s, 1913, Ref.	6,000 00	6,360 00	6,000 00		
	Westport, Mo., 5s, 1916, Water.	10,000 00	11,700 00	10,000 00		
	Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	23,540 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		545,532 50			\$545,332 50
	<i>Railroad Bonds Owned.</i>					
		Aroostook Northern, 5s, 1947.	5,000 00	5,350 00	4,900 00	
	Bangor & Aroostook, 5s, 1943	33,000 00	38,610 00	32,318 75		
	Bangor & Aroostook, Piscataquis Division, 5s, 1943.	10,000 00	11,650 00	10,000 00		
	Bath Street, 5s, 1913	5,000 00	5,000 00	4,460 00		
	Bridgton & Saco River, 4s, 1928	17,500 00	17,850 00	17,500 00		
	Eastern 6s, 1906	25,000 00	26,500 00	25,000 00		
	Kennebec Central, 5s, 1910	5,000 00	5,000 00	5,000 00		
	Knox & Lincoln, 5s, 1921	25,000 00	27,750 00	25,000 00		
	Maine Central, 5s, 1923	16,000 00	18,880 00	16,000 00		
	Maine Central, 4½s, 1905	5,000 00	5,050 00	5,000 00		
	Maine Central, 7s, 1912	49,000 00	62,720 00	49,000 00		
	Maine Central, 4s, 1912	50,000 00	52,000 00	50,000 00		
	Penobscot Shore Line, 4s, 1920	4,000 00	4,280 00	4,000 00		
	Portland & Ogdensburg, 5s, 1908.	50,000 00	53,250 00	50,000 00		
	Portland & Rumford Falls, 4s, 1926.	30,000 00	31,500 00	30,000 00		
	Portland & Rumford Falls, 4s, 1927.	10,000 00	10,000 00	10,000 00		
	Rumford Falls & Rangeley Lakes, 5s, 1937.	10,000 00	11,400 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	1,250 00	2,500 00		
Total railroad bonds of Maine		419,500 00			415,678 75	
	Anderson Electric Street, Ind., 6s, 1912.	7,600 00	7,840 00	7,000 00		
	Ann Arbor, 4s, 1995	25,000 00	23,250 00	24,906 25		
	Atchison, Topeka and Santa Fe, General Mortgage, 4s, 1995	50,000 00	50,000 00	48,097 50		
	Atchison, Topeka & Santa Fe, Adj. 4s, 1995	20,500 00	18,552 50	16,043 75		
	Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,600 00	5,000 00		
	Baltimore & Ohio, 4s, 1948	10,000 00	10,100 00	10,000 00		
	Baltimore & Ohio, Southwestern Division, 3½s, 1925.	25,000 00	22,250 00	22,718 75		
	Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1913.	10,000 00	10,750 00	10,000 00		
	Belleville & Carondelet, 6s, 1923	10,000 00	12,000 00	10,000 00		
	Bay Cities Consolidated, Mich., 6s, 1918	5,000 00	2,500 00	2,500 00		
	Binghamton Street, N. Y., 6s, 1910	5,000 00	5,250 00	5,000 00		
	Brooklyn Street, Cleveland, O., 6s, 1903	33,000 00	33,000 00	33,000 00		
	Buffalo Railway, N. Y., 5s, 1931.	40,000 00	45,200 00	40,000 00		
	Buffalo & Susquehanna, 4s, 1951.	20,000 00	20,000 00	20,000 00		
	Burlington, Cedar Rapids and Northern, 5s, 1906	56,000 00	58,240 00	56,000 00		
	Canton-Massillon Electric, O., 5s, 1920.	25,000 00	25,000 00	25,000 00		
	Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,050 00	4,850 00		
	Central Pacific, 4s, 1949	45,000 00	45,000 00	44,750 00		
	Central Vermont, 4s, 1920.	100,000 00	83,000 00	100,000 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, Burlington and Quincy, Illinois Division, 3½s, 1949.....	\$25,000 00	\$23,875 00	\$25,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	25,000 00	29,125 00	25,000 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	52,000 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941.....	10,000 00	11,400 00	9,875 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division 4s, 1940.....	10,000 00	9,600 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	9,700 00	9,750 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00	17,100 00	15,000 00	
Columbus Street, O., 5s, 1932.....	5,000 00	5,500 00	4,862 50	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Current River, 5s, 1927.....	10,000 00	10,100 00	10,000 00	
Davenport & Rock Island, 6s, 1906-11.....	30,000 00	30,600 00	30,000 00	
Des Moines Street, Ia., 6s, 1904-15.....	35,000 00	37,975 00	35,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	11,500 00	10,000 00	
Duluth Street, Minn., 5s, 1930.....	25,000 00	26,000 00	24,900 00	
East Liverpool Railway, O., 1st Mort., 5s, 1917	5,000 00	5,000 00	4,500 00	
Electric Railway Light & Power Company, Sedalia, Mo., 6s, 1912.....	5,000 00	1,250 00	3,750 00	
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00	16,500 00	15,000 00	
Grand Avenue, Kansas City, 5s, 1908.....	40,000 00	41,000 00	40,000 00	
Hereford, 4s, 1930.....	18,000 00	18,350 00	18,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	46,000 00	46,000 00	44,862 50	
Jamestown Street, N. Y., 6s, 1923.....	15,000 00	15,450 00	15,000 00	
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,300 00	10,000 00	
Kanawha & Michigan, 4s, 1900.....	25,000 00	22,625 00	22,818 75	
Kansas City Belt Line, Mo., 6s, 1916.....	40,000 00	45,600 00	40,000 00	
Kansas City, Clinton & Springfield, Registered 5s, 1925.....	10,000 00	10,250 00	10,000 00	
Kansas City Cable, Extended 5s, 1911.....	37,000 00	37,000 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	60,000 00	70,200 00	60,000 00	
Lehigh Valley of New York, 4½s, 1940.....	20,000 00	21,500 00	20,000 00	
Little Falls & Dolgeville, 3s, 1932.....	5,000 00	3,500 00	3,750 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	25,000 00	27,000 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	10,000 00	9,787 50	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,700 00	4,700 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	10,000 00	10,700 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00	11,000 00	10,000 00	
New York & Greenwood Lake, 5s, 1946.....	9,000 00	9,630 00	9,000 00	
Norfolk & Western, 4s, 1906.....	15,000 00	14,700 00	15,000 00	
Northern Ohio, 5s, 1945.....	10,000 00	11,100 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1937.....	33,000 00	33,660 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1945.....	12,000 00	11,760 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	51,500 00	48,500 00	
Oregon Short Line, 4s, 1927.....	4,000 00	3,729 00	3,608 50	
Passenger & Belt, Lexington, Ky., 6s, 1906-14	15,000 00	15,450 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	14,560 00	13,000 00	
Reading Company, 4s, 1907.....	10,000 00	9,800 00	9,837 50	
Rochester Railway, New York, 5s, 1930.....	20,000 00	22,000 00	19,475 00	
Rochford Ky., 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	16,800 00	15,000 00	
St. Louis & San Francisco, 5s, 1931.....	10,000 00	11,400 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	32,000 00	28,000 00	31,200 00	
St. Louis & Southwestern, 4s, 1939.....	10,000 00	9,350 00	10,000 00	
St. Paul Railway, Minn., 5s, 1937.....	15,000 00	16,500 00	15,000 00	
Scranton Passenger, Pa., 6s, 1920.....	37,000 00	40,700 00	37,000 00	
South Middlesex Street, Mass., 5s 1915.....	10,000 00	10,800 00	9,800 00	
Southern Railway, St. Louis, 6s, 1904.....	10,000 00	10,000 00	10,000 00	
South Side Street, Cleveland, O., 6s, 1903.....	10,000 00	10,000 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00	14,280 00	12,600 00	
Toledo Consolidated, O., 5s, 1909.....	20,000 00	20,200 00	19,500 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,100 00	10,000 00	
Trenton Passenger, N. J., 6s, Optional 1920.	10,000 00	11,450 00	10,000 00	
Ulster & Delaware, 5s, 1928.....	15,000 00	16,500 00	15,000 00	
Union Pacific, 4s, 1947.....	10,000 00	10,200 00	10,000 00	
Union Pacific, 4s, 1911.....	25,000 00	25,125 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	21,800 00	19,500 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>
West Chicago Street R. R. Tunnel Co., 5s, 1909	\$20,000 00	\$20,300 00	\$20,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	11,100 00	10,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921	15,000 00	16,500 00	13,500 00	
Zanesville Electric, O., 4s, Opt. 1904	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	1,719,500 00			1,689,026 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, 1904	5,000 00	5,000 00	5,000 00	
Consolidated Elec. Lt. Co., Portland, 5s, 1906	20,000 00	20,000 00	19,500 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	5,160 00	4,960 00	
Lewiston Gas Light Company, 4s, 1924	10,000 00	10,000 00	10,000 00	
Maine and New Hampshire Granite Co., 5s, Optional 1902	5,000 00	4,500 00	4,950 00	
Maine Water Company, 5s, 1931	30,000 00	30,000 00	29,917 50	
Oxford Paper Company, 5s, 1921	6,000 00	6,000 00	6,000 00	
Standish Water & Construction Co., 4s, 1923	5,000 00	5,250 00	5,000 00	
Total corporation bonds of Maine	115,000 00			114,267 50
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	5,000 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., 4s, 1946	40,000 00	32,000 00	38,000 00	
Total corporation bonds out of Maine	145,700 00			128,914 00
<i>Railroad Stock Bond.</i>				
Boston & Maine	29,500 00	52,215 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 & Ogdensburg	10,000 00	5,100 00	5,250 00	
Total railroad stock of Maine	60,500 00			55,750 00
Atchison, Topeka & Santa Fe, Preferred	10,100 00	9,797 00	2,626 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	42,400 00	57,200 00	42,400 00	
Illinois Central (leased lines)	3,400 00	3,536 00	3,400 00	
Saginaw Valley Traction Co., Mich., Pref . . .	15,000 00	9,000 00	3,750 00	
Syracuse Rapid Transit, N. Y., Common	16,300 00	1,680 00	1,680 00	
Union Pacific, Preferred	10,000 00	9,000 00	6,000 00	
Union Pacific, Common	15,000 00	13,500 00	3,750 00	
Total railroad stock out of Maine	132,700 00			80,806 00
<i>Corporation Stock Owned.</i>				
Municipal Security Company, Portland	2,600 00	1,040 00	1,300 00	1,300 00
Denver Union Water Company, Preferred	72,100 00	27,584 00	15,000 00	
Omaha Water Co., Neb., 1st. Preferred	6,300 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	
Total corporation stock out of Maine	89,900 00			22,000 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath	5,500 00	7,370 00	5,500 00	
Biddeford National Bank, Biddeford	6,200 00	6,510 00	6,200 00	
First National Bank, Bangor	5,100 00	7,548 00	5,100 00	
First National Bank, Bath	5,200 00	6,240 00	5,200 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	6,900 00	6,000 00	
Marine National Bank, Bath	4,000 00	5,200 00	4,000 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>
National Shoe & Leather Bank, Auburn....	\$5,300 00	\$4,770 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	2,240 00	2,000 00	
Veazie National Bank, Bangor	5,000 00	6,750 00	5,000 00	
Total national bank stock of Maine	68,440 00			\$68,440 00
National Bank of Commerce, Omaha, Neb.	4,000 00	250 00	3,000 00	
South Omaha National Bank, Neb	2,000 00	7,800 00	2,000 00	
State National Bank, Boston, Mass.	3,400 00	5,100 00	3,400 00	
Total national bank stock out of Maine ...	9,400 00			8,400 00
<i>Loans on Railroad Bonds.</i>				
Boston & Worcester Street, Mass., (notes)		15,000 00	15,000 00	
Current River		6,000 00	6,000 00	
Northern Pacific		2,000 00	2,000 00	
St. Louis & San Francisco (collateral trust notes) ...		15,000 00	15,000 00	38,000 00
<i>Loans on Corporation Bonds.</i>				
Berlin Mills Company.....		10,000 00	10,000 00	
Maine Water Company		2,000 00	2,000 00	12,000 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe, Common.....		20,000 00	20,000 00	
Boston & Maine		8,000 00	8,000 00	
Portland		7,000 00	7,000 00	
Portland & Rumford Falls.....		14,968 00	14,968 00	49,968 00
<i>Loans on Corporation Stock</i>				
American Ice Company, Preferred		5,000 00	5,000 00	
American Telephone & Telegraph Company.....		19,000 00	19,000 00	
Camden & Rockland Water Company.....		3,300 00	3,300 00	
Maine Telegraph Company		1,000 00	1,000 00	
Massachusetts Electric Company, Preferred.....		5,000 00	5,000 00	
Oahu Sugar Company, Limited		4,300 00	4,300 00	
Sagadahoc Real Estate Association, Bath		600 00	600 00	
Torrey Roller Bushing Works, Bath		3,000 00	3,000 00	
Worumbo Manufacturing Company, Lisbon Falls...		700 00	700 00	41,000 00
<i>Loans on National Bank Stock</i>				
First National Bank, Omaha, Neb		13,000 00	13,000 00	
First National Bank, Richmond		10,600 00	10,000 00	23,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank		1,500 00	1,500 00	
Bath Savings Institution		4,920 00	4,920 00	
Brunswick Savings Institution		388 00	388 00	
Wiscasset Savings Bank.....		500 00	500 00	7,308 00
<i>Loans to Municipalities.</i>				
County of Sagadahoc		11,000 00	11,000 00	
City of Bath		20,000 00	20,000 00	
Portland		25,000 00	25,000 00	
Town of Old Orchard.....		10,000 00	10,000 00	66,000 00
Loans on United States bonds		2,000 00	2,000 00	
Loans to People's Ferry Company, Bath (endorsed)		21,300 03	21,300 03	
Loans to First National Bank, Brunswick		10,000 00	10,000 00	
Loans on vessel property.....		800 00	800 00	
Loans on mortgages of real estate		168,106 92	168,106 92	202,206 95
Real estate, investment		40,000 00	40,000 00	
Real estate, foreclosure		8,880 71	8,880 71	48,880 71
Expense account		-	1,017 90	1,017 90

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$27,659 77	\$27,659 77	
Cash on hand	4,581 93	4,581 93	\$32,241 70
Unpaid accrued interest...	50,537 33		4,007,438 91
	<u>4,341,715 19</u>		
Due depositors, earned dividend and accrued State tax	3,853,521 37		
Estimated market value of resources above liability for deposits, earned dividends and State tax	\$488,193 82		

BELFAST SAVINGS BANK--BELFAST.

July 16, 1903.

EDWARD JOHNSON, President.

WILLIAM H. QUIMBY, Treasurer.

WILMER J. DORMAN, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,319,622 34
Reserve fund.....	69,000 00
Undivided profits.....	57,842 77
	\$1,446,465 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>
State of Maine, 3s, 1904-5.....	\$80,000 00	\$80,000 00	\$80,000 00	
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,275 00	5,000 00	
Total public funds of Maine.....	85,000 00			\$85,000 00
County of Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,200 00	10,000 00	
City of Ashland, Wis., 4s, 1903, St. Imp.	5,000 00	5,000 00	5,000 00	
Chicago, Ill., 4s, 1922, San. Dist.	15,000 00	16,275 00	15,000 00	
Cincinnati, O., 6s, 1909, Municipal	5,000 00	5,750 00	5,000 00	
East Liverpool, O., 5s, Opt. 1914, Fund.	5,000 00	5,625 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,125 00	5,000 00	
Lexington, Ky., 4s, 1933, Bd. of Education.....	10,000 00	10,700 00	10,000 00	
Omaha, Neb., 4½s, 1910, Fire Eng.	5,000 00	5,300 00	5,000 00	
West Bay City, Mich., 5s, 1925, Funding.....	10,000 00	11,850 00	10,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	6,275 00	5,000 00	
Town of Orange, Conn., 4½s, 1909, School	5,000 00	5,200 00	5,000 00	
Total public funds out of Maine.....	80,000 00			80,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,850 00	5,000 00	
Belfast & Moosehead Lake, 4s, 1921.....	56,000 00	53,800 00	56,000 00	
Eastern, 6s, 1906,	20,000 00	21,200 00	20,000 00	
Maine Central, 5s, 1523.	10,000 00	11,800 00	10,000 00	
Maine Central, 7s, 1912.	12,000 00	15,360 00	12,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,325 00	5,000 00	
Total railroad bonds of Maine..	108,000 00			108,000 00
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1905.....	25,000 00	25,000 00	25,000 00	
Burlington & Missouri River, Con. 6s, 1918	10,000 00	11,500 00	10,000 00	
Carthage & Adirondack, 4s, 1981.....	5,000 00	5,150 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916	10,000 00	12,500 00	10,000 00	
Chicago, Burlington & Quincy, Iowa Div., 4s, 1919.....	10,000 00	10,050 00	10,000 00	
Chicago, Burlington & Quincy, S. W. Div., 4s, 1921.....	10,000 00	10,000 00	10,000 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	5,000 00	5,050 00	5,000 00	
Chicago, Burlington & Quincy, 4s, 1905.....	30,000 00	30,000 00	30,000 00	
Chicago, Milwaukee & St. Paul, Terminal 5s, 1914.....	25,000 00	27,000 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1988....	10,000 00	10,000 00	10,000 00	
Chicago & West Michigan, 5s, 1921.	10,000 00	10,250 00	10,000 00	
Columbus Consolidated Street, O., 5s, 1909	12,000 00	12,480 00	12,000 00	
Flint & Pere Marquette, 5s, 1939.....	10,000 00	10,600 00	10,000 00	
Fremont, Elkhorn & Mis. Valley, 6s, 1933	15,000 00	20,250 00	15,000 00	
Grand Rapids & Indiana, 4½s, 1941.....	10,000 00	10,600 00	10,000 00	
Hocking Valley, 4½s, 1909.....	10,000 00	10,500 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
Iowa Central, 5s, 1933.....	10,000 00	11,050 00	10,000 00	

BELFAST SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Iowa Falls & Sioux City, 7s, 1917.....	\$5,000 00	\$6,550 00	\$5,000 00	
Kansas City, Fort Scott & Memphis, 4s, 1936	25,000 00	20,500 00	20,000 00	
Long Island, North Shore Branch, 5s, 1932	10,000 00	10,700 00	10,000 00	
Louisville & Jeffersonville Bridge, 5s, 1945	50,000 00	48,750 00	50,000 00	
Louisville & Nashville, 5s, 1916.....	10,000 00	10,000 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	11,650 00	10,000 00	
New York & Rockaway Beach, 5s, 1927....	10,000 00	10,700 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	24,500 00	25,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,150 00	5,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1908	10,000 00	10,300 00	10,000 00	
Plymouth & Middleborough, Mass., 5s, 1912	5,000 00	5,400 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	10,000 00	9,800 00	10,000 00	
St. Louis & San Francisco, 5s, 1931.....	5,000 00	5,450 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919.....	15,000 00	16,350 00	15,000 00	
Total railroad bonds out of Maine.....	442,000 00			\$437,000 00
<i>Corporation Bonds Owned.</i>				
Belfast Industrial Real Estate Co., 4s, 1906	5,800 00	5,800 00	5,800 00	
Eastern Manufacturing Co., Bangor, 5s, 1910	10,000 00	10,000 00	10,000 00	
New England Elevator Co., 3s, 1904-7....	10,000 00	10,000 00	10,000 00	
Old Orchard Water Company, 4s, 1922....	25,000 00	25,000 00	25,000 00	
Rockland-Rockport Lime Co., 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.....	95,800 00			\$95,800 00
Freeman Manufacturing Co., No. Adams, Mass., 5s, 1906.....	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake.....	14,100 00	17,625 00	14,100 00	14,000 00
<i>Corporation Stock Owned.</i>				
Belfast Light & Power Company.....	22,500 00	22,500 00	22,500 00	
Real Estate Company, Belfast.....	1,500 00	1,500 00	1,500 00	
Total corporation stock owned.....	24,000 00			24,000 00
<i>National Bank Stock Owned.</i>				
National Shoe & Leather Bank, Auburn	2,000 00	1,800 00	2,000 00	
South Berwick National Bank, So. Berwick	2,750 00	3,080 00	2,750 00	
Total national bank stock owned.....	4,750 00			4,750 00
<i>Loans on Public Funds.</i>				
City of Muskegon, Mich.....		400 00	400 00	
Cairo, Ill.....		500 00	500 00	
Town of Danbury, Conn.....		7,000 00	7,000 00	7,900 00
<i>Loans on Railroad Bonds.</i>				
Achison, Topeka & Santa Fe.....		1,500 00	1,500 00	
Bangor & Aroostook.....		113,000 00	113,000 00	
Boston & Maine.....		1,000 00	1,000 00	
Cedar Rapids & Missouri River.....		4,500 00	4,500 00	
Denver & Southwestern.....		4,000 00	4,000 00	
Duluth Street, Minn.....		3,000 00	3,000 00	
Evansville Electric, Ind.....		4,753 91	4,753 91	
Iowa Falls & Sioux City.....		3,000 00	3,000 00	
Jamestown Street, N. Y.....		2,000 00	2,000 00	
Kansas City, Fort Scott & Memphis.....		1,000 00	1,000 00	
Little Rock & Fort Smith.....		1,000 00	1,000 00	
Metropolitan West Side Electric, Chicago		45,000 00	45,000 00	
Northern Pacific—Great Northern.....		30,000 00	30,000 00	
Pacific Coast Company.....		1,000 00	1,000 00	
Union Pacific.....		4,000 00	4,000 00	
White River.....		3,000 00	3,000 00	221,753 91

BELFAST 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>
Athol Water Company, Mass.....	\$3,000 00	\$3,000 00	
Belfast Water Company.....	1,000 00	1,000 00	
Butte City Water Company, Mont.....	500 00	500 00	
Cottage City Water Company, Mass.....	1,800 00	1,800 00	
Crystal Water Company, Edgewater, N. Y.....	1,000 00	1,000 00	
Ellsworth Water Company.....	500 00	500 00	
Hurley Water Company, Wis.....	1,000 00	1,000 00	
Middlesex Fells Spring Company, Mass.....	-	400 00	
Millbury Water Company, Mass.....	1,000 00	1,000 00	
Municipal Water Works, Ark.....	500 00	500 00	
Paris Water Company, Ky.....	1,220 22	1,220 22	
Richmond Water & Light Company, Ky.....	250 00	250 00	
Rockland-Rockport Lime Company.....	1,500 00	1,500 00	
Stafford Springs Aqueduct Company, Conn.....	300 00	360 00	
Sterling Water Company, Ill.....	350 00	350 00	
Rockland Water Company.....	500 00	500 00	
United States Steel Corporation.....	2,980 00	2,980 00	\$17,800 22
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake.....	5,650 00	5,650 00	
Chicago, Milwaukee & St. Paul.....	1,000 00	1,000 00	
Duluth-Superior Traction Company.....	450 00	450 00	
Pennsylvania.....	2,500 00	2,500 00	
St. Louis & San Francisco.....	11,000 00	11,000 00	20,600 00
<i>Loans on Corporation Stock.</i>			
Amalgamated Copper Company, New York.....	245 00	245 00	
American Locomotive Company, New York.....	500 00	500 00	
Belfast Coliseum Company.....	900 00	900 00	
Belfast Real Estate Company.....	1,150 00	1,150 00	
Boston Steamship Company.....	1,000 00	1,000 00	
Camden & Rockland Water Company.....	3,275 00	3,275 00	
General Electric Company.....	15,000 00	15,000 00	
Masonic Temple Association, Belfast.....	1,950 00	1,950 00	
Odd Fellows Building Association, Belfast.....	2,500 00	2,500 00	
Swan & Sibley Company, Belfast.....	4,000 00	4,000 00	
Trimountain Mining Company, Mich.....	740 00	740 00	
The Heath-Quimby Company, Minneapolis.....	3,000 00	3,000 00	
Western Union Telegraph Company.....	400 00	400 00	
United Fruit Company, Boston.....	1,500 00	1,500 00	
United States Mining Company, Boston.....	2,000 00	2,000 00	
United States Rubber Company, New York.....	250 00	250 00	
United States Steel Corporation, pfd.....	2,000 00	2,000 00	
United States Steel Corporation, common.....	700 00	700 00	41,110 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank.....	200 00	200 00	
Franklin Savings Bank, Boston.....	400 00	400 00	
Suffolk Savings Bank, Boston.....	500 00	500 00	1,100 00
<i>Loans to Corporations.</i>			
Belfast Fuel & Hay Company.....	8,000 00	8,000 00	
Belfast Light & Power Company.....	1,375 93	1,375 93	9,375 93
<i>Loans to Municipalities.</i>			
City of Auburn.....	30,000 00	30,000 00	
Biddeford.....	15,000 00	15,000 00	
Lewiston.....	15,000 00	15,000 00	
Westbrook.....	10,000 00	10,000 00	
Town of Frankfort.....	3,000 00	3,000 00	73,000 00

BELFAST SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Rockland Trust Company stock.	\$2,000 00	\$2,000 00	
Loan on name.....	566 25	566 25	
Loans on life insurance policies.....	1,475 00	1,475 00	
Loans on mortgages of real estate	106,082 86	106,082 86	110,124 11
Real estate, investment	15,000 00	7,000 00	
Real estate, foreclosure.....	1,616 23	1,616 23	8,616 23
Premium account.....	-	4,000 00	4,000 00
Cash on deposit.....	49,591 42	49,591 42	
Cash on hand.....	7,843 29	7,843 29	57,434 71
Unpaid accrued interest.....	10,771 66		1,446,465 11
	1,505,081 77		
Due depositors, earned dividend and accrued State tax.....	1,330,781 02		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$174,300 75		

BETHEL SAVINGS BANK—BETHEL.

April 24, 1903.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

LIABILITIES.

Deposits	\$368,496 83
Reserve Fund	14,675 71
Undivided Profits	12,762 03
	\$395,934 57

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon 4s, 1925	\$10,000 00	\$13,625 00	\$10,000 00	\$10,000 00
City of Calais, 4s, 1926, Municipal Bldg.	5,000 00	5,400 00	5,000 00	
Town of Freeport, 4s, 1909-11, Funding ...	4,000 00	4,060 00	4,000 00	
Sanford, 3½s, 1911-12, Municipal..	3,000 00	3,000 00	3,000 00	
Total public funds of Maine	12,000 00			12,000
County of Atchison, Kan., 4s, Opt. 1914, Ref.	4,000 00	4,080 00	4,000 00	
Athens, O., 5s, 1926, Gen. Refund.	5,000 00	6,075 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,650 00	5,000 00	
Franklin, O., 4s, 1910-11, Bridge..	3,000 00	3,180 00	3,000 00	
Lawrence, Ind., 5s, 1906, Road...	2,500 00	2,600 00	2,500 00	
Lyon, Kan., 4½s, Opt. 1909, Refund.	5,000 00	5,125 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,600 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	5,000 00	5,325 00	5,000 00	
Woodbury, Ia., 4s, Opt. 1910, Ref.	4,000 00	4,120 00	4,000 00	
City of Cleveland, O., 4s, 1922, School....	3,000 00	3,315 00	3,000 00	
Columbus, O., 4s, 1928, Dam	2,000 00	2,210 00	2,000 00	
Dayton, O., 4s, 1920, Board of Ed'n.	5,000 00	5,325 00	5,000 00	
Emporia, Kan., 4½s, Opt. 1919, Ref.	6,000 00	6,000 00	6,000 00	
Hammond, Ind., 5s, 1914, School.	4,000 00	4,440 00	4,000 00	
Ishpeming, Mich., 4s, 1916, School District.....	3,000 00	3,075 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	5,400 00	5,000 00	
Manistee, Mich., 4s, 1909, Water.	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,675 00	5,000 00	
Nebraska City, Neb., 6s, Opt. 1895, Paving ..	3,000 00	3,000 00	3,000 00	
Port Huron, Mich., 4s, 1922, Re-paving	3,000 00	3,150 00	3,000 00	
Sault Ste Marie, Mich., 4½s, 1909, School	2,000 00	2,080 00	2,000 00	
Sedalia, Mo., 4½s, Opt. 1907, Ref.	5,000 00	5,150 00	5,000 00	
Toledo, O., 4s, Opt. 1919, Refund.	10,000 00	10,750 00	10,000 00	
Toledo, O., 4½, 1912, Gen. St. Imp.	1,000 00	1,085 00	1,000 00	
Toledo, O., 4s, 1942, Park.	1,500 00	1,702 50	1,500 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	1,000 00	1,015 00	1,000 00	
West Bay City, Mich., 5s, 1907, Electric Light	5,000 00	5,225 00	5,000 00	
Westport, Mo., 5s, 1916, Pub. Bldgs.	5,000 00	5,850 00	5,000 00	
Youngstown, O., 5s, 1910, School.	3,000 00	3,255 00	3,000 00	
Xenia, O., 4s, 1921-2, School Dist..	4,000 00	4,060 00	4,000 00	
Township of Vincennes Ind., 5s, 1906, Munic.	2,000 00	2,070 00	2,000 00	
Total public funds out of Maine	127,000 00			127,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912	3,000 00	3,360 00	3,000 00	3,000 00
Chicago, Milwaukee & St. Paul, C. & P.				
Western Division, 5s, 1921	5,000 00	5,850 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	4,000 00	4,320 00	4,000 00	

BETHEL 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>
Cleveland, Lorain & Wheeling, 5s, 1933	\$3,000 00	\$3,420 00	\$3,000 00	
Des Moines Street, In., 6s, 1914	3,000 00	3,345 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1906-9....	4,000 00	4,000 00	4,000 00	
Lowell, Lawrence & Haverhill, 5s, 1913	6,000 00	6,300 00	5,400 00	
Newport & Fall River, 5s, 1918.....	3,000 00	3,240 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	30,000 00			\$29,400 00
<i>Corporation Bonds Owned.</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	
Hebron Water Company, 4s, 1922	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	3,750 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	9,752 00	9,200 00	
Chapman National Bank, Portland	1,000 00	1,060 00	1,000 00	
First National Bank, Portland.....	8,000 00	8,400 00	7,984 00	
Merchants' National Bank, Portland	450 00	618 00	450 00	
National Shoe & Leather Bank, Auburn ...	4,500 00	4,050 00	4,500 00	
Norway National Bank, Norway	1,700 00	2,040 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.....	1,250 00	250 00	1,250 00	1,250 00
Loan on Worumbo Manfg. Co. Stock, Lisbon Falls ..		800 00	800 00	
Loan to Bethel Dairying Company		600 00	600 00	
Loan on personal property.....		110 00	110 00	
Loan on Portland Savings Bank Book		75 00	75 00	
Loans on mortgages of real estate		134,147 39	134,147 39	135,732 39
Real estate, investment		4,880 00	4,880 00	
Real estate, foreclosure.....		170 00	170 00	
Safe and furniture.....		1,500 00	2,419 05	7,469 05
Premium account.....		-	997 70	
Expense account.....		-	1,978 00	2,975 70
Cash on deposit		17,205 98	17,205 98	
Cash on hand		1,500 24	1,500 24	18,706 22
Unpaid accrued interest.....		2,500 00		\$395,934 57
Due depositors, earned dividend and accrued State tax.....		409,760 11		
		374,646 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$35,113 78		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 8, 1903.

CARLOS HEARD, President.

EDWARD W. STAPLES, Treasurer.

LIABILITIES.

Deposits	\$1,108,912 43
Reserve fund.....	3,143 64
Undivided profits.....	14,038 85
	\$1,121,089 92

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1907, Sewer.....	\$500 00	\$512 50	\$500 00	\$500 00
County of Chippewa, Mich., 6s, 1904, Fund.	5,000 00	5,100 00	5,000 00	
City of Danville, Ill., 4½s, 1907, Sewer..	2,000 00	2,060 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind., S. D.	10,000 00	11,350 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund.	6,000 00	6,690 00	6,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,375 00	5,000 00	
Kansas City, Mo., 5s, 1905, S. D.	2,000 00	2,060 00	2,000 00	
Port Huron, Mich., 5s, 1911, street	1,000 00	1,095 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	5,475 00	5,000 00	
Total public funds out of Maine.....	40,600 00			40,600 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	10,000 00	9,500 00	9,500 00	
Bridgton & Saco River, 4s, 1928.....	6,500 00	6,630 00	6,500 00	
Maine Central, 7s, 1912	18,000 00	23,040 00	18,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	20,000 00	21,300 00	20,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine	64,500 00			64,000 00
Bellaire, Bridgeport & Martins Ferry Street, O., 6s, 1906.....	5,000 00	5,375 00	5,000 00	
Belleville & Carondelet, 6s, 1923	5,000 00	6,000 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	10,000 00	10,300 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	10,050 00	10,000 00	
Brunswick & Chillicothe, 6s, 1903.....	1,000 00	1,000 00	1,000 00	
Burlington & Missouri River, 1st. Mort 6s, 1918.....	6,600 00	7,650 00	6,400 00	
Burlington Ry. & Lt. Co., Ia., 5s, Opt. 1902..	5,000 00	5,000 00	4,950 00	
Canton-Massillon Street, O., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Central Vermont, 4s, 1920	5,500 00	4,675 00	4,880 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	9,000 00	10,395 00	8,000 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	1,070 00	960 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,350 00	4,650 00	
Cicero & Proviso Street, Chicago, 5s, 1915	5,000 00	5,250 00	5,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	10,000 00	10,800 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	15,000 00	16,200 00	15,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928	10,000 00	10,400 00	10,000 00	
Des Moines Suburban, Ia., 6s, Opt. 1906....	12,000 00	12,420 00	12,000 00	
Duluth Street, Minn., 5s, 1930	30,000 00	31,200 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	12,600 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	10,600 00	10,000 00	
Housatonic, 5s, 1937.....	15,000 00	19,275 00	15,000 00	
Lima Railroad, O., 1st. Mort., 5s, 1907-12....	15,000 00	15,000 00	15,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919	15,000 00	16,050 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	\$10,800 00	\$10,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,900 00	10,000 00	
Providence & Fall River Street, 5s, 1921...	10,000 00	10,650 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	10,000 00	9,800 80	9,900 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,260 00	1,000 00	
Sioux City Traction Company, Ia., 5s, 1919	16,000 00	10,150 00	10,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	10,000 00	9,400 00	9,300 00	
Zanesville Electric, O., 4s, Opt. 1904.....	10,000 00	10,000 00	16,000 00	
Total railroad bonds out of Maine.....	302,600 00			\$298,170 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	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.....	22,000 00			22,000 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>				
Central Vermont.....	440 00	37 40	-	
Duluth-Superior Traction Co., Preferred..	8,000 00	1,760 00	6,000 00	
Total railroad stock owned.....	8,440 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	14,000 00	12,182 00	
Edwards Manufacturing Co., Augusta.....	10,000 00	17,000 00	10,000 00	
Franklin Company, Lewiston.....	5,000 00	5,600 00	5,000 00	
Pepperell Manufacturing Co., Biddeford..	32,900 00	85,540 00	32,900 00	
Saco & Pettee Machine Shops, Biddeford..	22,100 00	22,542 00	22,100 00	
York Manufacturing Company, Saco.....	3,000 00	3,480 00	3,000 00	
Total corporation stock of Maine.....	94,000 00			86,182 00
Boulevard Improvement Company of East Independence, Kansas City, Mo.....	7,000 00	700 00	7,000 00	
Rialto Company, Chicago, Ill.....	2,500 00	1,875 00	2,500 00	
Total corporation stock out of Maine.....	9,500 00			9,500 00
<i>National Bank Stock Owned.</i>				
Belfast National Bank, Belfast.....	1,300 00	1,495 00	1,360 00	
Biddeford National Bank, Biddeford.....	20,700 00	21,735 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	424 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	2,950 00	2,500 00	
First National Bank, Wiscasset.....	800 00	800 00	800 00	
Manufacturers' National Bank, Lewiston	5,400 00	5,832 00	5,400 00	
National Shoe & Leather Bank, Auburn...	2,600 00	2,340 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	2,160 00	2,000 00	
South Berwick National Bank, So. Berwick	250 00	280 00	250 00	
Veazie National Bank, Bangor.....	2,000 00	2,700 00	2,000 00	
York National Bank, Saco.....	1,500 00	2,100 00	1,500 00	
Total national bank stock of Maine.....	47,600 00			47,600 00

BIDDEFORD SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Merchants' National Bank, Portland, Ore.	\$2,500 00	\$2,500 00	\$2,500 00	
Minneapolis National Bank, Minneapolis, Kansas	1,000 00	1,000 00	1,000 00	
Total national bank stock out of Maine	3,500 00			\$3,500 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn	1,250 00	250 00	1,250 00	
Westbrook Trust Company, Westbrook	1,000 00	1,050 00	1,000 00	
Total other bank stock owned	2,250 00			2,250 00
<i>Loans on Corporation Stock.</i>				
Camden & Rockland Water Company		6,000 00	6,000 00	
Deering Packing Company, Saco		3,500 00	3,500 00	
East Duluth Company, Minn.		4,000 00	4,000 00	
Oakdale Improvement Company, Minn.		13,000 00	13,000 00	
Pepperell Manufacturing Company, Biddeford		400 00	400 00	
Saratoga Victory Manufacturing Company, N. Y.		504 94	504 94	
York Manufacturing Company, Saco		6,250 00	5,250 00	32,654 94
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.		1,000 00	1,060 60	
Biddeford National Bank, Biddeford		1,200 00	1,200 00	
First National Bank, Biddeford		100 00	100 00	2,300 00
<i>Loans to Corporations.</i>				
Ames State Bank, Kansas		2,000 00	3,097 46	
Bank of Glen Elder, Kansas		1,500 00	1,500 00	4,597 46
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		200 00	200 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		300 00	1,024 30	
Loans on Biddeford Savings Bank books		1,400 00	1,400 00	
Loans on mortgages of real estate		314,414 41	314,414 41	336,088 71
Real estate, investment		56,000 00	56,000 00	
Real estate, foreclosure		34,500 00	36,566 46	92,566 46
Premium account		-	24,348 40	24,348 40
Cash on deposit		42,251 75	42,251 75	
Cash on hand		3,480 20	3,480 20	45,731 95
Unpaid accrued interest		18,000 00		1,121,089 92
Due depositors, earned dividend and accrued State tax		1,194,471 79		
		1,107,287 92		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$87,183 78		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

September 15, 1903.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

LIABILITIES.

Deposits.....	\$315,020 28
Reserve fund.....	11,636 21
Undivided profits	8,318 01
	\$334,974 50

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 6s, 1907, R. R. Aid.....	\$1,000 00	\$1,100 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	5,800 00	5,916 00	5,800 00	
Total public funds of Maine	6,800 00			\$6,800 00
City of Defiance, O., 6s, 1911, Refunding.	2,000 00	2,310 00	2,000 00	
Port Huron, Mich., 5s, 1906, Ref.	3,000 00	3,120 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Munic...	5,000 00	5,575 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	2,220 00	2,000 00	
Line Rock, 4s, 1929.....	3,000 00	3,030 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	3,000 00	3,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	16,000 00	11,400 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	1,500 00	1,500 00	
Atchison, Topeka & Santa Fe, A. G. 4s, 1905.	500 00	450 00	500 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,840 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,240 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	4,320 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	1,030 00	1,000 00	
Chicago & Cincinnati, 5s, Opt. 1912.....	10,000 00	10,500 00	10,000 00	
Cincinnati, Richmond & Munice, 5s, Opt. 1910	10,000 00	10,800 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	12,000 00	10,000 00	
Cleveland Lorain & Wheeling, 6s, 1933.....	5,000 00	5,525 00	5,000 00	
Detroit Railway, 5s, 1924.....	5,000 00	5,300 00	5,000 00	
Grafton & Upton, 4s, 1912.....	8,000 00	7,800 00	7,825 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	8,000 00	8,000 00	8,000 00	
Hereford, 4s, 1930.....	5,000 00	5,100 00	5,000 00	
Lowell, Lawrence & Haverhill, Mass., 5s, Optional.....	6,000 00	6,300 00	5,595 00	
Manhattan Railway, New York, 4s, 1930.....	4,000 00	4,060 00	4,000 00	
Norfolk Western Street, Mass., 5s, 1919.....	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,650 00	9,625 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,240 00	2,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,150 00	5,000 00	
St. Louis Railroad, Mo., 5s, Opt. 1900.....	2,000 00	2,010 00	2,000 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,250 00	4,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,000 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds out of Maine.....	141,000 00			139,245 00

BOOTHBAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water Company, 5s, 1904.....	\$3,000 00	\$3,000 00	\$3,000 00	
Belfast Water Company, 5s, 1907.....	2,000 00	2,040 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	2,575 00	2,500 00	
Maine & New Hampshire Granite Com- pany, 5s, Opt. 1902.....	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	11,200 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	3,900 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>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.....	1,300 00	1,495 00	1,300 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
Total national bank stock of Maine.....	3,300 00			3,300 00
South End National Bank, Boston, Mass...	2,000 00	1,720 00	2,000 00	2,000 00
Loans on First National Bank, Wiscasset stock.....		250 00	250 00	
Loans to Boothbay Marine Railway Company.....		900 00	900 00	
Loans on mortgages of real estate.....		86,371 54	86,371 54	87,521 54
Real estate foreclosure.....		1,000 00	1,181 01	
Safes.....		450 00	450 00	1,631 01
Premium account.....		-	2,497 04	2,497 04
Cash on deposit.....		2,767 21	2,767 21	
Cash on hand.....		2,967 70	2,967 70	5,734 91
				\$334,974 50
Unpaid accrued interest.....		3,011 00		
		347,343 45		
Due depositors, earned dividend and accrued State tax.....		319,643 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$27,700 41		

BREWER SAVINGS BANK—BREWER.

August 19, 1903.

ALPHEUS ROBINSON, President.

HOWARD N. FLOYD, Treasurer.

LIABILITIES.

Deposits	\$264,341 49
Reserve fund	8,061 29
Undivided profits	3,762 88
	\$276,166 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>
County of Aroostook, 4½s, 1912-15, R. R. Aid	\$10,000 00	\$10,850 00	\$10,000 00	
Penobscot, 3½s, 1925, Ct. House..	4,000 00	4,080 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	5,050 00	5,000 00	
Belfast, 4s, Opt. 1918, Refunding	2,000 00	2,150 00	2,000 00	
Brewer, 4s, 1921, Refunding. ...	8,000 00	8,280 00	8,000 00	
Old Town, 4s, 1908, Refunding...	1,000 00	1,015 00	1,000 00	
Westbrook, 4s, 1911, Refunding..	5,000 00	5,225 00	5,000 00	
Town of Houlton, 4s, 1917, Funding.....	2,000 00	2,110 00	2,000 00	
Pittsfield, 4s, 1915, Water.....	1,500 00	1,537 50	1,500 00	
Total public funds of Maine	43,500 00			\$43,500 00
County of Dallas, Ia., 4s, 1908, Ct. House...	5,000 00	5,050 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,180 00	3,000 00	
Putnam, O., 5s, 1905, Ditch.....	2,000 00	2,050 00	2,000 00	
Ramsey, Minn., 4½s, 1918, C. H. ...	2,000 00	2,300 00	2,000 00	
City of Canton, O., 5s, 1909, Refunding..	4,000 00	4,300 00	4,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	3,000 00	3,300 00	3,000 00	
East Liverpool, O., 5s, Optional 1914, Funding.....	4,000 00	4,500 00	4,000 00	
Hammond, Ind., 6s, 1916, School	2,000 00	2,460 00	2,000 00	
Huntington, Ind., 6s, 1906, Water	2,000 00	2,110 00	2,000 00	
Marinette, Wis., 5s, 1906-12, Sch..	3,000 00	3,225 00	3,000 00	
Marinette, Wis., 5s, 1911-12, Sew.	1,000 00	1,100 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,095 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	2,120 00	2,000 00	
Port Huron, Mich., 4s, 1910, Public Building	3,000 00	3,075 00	3,000 00	
Toledo, O., 4½s, 1912, Refunding	5,000 00	5,425 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1939, Fund.	3,000 00	3,000 00	3,000 00	
East Providence, R. I., 4s, 1922, Funding	2,000 00	2,070 00	2,000 00	
Total public funds out of Maine.....	49,000 00			49,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,650 00	10,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,160 00	2,000 00	
Total railroad bonds of Maine	17,000 00			17,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	3,000 00	3,360 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950	3,000 00	3,000 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	8,000 00	8,640 00	8,000 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,120 00	2,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933...	3,000 00	3,300 00	3,000 00	
Duluth Street, Minn., 5s, 1930.....	4,000 00	4,000 00	4,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	2,000 00	2,000 00	1,970 00	
Manhattan Railway, New York, 4s, 1990....	3,000 00	3,000 00	3,000 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>
Syracuse Rapid Transit, N. Y., 5s, 1946. . .	\$3,000 00	\$3,060 00	\$3,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.	4,000 00	3,760 00	3,840 00	
Trenton Passenger, N. J., 6s, 1931.	6,600 00	7,140 00	6,000 00	
Total railroad bonds out of Maine.	41,600 00			\$40,810 00
<i>Corporation Bonds Owned.</i>				
Eastern Manf. Co., Bangor, 5s, 1911.	5,000 00	5,000 00	5,000 00	
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 Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.	17,000 00			17,000 00
Swift Refrigerator Transportation Company, 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.	200 00	60 00	-	
Syracuse Rapid Transit, N. Y., Common.	3,500 00	1,050 00	-	
Total railroad stock out of Maine.	5,000 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.	4,000 00	4,000 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.	700 00	1,035 00	700 00	
Kenduskeag National Bank, Bangor.	1,500 00	1,875 00	1,500 00	
Total national bank stock owned.	2,200 00			2,200 00
<i>Loans to Municipalities.</i>				
City of Brewer.		11,400 00	11,400 00	
Town of Dedham.		500 00	500 00	11,900 00
Loan on Smith Planing Mill stock, Brewer.		700 00	700 00	
Loan on Brewer Savings Bank book.		963 33	963 33	
Loans on mortgages of real estate.		67,528 00	67,528 00	69,191 33
Real estate investment.		2,892 14	2,892 14	
Real estate, foreclosure.		1,986 00	2,486 00	5,378 14
Premium account.		-	5,069 64	
Expense account.		-	547 43	5,617 07
Cash on deposit.		3,392 30	3,392 30	
Cash on hand.		277 82	277 82	3,670 12
Unpaid accrued interest.		3,699 01		\$276,166 66
Due depositors, earned dividends and accrued State tax.		287,992 10		
		267,124 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$20,868 03		

BRIDGTON SAVINGS BANK—BRIDGTON.

June 17, 1903.

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

LIABILITIES.

Deposits	\$676,114 96
Reserve fund	24,400 00
Undivided profits	17,887 00
	\$718,401 96

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid...	\$5,000 00	\$5,375 00	\$5,000 00	
City of Lewiston, 3½s, 1925, Refunding...	6,000 00	6,120 00	6,000 00	
Old Town, 3½s, 1921, Refunding...	9,000 00	9,000 00	9,000 00	
Town of Damariscotta, 3½s, 1920-2, Refund.	3,000 00	3,000 00	3,000 00	
Houlton, 4s, 1917, Funding	5,000 00	5,275 00	5,000 00	
Bridgton, orders	1,860 82	1,860 82	1,866 82	
Total public funds of Maine	29,860 82			\$29,860 82
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,575 00	5,000 00	
Franklin, O., 6s, 1903, Road Imp.	6,000 00	6,000 00	6,000 00	
Hennepin, Minn., 4½s, 1924, Court House & City Hall	2,000 00	2,380 00	2,000 00	
Lawrence, Ind., 5s, 1904-5, Road.	5,000 00	5,100 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	10,000 00	10,900 00	10,000 00	
Prince George, Md., 5s, 1922, C. H.	3,000 00	3,570 00	3,000 00	
City of Canton, O., 4s, 1905-10, Paving....	3,620 00	3,674 30	3,620 00	
Massillon, O., 4s, 1919-20, School....	6,000 00	6,180 00	6,000 00	
Moline, Ill., 5s, 1910, School	3,000 00	3,255 00	3,000 00	
Owensboro, Ky., 4s, 1930, Street	5,000 00	5,200 00	5,000 00	
Port Huron, Mich., 4s, 1932, Canal	5,000 00	5,325 00	5,000 00	
Toledo, O., 3½s, 1930, Refunding....	5,000 00	5,100 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,550 00	5,000 00	
Total public funds out of Maine	63,620 00			63,620 00
<i>Railroad Bonds Owned.</i>				
Bridgton & Saco River, 1st Mort., 4s, 1928..	19,000 00	19,380 00	19,000 00	
Biddeford & Saco, 4s, Optional 1920.....	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	2,560 00	2,000 00	
Mousam River, 6s, Opt. 1902	500 00	500 00	500 00	
Penobscot Shore Line, 1st Mort., 4s, 1920....	1,000 00	1,070 00	1,000 00	
Portland Railroad, 3½s, Optional 1931	6,000 00	6,000 00	6,000 00	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,650 00	10,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,500 00	10,000 00	
Rockland, Thomaston & Camden, 4s, 1921....	6,000 00	6,000 00	6,000 00	
Rumford Falls & Rangeley Lakes, 4½s, 1941.	5,000 00	5,700 00	5,000 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.....	73,000 00			73,000 00
Ashland Coal & Iron Railway, 4s, 1925.....	3,000 00	3,000 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	5,000 00	5,600 00	5,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925	5,000 00	4,350 00	4,425 00	
Braintree & Weymouth St., Mass., 5s, 1917.	3,000 00	3,225 00	3,000 00	
Brockton, Bridgewater & Taunton, Mass., 5s, 1917	5,000 00	5,300 00	5,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920....	5,000 00	5,150 00	5,000 00	
Brockton Street, Mass., 1st Mort. 5s, 1924...	1,000 00	1,086 00	1,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950 ..	5,000 00	5,025 00	5,000 00	
Burlington Ry. & Lt. Co., 1st Mort., 5s, 1917	5,000 00	5,000 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	

BRIDGTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Central Banch Union Pacific, 4s, 1948.	\$3,000 00	\$2,730 00	\$2,820 00	
Central Pacific, 4s, 1949.....	8,000 00	7,880 00	7,890 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	3,000 00	3,180 00	3,000 00	
Cicero & Proviso, Chicago, 5s, 1915....	5,000 00	5,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 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	5,000 00	5,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928.....	5,000 00	5,200 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Detroit & Mackinac, 4s, 1995.....	1,000 00	900 00	1,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,425 00	5,000 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, 5s, 1908.....	5,000 00	5,125 00	4,800 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Kanawha & Michigan, 4s, 1990.....	5,000 00	4,475 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,350 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,500 00	5,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, Optional.....	7,060 00	7,350 00	6,300 00	
Lynn & Boston, Mass., 1st Mort., 5s, 1924...	5,000 00	5,825 00	5,000 00	
Minnesota Transfer, 5s, 1916.....	2,000 00	2,000 00	2,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,350 00	5,000 00	
New York & Rockaway Beach, 5s, 1927....	3,000 00	3,235 00	3,000 00	
New York & Stamford, 1st Mort., 5s, 1931	3,000 00	3,330 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1937....	5,000 00	5,100 00	4,225 00	
Omaha Street, Neb., 5s, 1914.....	3,000 00	3,090 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	3,000 00	3,360 00	3,000 00	
Providence & Fall River, 5s, 1921.....	5,000 00	5,325 00	5,000 00	
Providence & Taunton St., 1st Mort., 5s, 1918	5,000 00	5,400 00	5,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,400 00	5,000 00	
St. Louis Railroad, Mo., 1st Mort., 5s, Opt. 1900	5,000 00	5,000 00	5,000 00	
Scranton Passenger, Pa., 1st Mort., 6s, 1920.	6,000 00	6,600 00	6,000 00	
South Middlesex St., Mass., 1st Mort. 5s, 1915	3,000 00	3,240 00	3,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,700 00	4,750 00	
United Traction & Electric, Providence, R. I., 1st Mortgage, 5s, 1933.....	3,000 00	3,330 00	2,985 00	
West Chicago Street Railroad Tunnel Com- pany, 1st Mortgage, 5s, 1909.....	5,000 00	5,075 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	5,000 00	5,250 00	5,000 00	
Total railroad bonds out of Maine.....	198,000 00			\$194,170 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co., 1st. Mort., 5s, 1903..	3,000 00	3,000 00	3,000 00	
Bath Supply Water Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Belfast Water Co., 1st. Mort., 5s, 1907.....	3,000 00	3,060 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917...	6,000 00	6,360 00	6,000 00	
Ellsworth Water Co., 1st. Mort. 5s, 1909...	3,000 00	3,090 00	3,000 00	
Frontier Water Company, Fort Fairfield, 1st. Mort. 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	
Oxford Paper Company, 5s, 1921.....	3,000 00	3,060 00	3,000 00	
Portland Water Company, 4s, 1927.....	2,000 00	2,100 00	2,000 00	
Rockland-Rockport Lime Co., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1918.....	1,000 00	1,120 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	5,250 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	51,000 00			51,000 00
Eau Claire Light & Power Co., Wis., 4s, 1917	2,500 00	2,500 00	1,500 00	1,500 00

BRIDGTON 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.....	\$7,300 00	\$3,723 00	\$3,342 50	\$3,342 50
Union Pacific, Preferred.....	2,000 00	1,760 00	} 2,250 00	
Union Pacific, Common.....	3,000 00	2,400 00		
Total railroad stock out of Maine.....	5,000 00			2,250 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,900 00	4,095 00	3,900 00	
Canal National Bank, Portland.....	2,600 00	2,808 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	
Merchants' National Bank, Portland.....	2,100 00	2,884 00	2,100 00	
North National Bank, Rockland	500 00	665 00	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	8,000 00	4,000 00	4,000 00
<i>Loans on Corporation Bonds.</i>				
American Telephone & Telegraph Co.....		3,000 00	3,000 00	
Bar Harbor Electric Light Company.....		1,000 00	1,000 00	
Bridgton Water & Electric Company.....		6,350 00	6,350 00	
People's Gaslight & Coke Co., Buffalo, N.Y.....		2,700 00	2,700 00	
Sterling Water Company, Ill.....		1,000 00	1,000 00	14,050 00
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass.....		3,000 00	3,000 00	
Bridgton Furniture Company		3,550 00	3,550 00	
Bridgton Morocco Company.....		100 00	100 00	
Camden & Rockland Water Company.....		5,000 00	5,000 00	
Wales & Hamblin Company, Bridgton.....		4,200 00	4,200 00	15,850 00
<i>Loans to Municipalities.</i>				
Town of Bridgton.....		6,600 00	6,600 00	
Kennebunk		5,500 00	5,500 00	
Bridgton Centre Village Corporation.....		802 07	802 07	12,902 07
Loan on Union Pacific Railway bonds.....		5,000 00	5,000 00	
Loans on Bridgton & Saco River Railroad stock.....		9,225 00	9,225 00	
Loan on Chapman National Bank stock, Portland.....		1,000 00	1,000 00	
Loans to Forest Mills Company, Bridgton		14,800 00	14,800 00	
Loans on life insurance policies.....		888 54	888 54	
Loans on names.....		5,037 87	5,037 87	
Loans on Bridgton Savings Bank books		441 00	441 00	
Loans on mortgages of real estate.....		160,660 80	160,660 80	197,053 21
Real estate, investment		585 00	585 00	
Real estate, foreclosure		4,470 38	4,470 38	
Safe and furniture.....		700 00	700 00	5,755 38
Premium account.		-	12,000 00	
Expense account.....		-	1,048 51	13,048 51
Cash on deposit		18,571 10	18,571 10	
Cash on hand		2,128 37	2,128 37	20,699 47
Unpaid accrued interest.....		6,200 00		\$718,401 96
		741,045 25		
Due depositors, earned dividend and accrued State tax.....		688,714 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$52,330 29		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

March 16, 1903.

WESTON THOMPSON, President.

THOS. H. RILEY, Treasurer.

LIABILITIES.

Deposits	\$726,479 62
Reserve fund	28,395 01
Undivided profits	31,086 45
	\$785,961 08

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Brunswick, 4s, 1903-12, Town Hall	\$3,000 00	\$3,045 00	\$3,000 00	
Brunswick, 4s, 1903, Sch. House	1,000 00	1,000 00	950 00	
Brunswick Village Corporation, 4s, 1903-22, Sewer	3,000 00	3,090 00	3,000 00	
Total public funds of Maine	7,000 00			\$6,950 00
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	5,575 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike..	15,000 00	17,400 00	15,000 00	
Jefferson, Ind., 4s, 1919-20, Road	7,000 00	7,210 00	7,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,750 00	10,000 00	
Polk, Ia., 3½s, 1914, Court House	10,000 00	10,000 00	10,000 00	
Rice, Kan., 6s, 1920, Refunding..	5,000 00	6,050 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	9,000 00	10,080 00	9,000 00	
Vigo, Ind., 5s, 1907-8, Court House	5,000 00	5,300 00	4,875 00	
Yankton, S. D., 4½s, 1913, Refund.	2,800 00	2,800 00	1,550 00	
City of Anderson, Ind., 5s, 1906, Refund.	5,000 00	5,200 00	5,000 00	
Chicago, Ill., 4½s, 1907, San. Dist.	5,000 00	5,200 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund..	5,000 00	5,575 00	5,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education	5,000 00	5,450 00	5,000 00	
Indianapolis, Ind., 4s, 1922, School	10,000 00	11,050 00	10,000 00	
Kokomo, Ind., 6s, 1896-1901, Imp.	1,399 73	1,399 73	1,599 73	
Marton, Ind., 6s, 1903-4, Sch. City	4,000 00	4,040 00	4,000 00	
Moline, Ill., 5s, 1912, School Dist.	5,000 00	5,525 00	5,000 00	
Port Huron, Mich., 5s, 1904, Ref.	1,000 00	1,015 00	955 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	8,000 00	9,080 00	8,000 00	
South Bend, Ind., 6s, 1903, St. Imp.	900 00	900 00	900 00	
Stillwater, Minn., 5s, 1906, Permanent Improvement.....	1,000 00	1,035 00	1,000 00	
Toledo, O., 3½s, 1920, Park	5,000 00	5,075 00	5,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,475 00	5,000 00	
Youngstown, O., 5s, 1910, Sch. Imp.	6,000 00	6,510 00	6,000 00	
Borough of Bradlock, Pa., 4½s, 1912-13, Sch.	5,000 00	5,350 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	8,880 00	8,000 00	
Total public funds out of Maine..	165,099 73			163,679 73
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust, 5s, 1907-8..	6,000 00	6,000 00	6,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,550 00	5,000 00	
Lime Rock, 4s, 1929.....	5,000 00	5,050 00	5,000 00	
Maine Central, Consolidated 7s, 1912	10,000 00	12,800 00	10,000 00	
Maine Central, Consolidated 4½s, 1912	4,000 00	4,320 00	4,000 00	
Penobscot Shore Line, Registered 4s, 1920..	5,000 00	5,350 00	5,000 00	
Portland Railroad, 4½s, 1913.....	5,000 00	5,400 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	12,000 00	13,080 00	12,000 00	
Portland & Rumford Falls, 4s, 1926	10,000 00	10,500 00	10,000 00	
Total railroad bonds of Maine.....	62,000 00			62,000 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	\$5,050 00	\$4,875 00	
Burlington Railway & Lt.Co., Ia., 5s, Opt. 1902	3,000 00	3,000 00	2,940 00	
Central Pacific, 4s, 1949.....	15,000 00	14,775 00	14,737 50	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949.....	10,000 00	9,500 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort., 5s, 1937	3,000 00	3,630 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915...	10,000 00	10,600 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,800 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	3,040 00	2,000 00	
Des Moines, Union, Ia., 1st Mort., 5s, 1917...	11,000 00	11,440 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s, Opt. 1927	5,000 00	5,200 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	8,000 00	8,240 00	8,000 00	
East Liverpool Ry., 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	12,000 00	12,000 00	
Hereford, 4s, 1930.....	10,000 00	10,200 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	5,000 00	5,350 00	5,000 00	
Hudson Valley, N. Y., 5s, 1951.....	5,000 00	5,000 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	9,350 00	9,925 00	
Lehigh Valley of New York, 4½s, 1940.....	15,000 00	16,200 00	15,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	5,000 00	5,400 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	10,100 00	9,725 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	5,000 00	5,325 00	5,000 00	
Passenger & Belt, Lexington, Ky., 1st Mortgage, 6s, 1909.....	5,000 00	5,150 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928...	10,000 00	10,500 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,600 00	5,000 00	
Port Reading Railway, 1st Mort., 5s, 1941...	5,000 00	5,325 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1896.....	10,000 00	11,100 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	13,000 00	11,440 00	12,675 00	
Saranac & Lake Placid, 1st Mort., Gold, 5s, 1913	5,000 00	5,050 00	5,800 00	
Scioto Valley & New England, 4s, 1989.....	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 St. R. R. Tunnel Co., Ill., 5s, 1909	10,000 00	10,300 00	10,000 00	
Total railroad bonds out of Maine.....	271,500 00			\$269,322 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	5,100 00	5,000 00	
Brunswick Manufacturing Co., 4½s, Opt.	9,500 00	9,500 00	9,500 00	
Caribou Water Company, 5s, 1916.....	5,000 00	2,500 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	10,500 00	10,000 00	
Presque Isle Water Company, 5s, 1907.....	5,000 00	5,075 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	5,600 00	5,000 00	
Young Men's Christian Association of Portland, 4s, 1913.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	69,500 00			69,500 00
Berlin Water Company, N. H., 5s, Opt. 1902	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
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	22,100 00	11,271 00	9,945 00	9,945 00

BRUNSWICK SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth-Superior Traction Company, Pref.	\$2,000 00	\$1,500 00	\$1,500 00	
Duluth-Superior Traction Company, Com.	500 00	75 00		
Hereford	5,000 00	5,000 00	4,850 00	
Hudson Valley, N. Y.	2,400 00	600 00	2,400 00	
Total railroad stock out of Maine	9,900 00			\$8,750 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	805 00	700 00	
Canal National Bank, Portland	8,000 00	8,640 00	8,000 00	
Casco National Bank, Portland	8,700 00	9,222 00	8,700 00	
Cumberland National Bank, Portland	4,000 00	4,080 00	4,000 00	
First National Bank, Brunswick	250 00	625 00	250 00	
First National Bank, Portland	3,800 00	3,990 00	3,800 00	
First National Bank, Wiscasset	3,000 00	3,000 00	3,000 00	
Merchants' National Bank, Portland	2,625 00	3,605 00	2,625 00	
National Shoe & Leather Bank, Auburn	6,600 00	5,940 00	6,600 00	
Newcastle National Bank, Newcastle	1,000 00	1,030 00	1,000 00	
Northern National Bank, Hallowell	6,800 00	7,344 00	6,800 00	
Oakland National Bank, Gardiner	2,700 00	3,375 00	2,700 00	
South Berwick National Bank, So. Berwick	2,500 00	2,800 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	10,000 00	5,000 00	5,000 00
<i>Loans to Corporations.</i>				
Brunswick Manufacturing Company		3,000 00	3,000 00	
Cabot Manufacturing Company, Brunswick		5,000 00	5,000 00	8,000 00
<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 city of St. Paul, Minn., bond		1,000 00	1,000 00	
Loan on Watertown Water, Light & Power Company bond, W. Va.		477 32	477 32	
Loan on York Manufacturing Company stock, Saco		750 00	750 00	
Loans on names		400 00	400 00	
Loan on life insurance policy		1,645 40	1,645 40	
Loans on mortgages of real estate		80,397 30	80,397 30	84,670 02
Real estate, investment		6,700 00	6,700 00	
Real estate, foreclosure		2,300 00	2,300 00	9,000 00
Cash on deposit		12,063 76	12,063 76	
Cash on hand		405 07	405 07	12,468 83
Unpaid accrued interest		9,108 38		\$785,961 08
		835,868 63		
Due depositors, earned dividend and accrued State tax		737,822 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$98,046 41		

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

May 14, 1903.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

LIABILITIES.

Deposits	\$318,455 78
Reserve fund	16,753 24
Undivided profits.....	6,082 57
	\$341,241 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>
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, 1904, Roads.....	500 00	507 50	500 00	
Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,650 00	5,000 00	
Franklin, Ky., 6s, Opt. 1903, Bridge	2,000 00	2,000 00	2,000 00	
Hamilton, Ind., 5s, Opt. 1906, Fund.	5,000 00	5,200 00	5,000 00	
Lawrence, O., 5s, 1920, Pike. ...	2,000 00	2,350 00	2,000 00	
Sedgwick, Kan., 5½s, 1920, Ref. ...	5,000 00	6,250 00	5,000 00	
Washington, Kan., 5s, 1920, Ref.	5,000 00	5,700 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water ..	5,000 00	5,800 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding...	2,000 00	2,210 00	2,000 00	
Columbus, O., 5s, 1908, Park ...	1,000 00	1,075 00	1,000 00	
Evansville, Ind., 5s, 1912, Fund.	3,000 00	3,345 00	3,000 00	
Jacksonville, Ill., 5s, 1905, Refund.	3,000 00	3,075 00	3,000 00	
Kokomo, Ind., 6s, 1908, Funding.	1,000 00	1,100 00	1,000 00	
Lima, O., 6s, 1907, Paving ...	4,000 00	4,360 00	4,000 00	
Moline, Ill., 5s, 1908, School Dist.	2,000 00	2,120 00	2,000 00	
Muncie, Ind., 5s, 1912, Funding ..	1,000 00	1,105 00	1,000 00	
Newark, O., 5s, 1906, Refunding..	2,000 00	2,080 00	2,000 00	
Newport, Ky., 5s, Opt. 1911, Sewer	1,000 00	1,095 00	1,000 00	
Omaha, Neb., 4½s, 1907, Renewal.	2,000 00	2,070 00	2,000 00	
Omaha, Neb., 4½s, 1910, Eng. House	3,000 00	3,180 00	3,000 00	
Piqua, O., 6s, 1913, School ...	1,000 00	1,185 00	1,000 00	
Pontiac, Mich., 5s, 1910, School ..	4,000 00	4,300 00	4,000 00	
Toledo, O., 5s, 1911, Gen. Imp...	2,000 00	2,230 00	2,000 00	
Toledo, O., 3½s, 1920, Park.....	2,000 00	2,030 00	2,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	5,000 00	5,675 00	5,000 00	
Borough of Wallingford, Conn., 3½s, 1910, Ref.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	73,500 00			73,500 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	3,000 00	3,210 00	2,955 00	
Bridgton & Saco River, 4s, 1928.....	2,000 00	2,040 00	2,000 00	
Lime Rock, 4s, 1928.....	5,000 00	5,050 00	5,000 00	
Mousam River, 6s, 1912.....	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	3,000 00	3,195 00	3,000 00	
Portland & Rumford Falls, 4s, 1926.....	3,000 00	3,150 00	3,000 00	
Total railroad bonds of Maine	17,000 00			16,955 00
Allegheny & Kinzua, 5s, 1896.....	2,000 00	500 00	-	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,090 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993.....	3,000 00	3,000 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	3,000 00	3,000 00	3,000 00	
Chippewa Valley, Wis., 6s, 1918	3,000 00	3,000 00	3,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	3,000 00	3,000 00	3,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,820 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	3,120 00	3,000 00	
Grand Rapids, Kalkaska, & Southeastern, 5s, 1907.....	3,000 00	3,000 00	3,000 00	

BUXTON AND HOLLIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hereford, 4s, 1930	\$3,000 00	\$3,060 00	\$3,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,875 00	
Lehigh & New York, 4s, 1945	3,000 00	2,805 00	2,977 50	
Lowell & Suburban Street, Mass., 5s, 1911	3,000 00	3,210 00	3,000 00	
Lynn & Boston, Mass., 5s, 1924	4,000 00	4,660 00	4,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	3,000 00	3,240 00	3,000 00	
Milford, Holliston & Framingham, Mass., 5s, 1918	3,000 00	3,240 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	2,000 00	2,160 00	1,980 00	
Missouri, Kansas & Texas, 5s, 1944	2,000 00	2,020 00	2,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	3,000 00	3,120 00	2,970 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	2,000 00	2,150 00	2,000 00	
New York & Stamford, 5s, 1931	2,000 00	2,220 00	2,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,150 00	4,925 00	
People's Street, Scranton, Pa., 6s, 1918	2,000 00	2,240 00	2,000 00	
St. Louis & San Francisco, 4s, 1951	3,000 00	3,210 00	2,925 00	
Scranton Passenger, Pa., 6s, 1920	1,000 00	1,100 00	1,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,075 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919	3,000 00	3,300 00	3,000 00	
Taunton & Brockton Street, Mass., 5s, 1917	2,000 00	2,160 00	2,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	6,000 00	5,640 00	5,700 00	
Toledo, Peoria & Western, 4s, 1917	3,000 00	2,700 00	2,910 00	
Toledo, Walhonding Valley & Ohio, 4s, 1931	2,000 00	2,200 00	2,000 00	
Trenton Passenger, N. J., 6s, Opt. 1928	5,000 00	5,900 00	5,600 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919	1,000 00	1,180 00	1,000 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	3,000 00	3,045 00	3,000 00	
Wheeling & Lake Erie, 4s, 1949	5,000 00	4,600 00	4,700 00	
Zanesville Electric, O., 4s, Opt. 1904	3,000 00	3,000 00	3,600 00	
Total railroad bonds out of Maine	118,500 00			\$109,962 50
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1919	2,060 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, 1905-16	7,000 00	7,000 00	6,990 00	
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,000 00	1,000 00	
Caribou Water Company, 5s, 1916	3,000 00	1,500 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	1,080 00	1,000 00	
York Light & Heat Co., Biddeford, 4s, 1920	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine	25,500 00			25,490 00
Berlin Water Company, N. H., 5s, Opt. 1902	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>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	5,900 00	6,254 00	5,900 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	3,700 00	3,885 00	3,700 00	
Georges National Bank, Thomaston	1,200 00	1,200 00	1,200 00	
Lime Rock National Bank, Rockland	1,050 00	1,050 00	1,050 00	
National Traders' Bank, Portland	1,400 00	1,442 00	1,400 00	
Portland National Bank, Portland	2,000 00	2,900 00	2,000 00	
Total national bank stock owned	21,250 00			21,250 00

BUXTON AND HOLLIS 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 Buxton	\$2,704 15	\$2,704 15	
Hollis	400 00	400 00	\$3,104 15
Loans to York County Mutual Fire Insurance Com- pany, Buxton	1,186 00	1,186 00	
Loans on personal property	11,867 51	11,867 51	
Loans on Buxton & Hollis Savings Bank Books	1,254 63	1,254 63	
Loans on mortgages of real estate	58,428 31	58,428 31	72,736 45
Real estate foreclosure	4,985 48	4,985 48	
Safe	600 00	600 00	5,585 48
Expense account	-	67 80	67 80
Cash on deposit	1,987 14	1,987 14	
Cash on hand	853 07	853 07	2,840 21
Unpaid accrued interest	6,272 60		\$341,241 59
Due depositors, earned dividend and accrued State tax	361,460 39		
	321,818 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$39,641 50		

BANK EXAMINER'S REPORT.

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CALAIS SAVINGS BANK—CALAIS.

July 29, 1903.

WILLIAM WOODS, President.

GEORGE A. LOWELL, Treasurer.

LIABILITIES.

Deposits	\$386,728 02
Reserve fund	13,846 95
Undivided profits	20,050 06
	<hr/>
	\$420,625 03

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907.....	\$150 00	\$166 50	\$150 00	\$150 00
County of Aroostook, 4s, 1915, Court House	8,000 00	8,400 00	8,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	4,000 00	4,380 00	4,000 00	
Aroostook 4½s, 1912, R. R. Aid...	12,000 00	12,900 00	12,000 00	
Penobscot, 3½s, 1911-12, Ct. House	9,000 00	9,090 00	9,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	10,000 00	10,700 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,500 00	10,000 00	
Lewiston, 4s, 1923, Refunding...	4,000 00	4,360 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	2,937 50	2,500 00	
Ramsey, Minn., 4½s, 1918, Court House & City Hall.....	3,000 00	3,450 00	3,000 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge.	2,000 00	2,110 00	2,000 00	
Somerset, Md., 4½s, 1923-32, School	5,000 00	5,700 00	5,000 00	
City of Ashland, Wis., 5s, 1909-12, Pub. Imp	9,000 00	9,720 00	9,000 00	
Battle Creek, Mich., 5s, 1909, Sew.	2,000 00	2,150 00	2,000 00	
Clinton, Ia., 5s, Opt. 1911, City Imp.	2,000 00	2,190 00	2,000 00	
Evansville, Ind., 5s, 1912 Fund.	3,000 00	3,345 00	3,000 00	
Findlay, O., 5s, 1908, Water.	5,000 00	5,250 00	5,000 00	
Lorain, O., 4s, 1917, Water.....	5,000 00	5,200 00	5,000 00	
Piqua, O., 6s, 1913, School....	3,000 00	3,555 00	3,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,190 00	2,000 00	
Port Huron, Mich., 4s, 1912 Re-				
paving.....	5,000 00	5,150 00	5,000 00	
St. Paul, Minn., 5s, 1915, Water..	7,000 00	8,225 00	7,000 00	
Sandusky, O., 5s, 1909-10, Wharf	3,000 00	3,240 00	3,000 00	
Superior, Wis., 5s, 1910, Sewer...	5,000 00	5,000 00	5,000 00	
Wausau, Wis., 5s, 1909, Refunding	4,000 00	4,260 00	4,000 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	8,880 00	8,000 00	
Total public funds out of Maine	75,500 00			75,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	6,000 00	6,990 00	6,000 00	
Portland & Cape Elizabeth, 5s, 1915....	6,000 00	6,540 00	6,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	9,000 00	10,260 00	9,000 00	
Total railroad bonds of Maine.....	21,000 00			21,000 00
Akron, Bedford & Cleveland, O., 5s, 1915...	5,000 00	5,150 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,660 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	7,000 00	7,840 00	6,895 00	
Central Branch, 4s, 1919.....	3,000 00	2,700 00	2,850 00	
Chicago & Cincinnati, 5s, Opt. 1912.....	5,000 00	5,400 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,250 00	5,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	5,000 00	5,400 00	5,000 00	
Cincinnati, Richmond & Uncie, 5s, Opt. 1910	10,000 00	10,800 00	10,000 00	
Cleveland City Cable, O., 5s, 1909....	4,000 00	4,120 00	4,000 00	
Corrigan Street, Kansas City, 5s, 1916....	5,000 00	5,325 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	7,000 00	7,000 00	7,000 00	
Des Moines Street, Ia., 6s, 1911-12.....	2,000 00	2,170 00	2,000 00	

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit Railway, Mich., 5s, 1924.	\$3,000 00	\$3,240 00	\$3,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	2,000 00	1,900 00	1,220 00	
Georgetown, Rowley & Ipswich, Mass., 5s 1920	7,000 00	7,385 00	7,000 00	
Hereford, 4s, 1930.....	5,000 00	5,100 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,255 00	2,640 00	
Lowell, Lawrence & Haverill, Mass., 5s, Opt.	2,000 00	2,100 00	1,800 00	
Manhattan Railway, N. Y., 4s, 1990	6,000 00	6,000 00	6,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	9,000 00	9,360 00	8,662 50	
Montville Street, Conn., 5s, 1920.....	3,000 00	3,240 00	3,000 00	
New Bedford, Middleboro & Brockton, Mass., 5s, 1920.....	5,000 00	5,450 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	
New York & Stamford, 5s, 1931	5,000 00	5,550 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,900 00	9,500 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,600 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	5,025 00	4,900 00	
Trenton Passenger, N. J., 6s, Opt. 1910-11...	5,000 00	5,400 00	5,000 00	
Uxbridge & Blackstone St., 5s, 1923.....	3,000 00	3,090 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds out of Maine.....	158,000 00			\$155,467 50
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	1,000 00	1,700 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	3,180 00	3,000 00	
Frontier National Bank, Eastport.....	3,700 00	4,810 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	5,800 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....		1,400 00	1,400 00	
Loans on St. Stephens Bank stock, N. B.		2,285 50	2,285 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.....		1,600 00	1,600 00	
Loans on Calais Savings Bank books.....		1,500 00	1,500 00	
Loans on mortgages of real estate.....		44,800 43	44,800 43	69,533 93
Real estate, foreclosure.....		3,344 12	3,344 12	3,344 12
Expense account		-	362 20	362 20
Cash on deposit.....		9,214 23	9,214 23	
Cash on hand		1,028 05	1,028 05	10,242 28
Unpaid accrued interest.....		5,317 08		\$420,625 03
Due depositors, earned dividend and accrued State tax.....		458,606 41		
		391,003 95		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		\$67,602 46		

CAMDEN SAVINGS BANK—ROCKPORT.

June 25, 1903.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

LIABILITIES.

Deposits	\$235,101 34
Reserve fund	12,056 91
Undivided profits	4,889 46
	\$252,047 71

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	\$2,850 00	\$2,850 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,550 00	5,000 00	
Lime Rock, 4s, 1923.....	2,000 00	2,020 00	2,000 00	
Penobscot Shore Line, 4s, 1920.....	5,000 00	5,350 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	20,000 00			\$19,850 00
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,550 00	4,550 00	
Cleveland Terminal & Valley, 4s, 1985.....	2,000 00	1,800 00	1,980 00	
Hudson Valley, N. Y., 5s, 1951.....	2,000 00	2,000 00	2,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, Optional.....	1,000 00	1,050 00	1,000 00	
New York Central & Hudson River, L. S. Col. Tr., 3½s, 1998.....	5,000 00	4,500 00	4,912 50	
Toronto, Hamilton & Buffalo, 4s, 1946.....	8,000 00	7,520 00	7,970 00	
Union Pacific, 4s, 1947.....	3,000 00	3,075 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	1,000 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 Line Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Sanford Power Company, 5s, 1908.....	3,500 00	3,500 00	3,500 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,050 00	1,000 00	
Umbagog Paper Company, 5s, 1918.....	2,000 00	2,000 00	2,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	7,000 00	7,000 00	7,000 00	
York Shore Water Company, 5s, 1916.....	4,000 00	4,160 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	13,600 00	7,800 00	7,800 00
Hudson Valley Railway, N. Y.....	900 00	90 00	900 00	
New York, New Haven & Hartford.....	1,100 00	2,156 00	1,100 00	
New York, Ontario & Western, Common..	2,770 00	692 50	120 00	
Total railroad stock out of Maine.....	4,770 00			2,120 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn.....	1,480 00	1,116 00	515 00	515 00
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland	1,500 00	2,250 00	1,500 00	1,500 00

CAMDEN SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Athol Water Company, Mass.....	\$3,000 00	\$3,000 00	
Camden Masonic Temple Association.....	800 00	800 00	
Camden & Rockland Water Company.....	8,000 00	8,000 00	
Camden Woolen Company.....	3,300 00	3,300 00	
Lowell Fertilizer Company, Portland.	500 00	500 00	
Megunticook Woolen Company, Camden.	6,500 00	6,500 00	
Mt. Battie Manufacturing Company, Camden.....	11,300 00	11,300 00	
Rockport Ice Company.....	2,000 00	2,000 00	
Swift & Company, Chicago.	9,500 00	9,500 00	\$44,900 00
<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	
Umbagog Paper Company, Portland (endorsed).....	5,000 00	5,000 00	13,500 00
<i>Loans on Rockland, Thomaston & Camden Street</i>			
Railway bonds.....	9,904 71	9,904 71	
Loans to town of Camden.....	1,170 46	1,170 46	
Loans on names.....	435 80	435 80	
Loans on life insurance policies.....	2,280 00	2,280 00	
Loans on personal property.....	2,945 97	2,945 97	
Loans on deeds with agreement to re-convey.....	6,525 00	6,525 00	
Loans on Camden Savings Bank books.....	2,550 00	2,550 00	
Loans on mortgages of real estate.....	20,541 25	20,541 25	46,353 19
<i>Real estate, foreclosure.....</i>			
Safe and fixtures.....	3,927 21	3,927 21	
	1,440 00		5,367 21
Premium account.		2,650 00	2,650 00
Cash on deposit.....	2,955 90	2,955 90	
Cash on hand.....	3,673 91	3,673 91	6,629 81
			\$252,047 71
Unpaid accrued interest.....	2,300 00		
	260,073 71		
Due depositors, earned dividend and accrued State tax.....	239,657 34		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	20,416 37		

CASCADE SAVINGS BANK—OAKLAND.

May 29, 1903.

JOHN W. GREELEY, President.

M. A. HARRIS, Treasurer.

J. E. HARRIS, Assistant Treasurer.

LIABILITIES.

Deposits	\$215,590 25
Reserve fund	11,200 00
Undivided profits.....	291 78
	\$230,082 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>
Mousam River, 6s, 1912.....	\$3,000 00	\$3,000 00	\$3,000 00	
Somerset, 4s, 1950.	20,000 00	20,000 00	20,000 00	
Total railroad bonds of Maine.....	23,000 00			\$23,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,840 00	7,000 00	
Belaire, Bridgeport & Martin's Ferry				
Street, Ohio, 6s, 1913.....	3,000 00	3,225 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950...	3,000 00	3,030 00	3,000 00	
Central Branch, 4s, 1919	5,000 00	4,525 00	4,710 00	
Chicago & Cincinnati, 5s, Opt. 1912.....	4,000 00	4,320 00	4,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,300 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 00	5,000 00	
Citizens Electric Street, Newburyport,				
Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Hereford, 4s, 1930.	2,000 00	2,040 00	2,000 00	
Iowa Central, 5s, 1938.....	3,000 00	3,420 00	3,000 00	
Lehigh & Hudson River, 5s, 1911.....	2,000 00	2,100 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,750 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,400 00	5,000 00	
Minneapolis, Lyndale & Minnetonka,				
Minn., 5s, 1919.....	4,000 00	4,320 00	4,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	7,000 00	7,280 00	7,000 00	
New York, Brooklyn & Manhattan Beach,				
5s, 1935.....	3,000 00	3,300 00	3,000 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	1,100 00	1,000 00	
Trenton Passenger, N. J., 6s, Opt. 1915-16....	7,000 00	7,805 00	7,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	835 00	890 00	
Western New York & Pennsylvania, 5s, 1937	2,000 00	2,350 00	2,000 00	
Total railroad bonds out of Maine	87,000 00			86,600 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	13,000 00			13,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	1,900 00	969 00	900 00	
Oswego Traction Company, N. Y., Preferred	1,500 00	75 00	-	
Oswego Traction Company, N. Y., Common	750 00	-	-	
Total railroad stock owned.....	4,150 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	1,000 00	950 00	1,000 00	
Madison Woolen Company, Preferred.....	1,500 00	1,500 00	1,500 00	
Total corporation stock owned.....	2,500 00			2,500 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 06	
Casco National Bank, Portland.....	4,600 00	4,876 00	4,600 09	
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	2,700 00	3,000 00	
People's National Bank, Waterville.....	200 00	224 00	200 00	
Portland National Bank, Portland.....	5,000 00	7,250 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.....		2,000 00	2,000 00	
Madison Woolen Company.....		170 94	170 94	2,170 94
Loans on Oakland Electric Light Company bonds..		1,500 00	1,500 00	
Loans on Messalonskee National Bank stock, Oak-				
land.....		125 00	125 00	
Loans on personal property.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		25,458 42	25,458 42	28,083 42
Real estate investment.....		11,395 68	11,395 68	
Real estate foreclosure.....		11,254 69	14,254 69	
Safe and fixtures.....		800 00	800 00	26,460 37
Premium account.....			7,705 83	
Expense account.....			36 99	7,742 82
Cash on deposit.....		3,474 15	3,474 15	
Cash on hand.....		2,560 33	2,560 33	6,034 48
Unpaid accrued interest.....		1,275 00		\$230,082 03
		228,377 21		
Due depositors, earned dividend and accrued State				
tax.....		219,890 25		
Estimated market value of resources above liability				
for deposits, earned dividend and State tax.....		\$8,486 96		

DEXTER SAVINGS BANK—DEXTER.

August 5, 1903.

EBEN M. TIBBETTS, President.

WESLEY H. JUDKINS, Treasurer.

LIABILITIES.

Deposits.....	\$407,554 99
Reserve fund	4,100 00
Undivided profits.....	8,663 83
Bills payable.....	10,000 00
	\$430,318 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>
Town of Old Orchard, 4s, 1919, Funding..	\$3,000 00	\$3,090 00	\$3,000 00	\$3,000 00
County of Franklin, Kan., 6s, 1910, Funding	3,000 00	3,390 00	3,000 00	
Jackson, Ind., 5s, 1905-S, Grav. Rd.	3,000 00	3,135 00	3,000 00	
Sedgwick, Kan., 5s, Opt. 1922, Fund	4,000 00	4,680 00	4,000 00	
Sedgwick, Kan., 5s, 1910, Refund.	2,000 00	2,240 00	2,000 00	
Total public funds out of Maine.	12,000 00			12,000 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	15,540 00	14,000 00	
Lime Rock, 4s, 1929.....	4,000 00	4,040 00	4,000 00	
Phillips & Rangeley, 5s, 1910	5,000 00	5,000 00	5,000 00	
Somerseset, 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.....	47,000 00			46,550 00
Amesbury & Hampton St., Mass., 5s, 1919..	3,000 00	3,120 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,000 00	2,240 00	2,000 00	
Bristol County Street, Mass., 5s, 1921... ..	3,000 00	3,090 00	3,000 00	
Cambria & Clearfield, 5s, 1941.....	2,000 00	2,040 00	2,000 00	
Canton-Massillon Electric, O., 5s, 1920.. . . .	15,000 00	15,000 00	15,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,500 00	4,730 00	
Central Branch Union Pacific, 4s, 1948	3,000 00	2,775 00	2,850 00	
Chicago, Indiana & Eastern, 5s, 1942	5,000 00	5,300 00	5,000 00	
Chicago Terminal Transfer, 4s, 1947.....	2,000 00	1,500 00	1,810 00	
Flint & Pere Marquette, Port Huron Div., 5s, 1939.....	3,000 00	3,240 00	3,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	3,000 00	3,255 00	3,000 00	
Greenfield & Turner's Falls, Mass., 5s, 1916	2,000 00	2,160 00	2,000 00	
Hartford & Springfield Street, 5s, 1921	2,000 00	2,080 00	2,000 00	
Kansas City & Northwestern, 5s, 1933	2,000 00	1,920 00	2,000 00	
Kansas City & Pacific, 4s, 1990.. . . .	3,000 00	2,520 00	2,745 00	
Missouri, Kansas & Eastern, 5s, 1942	10,000 00	10,850 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944.....	20,000 00	19,000 00	20,000 00	
Northern Ohio, 5s, 1945.	5,000 00	5,550 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948... ..	3,000 00	2,940 00	3,000 00	
Ottumwa Traction & Light Co., Ia., 5s, 1921	4,000 00	4,000 00	4,000 00	
Toledo & Ohio Central, 5s, 1935.....	5,000 00	5,500 00	5,000 00	
Toledo & Ohio Central, St. Mary's Division 4s, 1951.....	28,000 00	26,320 00	26,600 00	
Toledo, Peoria & Western, 4s, 1917.....	19,000 00	17,100 00	17,860 00	
Wheeling & Lake Erie, 4s, 1949	10,000 00	8,800 00	9,210 00	
Williamsport & North Branch, 4½s, 1931	3,000 00	3,150 00	3,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951	8,000 00	7,400 00	7,400 00	
Wisconsin Central, 4s, 1949	3,000 00	2,625 00	2,790 00	
Total railroad bonds out of Maine.....	173,000 00			167,995 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, Opt. 1902.....	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	510 00	455 00	455 00
<i>Corporation Stock Owned.</i>				
Dexter Electric Light & Power Co., Pref.	2,000 00	2,000 00	2,000 00	2,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	2,200 00	3,256 00	2,200 00	
First National Bank, Dexter.....	5,000 00	5,900 00	5,000 00	
Kineo National Bank, Dover.....	5,000 00	6,500 00	5,000 00	
National Shoe & Leather Bank, Auburn...	14,300 00	12,870 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	2,700 00	2,000 00	
Total national bank stock owned.....	33,500 00			33,500 00
Loanson Dexter & Newport Railroad stock		745 00	745 00	
Loan on Dexter Co-operative Store stock ..		175 00	175 00	
Loan on Kineo National Bank stock, Dover.....		100 00	100 00	
Loan to town of Bridgewater.....		1,000 00	1,000 00	
Loans on life insurance policy.....		2,435 09	2,435 00	
Loan on Dexter Savings Bank book.....		40 00	40 00	
Loans on mortgages of real estate.....		54,604 93	54,604 93	59,099 93
Real estate, investment.....		20,857 16	20,857 16	
Real estate, foreclosure.....		19,106 02	19,106 02	39,963 18
Premium account.....		-	2,461 70	2,461 70
Cash on deposit.....		6,666 50	6,666 50	
Cash on hand.....		627 51	627 51	7,294 01
Unpaid accrued interest.....		5,742 90		\$430,318 82
Due depositors, earned dividend, accrued State tax and bills payable.....		440,066 02		
Estimated market value of resources above liability for deposits, earned dividend, accrued State tax and bills payable.....		419,254 99		
		\$20,811 03		

EASTPORT SAVINGS BANK—EASTPORT.

July 29, 1903.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer.

LIABILITIES.

Deposits	\$663,733 37
Reserve fund.....	15,091 66
Undivided profits.....	2,060 69
	<hr/> \$680,885 72

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$13,000 00	\$14,235 00	\$13,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	10,000 00	10,700 00	10,000 00	
City of Eastport, Reg. 3½s, 1919, School ..	20,000 00	20,000 00	20,000 00	
Lewiston, 3½s, 1931, Funding.	5,000 00	5,125 00	5,000 00	
Town of Cape Elizabeth, 4s, 1904-12, Fund.	10,000 00	10,100 00	10,000 00	
Cutter, orders	500 00	500 00	500 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	
Total public funds of Maine	68,500 00			\$68,500 00
Commonwealth of Massachusetts, 3½s, 1920	2,000 00	2,070 00	2,000 00	
Commonwealth of Massachusetts, 3½s, 1928	13,000 00	13,585 00	13,000 00	
County of Anne Arundel, Md., 5s, 1913, Bdg	5,000 00	5,575 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike...	10,000 00	11,600 00	10,000 00	
Greene, Ind., 5s, 1904-5, Road ...	4,500 00	4,590 00	4,500 00	
Lawrence, Ind., 5s, 1908, Road...	3,000 00	3,180 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	5,000 00	5,450 00	5,000 00	
Sedgwick, Kan., 5s, 1923-4, Fund.	10,000 00	11,800 00	10,000 00	
Shelby, O., 6s, 1905-9, Funding...	5,000 00	5,425 00	5,000 00	
Vernon, Mo., 4½s, 1918, Funding ..	4,000 00	4,400 00	4,000 00	
Warren, Ky., 4s, Opt. 1924, Turn.	3,000 00	3,165 00	3,000 00	
Washington, Ill., 6s, 1904, Fund ..	1,000 00	1,020 00	1,000 00	
Wyandotte, Kan., 5½s, 1918, Ref.	5,000 00	6,150 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	5,000 00	5,475 00	5,000 00	
East Liverpool, O., 5s, Optional				
1905, Funding	6,000 00	6,150 00	6,000 00	
Hammond, Ind., 5s, 1918, School.	3,000 00	3,420 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	3,135 00	3,000 00	
Newport, Ky., 5s, 1919, Improve.	500 00	582 50	500 00	
South Chicago, Ill., 5s, 1908, School	15,000 00	16,050 00	15,000 00	
Staubenville, O., 4s, 1924, Water.	10,000 00	10,350 00	10,000 00	
Vincennes, O., 5s, 1903-11, Funding	3,000 00	3,135 00	3,000 00	
Woonsocket, R. I. Registered				
4s, 1919, Water, Refunding	2,000 00	2,120 00	2,000 00	
Woonsocket, R. I., 3½s, 1925, Sewer	5,000 00	5,000 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	5,550 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, School	8,000 00	8,440 00	8,000 00	
Total public funds out of Maine.....	142,000 00			142,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	7,000 00	8,190 00	7,000 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943	8,000 00	9,320 00	8,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,100 00	10,000 00	
Portland & Ramford 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.....	34,000 00			34,000 00

EASTPORT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore, Chesapeake & Atlantic, 5s, 1934	\$5,000 00	\$5,600 00	\$5,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917	5,000 00	5,300 00	5,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	3,000 00	3,240 00	3,000 00	
Davenport & Rock Island, 6s, 1911	5,000 00	5,100 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	15,000 00	15,300 00	15,000 00	
Manhattan Elevated, New York, 4s, 1990	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	12,000 00	12,480 00	12,000 00	
Norfolk Western Street, Mass., 5s, Opt. 1904	5,000 00	5,000 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,900 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	15,000 00	16,500 00	15,000 00	
Rutland, 4½s, 1941	5,000 00	5,150 00	5,000 00	
Rutland-Canadian, 4s, 1949	2,000 00	1,960 00	2,000 00	
Trenton Passenger, N. J., 6s, Opt. 1906	10,000 00	10,350 00	10,000 00	
Total railroad bonds out of Maine	102,000 00			\$102,000 00
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918	5,000 00	5,150 00	5,000 00	
Portland Water Company, 4s, 1927	7,000 00	7,350 00	7,000 00	
Total corporation bonds of Maine	12,000 00			12,000 00
<i>Other Corporation Bonds Owned.</i>				
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	2,500 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	1,590 00	1,500 00	
First National Bank, Bath	2,000 00	2,490 00	2,000 00	
First National Bank, Portland	600 00	630 00	600 00	
Frontier National Bank, Eastport	8,600 00	11,180 00	8,600 00	
Kineo National Bank, Dover	3,000 00	3,900 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	1,580 00	1,075 00	
South End National Bank, Boston, Mass.	2,500 00	2,150 00	2,500 00	
Total national bank stock out of Maine	3,575 00			3,575 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn	250 00	50 00	250 00	250 00
<i>Loans on Public Funds.</i>				
County of Aroostook		1,000 00	1,000 00	
Washington		1,000 00	1,000 00	
City of Duluth, Minn.		2,000 00	2,000 00	4,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Clyde, Kansas		-	3,000 00	
First National Bank, Dickinson, N. D.		2,000 00	2,000 00	5,000 00
<i>Loans to Municipalities.</i>				
City of Eastport		16,561 71	16,561 71	
Town of Cutler			2,500 00	
Pembroke		800 00	800 00	19,861 71

EASTPORT SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Ogdensburg & Lake Champlain Ry. bond ..	\$1,000 00	\$1,000 00	
Loan on Merchants State Bank of Fargo, S. D. stock	524 24	524 24	
Loan to St. Croix Shoe Company, Calais (endorsed)	10,000 00	10,000 00	
Loans on names	1,875 22	1,875 22	
Loans on life insurance policies	4,535 16	4,535 16	
Loans on personal property	12,390 82	12,390 82	
Loans on Eastport Savings Bank books	485 34	485 34	
Loans on mortgages of real estate	158,745 36	158,745 36	\$189,556 14
Real estate investment	40,000 00	32,455 53	
Furniture and fixtures	1,000 00	1,000 00	33,455 53
Premium account		18,389 11	18,389 11
Cash on deposit	13,787 96	13,787 96	
Cash on hand	3,610 27	3,610 27	17,398 23
Unpaid accrued interest	6,347 46		\$680,885 72
Due depositors, earned dividend and accrued State tax	698,249 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	666,370 87		
	\$31,878 17		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

July 21, 1903.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

LIABILITIES.

Deposits	\$490,795 31
Reserve fund.....	19,500 00
Undivided profits.....	5,143 69
	\$515,439 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid	14,000 00	\$15,190 00	\$14,000 00	
City of Portland, 4s, 1913, Funding	5,000 00	5,325 00	5,000 00	
Town of Fairfield, 4s, 1905-12, Refunding..	15,000 00	15,150 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 Henry, O., 4s, 1908-9, Road Imp.	4,500 00	4,590 00	4,500 00	
Jefferson, Ind., 4s, 1915-16.....	5,000 00	5,125 00	5,000 00	
Mahoning, O., 4½s, 1909, Bridge..	5,000 00	5,275 00	5,000 00	
City of Polk, Ia., 3½s, 1908, Court House	5,000 00	5,000 00	5,000 00	
Findlay, O., 4s, 1912, Board of Ed.	5,000 00	5,150 00	5,000 00	
Hazelton, Pa., 4s, 1918-19, Sch. D.	3,750 00	3,750 00	3,750 00	
City of Findlay, O., 4s, 1903-6, Sewer.	5,000 00	5,150 00	5,000 00	
Hazleton, Pa., 4s, 1918-19, Sch. D.	3,000 00	3,045 00	3,000 00	
Muskegon, Mich., 4s, 1908, School	2,000 00	2,000 00	2,000 00	
Nebraska, Neb., 4s, 1915, Sch. D.	5,000 00	5,325 00	5,000 00	
City of Omaha, Neb., 4s, 1921, Sewer....	5,000 00	3,750 00	5,000 00	
Superior, Wis., 5s, Opt. St. Imp.	2,000 00	2,220 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park				
Total public funds out of Maine.....	50,250 00			50,250 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1917.....	2,000 00	2,140 00	2,000 00	
Bangor & Aroostook, 5s, 1913.	8,000 00	9,360 00	8,000 00	
Bridgton & Saco River, 4s, 1928.	5,000 00	5,100 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,550 00	5,000 00	
Maine Central, 7s, 1912.....	2,000 00	2,560 00	2,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,160 00	2,000 00	
Maine Central, 4s, 1912.....	3,000 00	3,120 00	3,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 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	5,050 00	5,000 00	
Central Pacific, 4s, 1949.....	10,000 00	10,000 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,200 00	5,000 00	
Hereford, 4s, 1930.....	4,000 00	4,080 00	4,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	9,650 00	
Iowa Central, 5s, 1938.....	7,000 00	7,700 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,275 00	5,000 00	
New York, Chicago & St. Louis, 4s, 1937.....	2,000 00	2,030 00	2,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,550 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	4,000 00	4,120 00	4,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	4,000 00	4,480 00	4,000 00	
Scranton Suburban, Pa., 6s, 1909.....	2,500 00	2,725 00	2,500 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Toledo & Ohio Central, St. Mary's Division				
4s, 1951.....	11,000 00	10,340 00	10,450 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	5,450 00	4,750 00	
West Roxbury & Roslindale St., Mass., 5s, 1916	6,500 00	6,695 00	6,500 00	
Total railroad bonds out of Maine.....	96,000 00			94,850 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	
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	23,500 00			\$23,500 00
Berlin Water Company, N. H., 5s, Opt. 1902	5,000 00	5,000 00	5,000 00	
Hurley Water Company, Wis., 6s, 1920.....	1,000 00	750 00	1,000 00	
Municipal Water Works, Fort Smith, Ark., 4-4½s, 1922	1,750 00	1,750 00	1,750 00	
Total corporation bonds out of Maine.....	7,750 00			7,750 00
<i>Railroad Stock Owned.</i>				
Iowa Central, Preferred.....	5,000 00	1,800 00	3,000 00	3,000 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	1,400 00	1,400 00	1,400 00	1,400 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,200 00	2,332 00	2,200 00	
First National Bank, Portland.....	2,600 00	2,730 00	2,600 00	
Merchants' National Bank, Portland.....	825 00	1,133 00	825 00	
Messalonskee National Bank, Oakland.....	2,500 00	2,500 00	2,500 00	
National Bank of Fairfield, Fairfield.....	8,500 00	8,925 00	8,500 00	
National Shoe & Leather Bank, Auburn...	600 00	540 00	600 00	
People's National Bank, Waterville.....	4,000 00	4,480 00	4,000 00	
Portland National Bank, Portland.....	2,000 00	2,900 00	2,000 00	
South Berwick National Bank, So. Berwick	2,500 00	2,800 00	2,500 00	
Total national bank stock owned.....	25,725 00			25,725 00
<i>Loans on Railroad Bonds.</i>				
Portland & Brunswick Street.....		10,000 00	10,000 00	
Silverton, Gladstone & Northerly.....		3,100 00	3,100 00	13,100 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, Waterville.....		1,000 00	1,000 00	
Oakland Electric Company.....		4,000 00	4,000 00	
Seituate Water Company, Mass.....		5,000 00	5,000 00	
Somerset & Kennebec Company, Fairfield.....		11,200 00	11,200 00	28,200 00
<i>Loans on Trust Company Stock.</i>				
Lewiston Trust & Safe Deposit Company.....		2,000 00	2,000 00	
Waterville Trust Company.....		20,500 00	20,500 00	22,500 00
<i>Loans to Corporations.</i>				
Maine Furniture Supply Co., Fairfield (endorsed)...		33 15	33 15	
Masonic Trustees, Fairfield (endorsed).....		350 00	350 00	
The Roman Catholic Bishop of Portland.....		2,050 00	2,050 00	2,433 15
<i>Loans to Municipalities.</i>				
City of Waterville.....		5,000 00	5,000 00	
Town of Fairfield.....		27,000 00	27,000 00	
Fairfield Village Corporation.....		4,625 00	4,625 00	36,025 00
Loan on Somerset & Kennebec Co. bonds, Fairfield		12,000 00	12,000 00	
Loan on Lewiston, Brunswick & Bath St. Ry. stock		3,000 00	3,000 00	
Loans on People's National Bank stock, Waterville		1,333 42	1,333 42	
Loan on Fairfield Savings Bank book.....		225 00	225 00	
Loans on mortgages of real estate.....		81,137 76	81,137 76	97,696 18
Real estate, foreclosure.....		5,000 00	6,000 00	
Safe and fixtures.....		300 00	300 00	6,300 00
Premium account.....	-	-	2,947 34	
Expense account.....	-	-	1,811 93	4,759 27

FAIRFIELD SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$22,707 88	\$22,707 88	
Cash on hand.....	2,642 52	2,642 52	\$25,350 40
Unpaid accrued interest.....	4,782 48		\$515,439 00
Due depositors, earned dividend and accrued State tax	524,332 21		
	495,378 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax..	\$28,954 21		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

June 5, 1903.

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

LIABILITIES.

Deposits	\$724,159 16
Reserve fund	9,000 00
Undivided profits...	8,412 96
	\$741,572 12

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Deering, 4s, 1917, Sewer... ..	\$5,000 00	\$5,350 00	\$5,000 00	
Deering, 4s, 1919, School	3,000 00	3,325 00	3,000 00	
Westbrook, 4s, 1918, Refunding..	5,000 00	5,375 00	5,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	1,000 00	1,020 00	1,000 00	
Houlton, 4s, 1917, Funding.....	3,000 00	3,165 00	3,000 00	
South Portland, 4s, 1907, Refund.	5,000 00	5,075 00	5,000 00	
Water District of Dover Foxcroft, 3½s, 1933.	3,000 00	3,000 00	3,000 00	
Village of Farmington, 5s, 1932, Refunding.	42,000 00	50,190 00	42,000 00	
Total public funds of Maine	67,000 00			\$67,000 00
County of Bay, Mich., 5s, 1906, Bridge.....	1,000 00	1,040 00	1,000 00	
Delaware, Ind., 5s, 1904, Ct. House	7,000 00	7,105 00	7,000 00	
Franklin, O., 5s, 1917-18, Bridge..	4,000 00	4,800 00	4,000 00	
Hennepin & Minneapolis, Minn.,				
4½s, 1924, Court House & City Hall	1,000 00	1,190 00	1,000 00	
Miami, O., 6s, 1903-6, Ditch.....	11,000 00	11,385 00	11,000 00	
Polk, Ia., 3½s, 1917, Court House..	1,000 00	1,000 00	1,000 00	
Shelby, O., 6s, 1903, Improve.....	500 00	500 00	500 00	
Van Wert, O., 5s, 1918, Funding..	2,000 00	2,320 00	2,000 00	
City of Bradford, Pa., 6s, 1903, Water ...	3,000 00	3,000 00	3,000 00	
Chicago, Ill., 4½s, 1915, Sanitary				
District	2,000 00	2,220 00	2,000 00	
Cincinnati, O., 7s, 1904, Float Debt.	3,000 00	3,105 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Ref.	2,200 00	2,409 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Imp	1,000 00	1,040 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water	2,000 00	2,070 00	2,000 00	
Total public funds out of Maine.....	40,700 00			40,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,340 00	1,970 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943	2,000 00	2,330 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	5,610 00	5,500 00	
Bridgton & Saco River, 2d 4s, 1928	2,000 00	2,000 00	1,980 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,100 00	10,000 00	
Lime Rock, 4s, 1929	8,000 00	8,080 00	8,000 00	
Maine Central, 7s, 1912	1,000 00	1,280 00	1,000 00	
Maine Central, 5s, 1923	1,000 00	1,180 00	1,000 00	
Portland Railroad, 4½s, 1913	1,000 00	1,080 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915	5,000 00	5,450 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,650 00	10,000 00	
Portland & Rumford Falls, 4s, 1926	7,000 00	7,350 00	7,000 00	
Total railroad bonds of Maine	59,500 00			59,450 00
Allegheny & Kinzua, 5s, 1895	5,000 00	1,250 00	2,000 00	
Atchison, Topeka & Santa Fe, General				
Mortgage, 4s, 1995	2,000 00	2,000 00	1,930 00	
Athol & Orange Street, Mass., 5s, 1915.....	1,000 00	1,070 00	1,000 00	
Baltimore & Ohio, Pittsburg Junction and				
Middle Division, 3½s, 1925	2,000 00	1,790 00	1,770 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore & Ohio, S. W. Division, 3½s, 1925.	\$2,000 00	\$1,790 00	\$1,760 00	
Beech Creek, 4s, 1936	1,000 09	1,080 00	1,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	2,000 00	2,160 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917 .	2,000 00	2,150 00	2,000 00	
Bristol County Street, Mass., 5s, 1921	2,000 00	2,060 00	2,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918	2,000 00	2,160 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	1,255 00	1,000 00	
Buffalo & Susquehanna, 4s, 1951	3,000 00	2,940 00	3,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906	1,000 00	1,020 00	1,000 00	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Central Pacific, 4s, 1949	5,000 00	5,000 00	4,900 00	
Chicago & Alton, 3½s, 1950	1,000 00	760 00	850 00	
Chicago, Burlington & Quincy, Ill. Division, 3½s, 1949	2,000 00	1,900 00	2,000 00	
Chicago, Burlington & Quincy, 7s, 1903	2,000 00	2,060 00	2,000 00	
Chicago & Cincinnati, 5s, Optional 1912	3,000 00	3,240 00	3,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	5,000 00	5,400 00	5,000 00	
Clearfield & Jefferson, 6s, 1927	3,000 00	3,755 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	2,120 00	2,000 00	
Concord & Montreal, 4s, 1920	3,000 00	3,000 00	3,000 00	
Des Moines & Fort Dodge, 2½s, 1905	1,000 00	910 00	900 00	
Des Moines Suburban, Ia., 6s, Optional 1906	10,000 00	10,350 00	10,000 00	
Duluth Short Line, 5s, 1916	2,000 00	2,100 00	2,000 00	
Electric Railway, Light & Power Com- pany, Sedalia, Mo., 6s, 1912	5,000 00	1,250 00	5,000 00	
Framingham, Southboro & Marlboro Street, Mass., 5s, 1919	3,000 00	3,135 00	3,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	3,000 00	3,255 00	3,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	10,000 00	10,250 00	9,625 00	
Grand Rapids & Indiana, 4½s, 1941	3,000 00	3,270 00	3,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	4,000 00	4,300 00	4,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	3,000 00	3,060 00	2,980 00	
Hutchinson & Southern, 5s, 1928	2,000 00	2,000 00	2,000 00	
Illinois Central, St. Louis Division, 3½s, 1951	1,000 00	950 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951 .	1,000 00	950 00	1,000 00	
Indiana, Illinois & Iowa, 4s, 1950	3,000 00	3,030 00	2,890 00	
Iowa Central, 4s, 1951	2,000 00	1,820 00	1,850 00	
Iowa Central, 5s, 1935	1,000 00	1,110 00	1,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907	1,000 00	1,095 00	1,000 00	
Kentucky Central, 4s, 1987	3,000 00	3,000 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,180 00	3,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	2,000 00	2,060 00	2,000 00	
Louisville & Jacksonville Bridge, 4s, 1945..	3,000 00	2,925 00	3,000 00	
Lowell & Boston Street, Mass., 4½s, 1921...	2,000 00	2,100 00	2,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, Optional	2,000 00	2,100 00	1,800 00	
Middleboro, Wareham & Buzzard's Bay Street, Mass., 5s, 1921	2,000 00	2,120 00	2,000 00	
Milford, Attleboro & Woonsocket St. 5s, 1919	3,000 00	3,240 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	5,000 00	5,400 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949	3,000 00	3,000 00	2,925 00	
Naukeag Street, Salem, Mass., 5s, 1910...	5,000 00	5,200 00	5,000 00	
New York & New England, 7s, 1905	1,000 00	1,060 00	1,000 00	
New York, Ontario & Western, 4s, 1992	1,000 00	1,005 00	1,000 00	
Northern Pacific, 4s, 1907	2,000 00	2,040 00	2,000 00	
Ogden Street, Chicago, 6s, 1916	2,000 00	2,280 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 .	3,000 00	2,910 00	3,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,150 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	2,240 00	2,000 00	
Providence & Fall River, 5s, 1921	3,000 00	3,195 00	3,000 00	
Providence & Taunton Street, 5s, 1918	2,000 00	2,160 00	2,000 00	
Rutland-Canadian, 4s, 1949	3,000 00	2,940 00	3,000 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Scioto Valley & New England, 4s, 1939	\$2,000 00	\$1,970 00	\$2,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	2,000 00	1,880 00	1,900 00	
Toledo & Ohio Central, West. Div., 5s, 1935.....	3,000 00	3,330 00	3,000 00	
Trenton Passenger, N. J., 6s, Opt. 1916-17	5,000 00	5,625 00	5,000 00	
Union Pacific, 4s, 1947	3,000 00	3,075 00	2,760 00	
Wabash, Omaha Division, 3½s, 1941.....	500 00	420 00	425 00	
Wakefield & Stoneham St., Mass., 5s, 1915.....	3,000 00	3,150 00	3,000 00	
West Shore, 4s, 2361.....	2,000 00	2,200 00	2,000 00	
Wheeling & Lake Erie, 1st Consol. 4s, 1949	3,000 00	2,670 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,330 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,250 00	5,000 00	
Wisconsin Central, 4s, 1949.....	2,000 00	1,820 00	1,780 00	
Total railroad bonds out of Maine.....	212,500 00			\$206,390 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	3,060 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Calais Water Company, 5s, 1908	3,000 00	3,030 00	3,000 00	
Camden & Rockland Water Co., 6s, 1905.....	5,000 00	5,300 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	
Maine Steamship Co., Portland, 6s, 1926.....	1,000 00	1,070 00	1,000 00	
Mausam Water Co., Kennebunk, 5s, 1915.....	2,000 00	2,060 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 Co., Brunswick, 5s, 1906.....	500 00	505 00	500 00	
Portland Elevator Company, 4s, 1925-7	3,000 00	3,120 00	3,000 00	
Portland Water Company, Reg. 4s, 1927	5,500 00	5,775 00	5,500 00	
Rockland-Rockport Line Company, 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Light & Water Co., 6s, 1903-8.....	4,000 00	4,006 00	4,000 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	5,250 00	4,670 00	
Standish Water & Construction Co., 5s, 1913.....	500 00	540 00	500 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	86,500 00			86,080 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	4,725 00	2,700 00	
Portland & Ogdensburg	68,570 00	34,970 70	31,085 00	
Total railroad stock of Maine.....	72,270 00			34,785 00
Hereford	2,000 00	2,000 00	1,900 00	1,900 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston	1,500 00	1,500 00	1,500 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.....	3,000 00			2,750 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>
Belfast National Bank, Belfast	\$200 00	\$230 00	\$200 00	
Canal National Bank, Portland.....	6,800 00	7,344 00	6,800 00	
Casco National Bank, Portland.....	11,500 00	12,190 00	11,500 00	
Cumberland National Bank, Portland	4,300 00	4,386 00	4,295 00	
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	8,964 00	8,300 00	
Merchants' National Bank, Portland.....	4,875 00	6,695 00	4,875 00	
National Shoe & Leather Bank, Auburn...	5,000 00	4,500 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..	77,975 00			\$77,870 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>				
Boston & Worcester Street, Mass., (note)		5,000 00	5,000 00	
Maine Central		1,000 00	1,000 00	
Portland & Brunswick		10,000 00	10,000 00	16,000 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		10,000 00	10,000 00	
Essex-Union Water & Light Company, N. J....		1,000 00	1,000 00	
Rensselaer Water Company, N. Y.		5,000 00	5,000 00	
Sterling Water Company, Ill.		5,000 00	5,000 00	21,000 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company.		2,000 00	2,000 00	
Rockland-Rockport Lime Company, preferred.		5,000 00	5,000 00	
United States Steel Corporation		1,925 00	1,925 00	8,925 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.		180 00	180 00	480 00
Loan to American Woolen Company.....		10,000 00	10,000 00	
Loan to town of Wilton.....		5,000 00	5,000 00	
Loans on life insurance policies.....		525 00	525 00	
Loans on mortgages of real estate		51,043 52	51,043 52	66,568 52
Real estate, investment		21,600 00	21,600 00	
Real estate, foreclosure		5,000 00	7,200 00	28,800 00
Cash on deposit		15,596 80	15,596 80	
Cash on hand		2,976 80	2,976 80	18,573 60
Unpaid accrued interest.....		10,425 55		\$741,572 12
Due depositors, earned dividend and accrued State tax.....		788,721 37		
Estimated market value of resources above liability for deposits, earned dividends and State tax.....		729,979 16		
		\$58,742 21		

GARDINER SAVINGS INSTITUTION—GARDINER.

June 3, 1903.

GEORGE L. ROGERS, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer.

LIABILITIES.

Deposits	\$2,446,876 25
Reserve fund.....	120,000 00
Undivided profits.....	46,048 86
	\$2,612,925 11

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
United States, Registered 4s, 1925.....	\$50,000 00	\$67,750 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912-15, Railroad	25,000 00	27,125 00	25,000 00	
Penobscot, 3½s, 1916-21, Ct. House	10,000 00	10,150 00	10,000 00	
Sagadahoc, 4s, 1903, Funding....	3,000 00	3,000 00	3,000 00	
City of Auburn, 4s, 1904-6, Municipal....	1,500 00	1,515 00	1,500 00	
Augusta, 4s, 1917, Refunding....	1,000 00	1,070 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	21,400 00	20,000 00	
Biddeford, 4s, 1907, Sewer.....	8,500 00	8,712 50	8,500 00	
Brewer, 4s, 1921, Refunding.....	5,000 00	5,175 00	5,000 00	
Calais, 4s, 1926, Refunding.....	10,000 00	10,800 00	10,000 00	
Deering, 4s, 1918, Sch. Buildings	10,000 00	10,750 00	10,000 00	
Eastport, 4½s, 1907, Memorial H.	1,000 00	1,035 00	1,000 00	
Ellsworth, 4s, 1917, Refunding....	14,000 00	14,770 00	14,000 00	
Gardiner, 4s, 1903, Municipal....	2,000 00	2,000 00	2,000 00	
Gardiner, 4s, 1916, Refunding.....	30,000 00	31,950 00	30,000 00	
Gardiner, 3½s, 1913, Refunding....	10,500 00	10,605 00	10,500 00	
Hallowell, 4s, 1918, Water	10,000 00	10,600 00	10,000 00	
Lewiston, 3½s, 1913, Refunding ..	10,000 00	10,100 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	8,800 00	8,000 00	
Saco, 4s, 1917, Municipal.....	2,000 00	2,140 00	2,000 00	
South Portland, 4s, 1906-9, Ref....	7,000 00	7,105 00	7,000 00	
Waterville, 3½s, 1924-6, Refunding	15,000 00	15,000 00	15,000 00	
Waterville, 4s, 1903-9, Refunding	6,000 00	6,090 00	6,000 00	
Westbrook, 4s, 1911, Refunding	10,000 00	10,450 00	10,000 00	
Town of Boothbay, 4s, 1904-6, Municipal	300 00	301 50	300 00	
Boothbay Harbor, 4s, 1914, Water	2,000 00	2,040 00	2,000 00	
Brunswick, 4s, 1913-33, Sch. House	10,000 00	10,550 00	10,000 00	
Caribou, 4s, 1915, Refunding....	10,000 00	10,250 00	10,000 00	
Damariscotta, 3½s, 1911-27, Ref....	10,000 00	10,000 00	10,000 00	
Fort Fairfield, 3½s, 1910-14, Bridge	10,000 00	10,000 00	10,000 00	
Houlton, 3½s, 1923-32, Water.....	10,000 00	10,000 00	10,000 00	
Kennebunkport, 4s, 1904-12 Fund.	4,500 00	4,545 00	4,500 00	
Oakland, 3½s, 1904-22, Refunding	19,000 00	19,000 00	19,000 00	
Rumford, 4s, Optional 1903, Ref.	5,000 00	5,000 00	5,000 00	
Sanford, 3½s, 1905-17, School	16,000 00	16,000 00	16,000 00	
Southport, 4s, 1906, Bridge.....	2,800 00	2,800 00	2,800 00	
Total public funds of Maine.....	334,100 00			334,100 00
County of Ashland, Wis., 5s, 1903-17, Refund	10,000 00	10,750 00	10,000 00	
Bay, Mich., 5s, 1903, Bridge... ..	10,000 00	10,000 00	10,000 00	
Boone, Ia., 5s, 1904, Jail.....	5,000 00	5,075 00	5,000 00	
Butler, O., 4½s, 1916-18, Replen.	5,000 00	5,550 00	5,000 00	
Cerro Gordo, Ia., 3½s, 1905 Ct. H.	5,000 00	5,000 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road	5,000 00	5,375 00	5,000 00	
Clermont, O., 5s, 1916-22, Defic....	10,000 00	11,650 00	10,000 00	
Columbiana, O., 4s, 1905, Refund.	10,000 00	10,100 00	10,000 00	
Douglas, Neb., 5s, 1911, Refunding	5,000 00	5,525 00	5,000 00	
Franklin, Kan., 6s, 1910, Refund.	10,000 00	11,300 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,300 00	10,000 00	
Franklin, O., 6s, 1902-13, St. Imp.	12,000 00	12,000 00	12,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Gallia, O., 5s, 1918, Turnpike. . .	\$5,000 00	\$5,800 00	\$5,000 00	
Hancock, O., 4½s, 1910-12, Funding	5,000 00	5,300 00	5,000 00	
Harrison, Ind., 4s, 1906-9, Refund.	7,000 00	7,070 00	7,000 00	
Henry, O., 4s, 1904-11, Road Imp.	1,500 00	12,687 50	12,500 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,175 00	5,000 00	
Jackson, O., 4s, 1918, Turnpike. . .	10,000 00	10,450 00	10,000 00	
Jefferson, O., 4½s, Opt. 1905, Turn.	10,000 00	10,100 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	10,100 00	10,000 00	
Madison, Ky., 4s, 1939, Refunding	10,000 00	10,750 00	10,000 00	
Madison, O., 6s, 1905, Ct. H. & Jail	10,000 00	10,450 00	10,000 00	
Mahoning, O., 4½s, 1912-13, Bridge	20,000 00	21,600 00	20,000 00	
Monroe, Wis., 4s, 1907, Pub. Bldg.	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 4½s, 1906, Ref.	25,000 00	25,625 00	25,000 00	
Ottawa, O., 5s, 1904-21, Ct. House	9,000 00	9,900 00	9,000 00	
Otter Tail, Minn., 6s, 1905, Jail. . .	10,000 00	10,450 00	10,000 00	
Paulding, O., 5s, 1904, Ct. House	4,000 00	4,060 00	4,000 00	
Polk, Ia., 3½s, 1912-15, Court House	5,000 00	5,000 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge.	10,500 00	12,915 00	10,500 00	
Putnam, O., 4½s, 1907-8, Bridge. . .	7,000 00	7,245 00	7,000 00	
Reno, Kan., 5½s, Opt. 1914, Ref. . .	15,000 00	17,175 00	15,000 00	
Rice, Kan., 6s, 1920, Refunding. . .	10,000 00	12,100 00	10,000 00	
St. Louis, Minn., 6s, 1907, Refund.	7,000 00	7,665 00	7,000 00	
Sedgewick, Kan., 5½s, 1910, Ref. . .	10,000 00	11,050 00	10,000 00	
Shawnee, Kan., 5½s, 1907, Funding	25,000 00	26,625 00	25,000 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	12,000 00	10,000 00	
Vigo, Ind., 5s, 1904, Court House	2,000 00	2,030 00	2,000 00	
Warren, Ky., 4s, Opt. 1914, Turnp'k	20,000 00	20,700 00	20,000 00	
Washington, Kan., 5s, Optional 1904, Refunding.	4,000 00	4,040 00	4,000 00	
Webster, Ia., 4s, Opt. 1902, Ref. . .	13,000 00	13,060 00	13,000 00	
Wells, Ind., 5s, 1907, Court House	13,000 00	13,585 00	13,000 00	
Wyandotte, Kan., 5½s, Optional 1908, Refunding.	17,000 00	18,530 00	17,000 00	
City of				
Woodbury, Ia., 3½s, 1914, Refund.	15,000 00	15,000 00	15,000 00	
Akron, O., 5s, 1906, St. Improve.	15,000 00	15,600 00	15,000 00	
Kron, O., 4s, 1915, Bd. of Educ'n	5,000 00	5,175 00	5,000 00	
Anderson, Ind., 5s, 1918, Refund.	8,000 00	9,250 00	8,000 00	
Ashland, Wis., 5s, 1912, Improve.	10,000 00	10,950 00	10,000 00	
Ashtabula, O., 6s, 1903, Refunding	500 00	500 00	500 00	
Aurora, Ill., 5s, 1905, Refunding	10,000 00	10,250 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,750 00	5,000 00	
Battle Creek, Mich., 3½s, 1912, Pav.	10,000 00	10,000 00	10,000 00	
Battle Creek, Mich., 3½s, 1914, Sew.	10,000 00	10,000 00	10,000 00	
Battle Creek, Mich., 5s, 1910, Sewer	1,500 00	1,627 50	1,500 00	
Bay City, Mich., 4s, 1933, Water	5,000 00	5,350 00	5,000 00	
Bay City, Mich., 8s, 1512, Water	4,000 00	5,340 00	4,000 00	
Bellaire, O., 5s, 1910, Water & Fund	10,000 00	10,750 00	10,000 00	
Big Rapids, Mich., 5½s, 1905-7, Bldg.	15,000 00	15,000 00	15,000 00	
Boston, Mass., Reg. 3½s, 1932, Sch.	25,000 00	26,125 00	25,000 00	
Canton, O., 4s, 1918, Sch. D. Fund.	10,000 00	10,450 00	10,000 00	
Cincinnati, O., 6s, 1904, Sewer. . .	9,000 00	9,225 00	9,000 00	
Cleveland, O., 4s, 1906, Sch. Dist.	10,000 00	10,200 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer. . . .	20,000 00	22,100 00	20,000 00	
Clinton, Ia., 5s, Opt. 1901, City Imp.	3,000 00	3,000 00	3,000 00	
Columbus, O., 3½s, 1921, Bd. of Ed.	16,000 00	10,150 00	10,000 00	
Columbus, O., 4s, 1922, Viaduct Refunding	5,000 00	5,425 00	5,000 00	
Danville, Ill., 4s, 1910-12, Imp.	5,000 00	5,125 00	5,000 00	
Danville, Ill., 4s, 1903-8, Pub. Imp.	7,000 00	7,070 00	7,000 00	
Dayton, O., 4s, 1918-20, Bd. of Ed.	10,000 00	10,600 00	10,000 00	
Duluth, Minn., 6s, 1909, Indepen- dent School District.	10,000 00	11,350 00	10,000 00	
Duluth, Minn., 4½s, 1921, Indepen- dent School District.	5,000 00	5,675 00	4,800 00	
East Liverpool, O., 5s, 1903-6 Sch.	4,000 00	4,080 00	4,000 00	
East Liverpool, O., 5s, 1924, Ref.	10,000 00	12,000 00	10,000 00	
Elizabeth, N. J., 4s, 1922, Adjust.	2,500 00	2,500 00	2,500 00	
Elkhart, Ind., 4s, 1919, School. . . .	5,000 00	5,225 00	5,000 00	
Elkhart, Ind., 5s, 1903-5, School. . .	6,000 00	6,090 00	6,000 00	
Fergus Falls, Minn., 6s, 1908, City Hall and School.	10,000 00	10,550 00	10,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Findlay, O., 5s, 1908, Water.....	\$8,000 00	\$8,400 00	\$8,000 00	
	Findlay, O., 6s, 1907, Water	5,000 00	5,400 00	5,000 00	
	Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,075 00	5,000 00	
	Fremont, O., 5s, 1903, Water Works	2,000 00	2,000 00	2,000 00	
	Galesburg, Ill., 5s, 1910, Water..	5,000 00	5,425 00	5,000 00	
	Green Bay, Wis., 4s, 1918, Sewer	10,000 00	10,450 00	10,000 00	
	Hazleton, Pa., 4s, Opt. 1905, Third City Loan.....	10,000 00	10,050 00	10,000 00	
	Hazleton, Pa., 4s, Opt. 1905, School District.....	5,000 00	5,025 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	21,900 00	20,000 00	
	Ironton, O., 5s, 1915, Refunding..	5,000 00	5,600 00	5,000 00	
	Ishpeming, Mich., 4s, 1912-13 School District.....	10,000 00	10,200 00	10,000 00	
	Jacksonville, Ill., 4s, 1919, Ref...	5,000 00	5,225 00	5,000 00	
	Kansas City, Kan., 5s, 1909, School	10,000 00	10,550 00	10,000 00	
	Kansas City, Mo., 4½s, 1915, Judg.	5,000 00	5,550 00	5,000 00	
	Kansas City Mo., 3½s, 1913, School District.....	15,000 00	15,225 00	15,000 00	
	Kokoma, Ind., 4s, 1905, Refunding	14,000 00	14,070 00	13,165 40	
	Lansing, Mich., 4s, 1914-16, Ct. H.	22,000 00	22,770 00	22,000 00	
	Lexington, Ky., 4½s, 1932, Fundl.	10,000 00	11,550 00	10,000 00	
	Limo, O., 3½s, 1930, Refunding...	10,000 00	10,000 00	10,000 00	
	Logansport, Ind., 4s, 1905-15, Ref.	5,000 00	5,125 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	5,075 00	5,000 00	
	Madison, Wis., 4s, 1906, Refund.	5,000 00	5,050 00	5,000 00	
	Manistee, Mich., 4s, 1911, Water	10,000 00	10,150 00	10,000 00	
	Mankato, Minn., 4s, 1907, Sewer	10,000 00	10,100 00	10,000 00	
	Mankato, Minn., 5s, 1909, Water	4,000 00	4,260 00	4,000 00	
	Marquette, Wis., 5s, 1903-10, Sewer	4,500 00	4,702 50	4,500 00	
	Marquette, Mich., 3½s, 1926, Water	10,000 00	10,000 00	10,000 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	11,850 00	10,000 00	
	Milwaukee, Wis., 4s, 1903, Flush- ing Tunnel.....	6,000 00	6,000 00	6,000 00	
	Moline, Ill., 4s, 1919, School Dist.	5,000 00	5,225 00	5,000 00	
	Moline, Ill., 5s, 1907, Refunding	3,000 00	3,150 00	3,000 00	
	Moline, Ill., 4½s, 1904, Water Ex.	5,000 00	5,050 00	5,000 00	
	Muncie, Ind., 5s, 1907-12, Funding	22,000 00	23,780 00	22,000 00	
	Muskegon, Mich., 5s, 1903-24, Wat.	17,000 00	19,040 00	17,000 00	
	Muskegon, Mich., 5s, 1907, Con- tingent Fund.....	5,000 00	5,250 00	5,000 00	
	Newport, Ky., 5s, 1906-14, Sewer	9,500 00	10,307 50	9,500 00	
	Omaha, Neb., 4s, 1919, Sewer ..	5,000 00	5,300 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	10,400 00	10,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,020 00	2,000 00	
	Port Huron, Mich., 5s, 1914, Sch.	12,000 00	13,500 00	12,000 00	
	Port Huron, Mich., 4s, Optional 1918, Bridge.....	10,000 00	10,450 00	10,000 00	
	Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,250 00	5,000 00	
	Saginaw, Mich., 4s, 1905-10, St. Imp	15,200 00	15,428 00	15,200 00	
	Sandusky, O., 4½s, 1903-8, Wat. Ref.	9,000 00	9,180 00	8,930 00	
	Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,475 00	5,000 00	
	Sault Ste Marie, Mich., 4s, 1932, Water.....	8,000 00	8,360 00	8,000 00	
	South Bend, Ind., 4s, 1909, Ref.	5,000 00	5,100 00	5,000 00	
	South Bend, Ind., 4s, 1909, Gen- eral Purposes.....	5,000 00	5,100 00	5,000 00	
	Springfield, Mo., 4½s, Opt. 1901, Sew	10,000 00	10,000 00	10,000 00	
	Steubenville, O., 4s, Opt. 1914, Wat.	12,500 00	12,750 00	12,500 00	
	Superior, Wis., 5s, 1912, School..	35,000 00	35,000 00	35,000 00	
	Tiffin, O., 6s, 1907, Park.....	5,000 00	5,425 00	5,000 00	
	West Bay City, Mich., 5s, 1908, Sch.	10,000 00	10,550 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,850 00	10,000 00	
	Winfield, Kan., 6s, Optional 1907, Board of Education.....	10,000 00	10,350 00	10,000 00	
	Wyandotte, Kan., 6s, 1903, Munic.	7,500 00	7,500 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	10,500 00	10,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Borough of Braddock, Pa., 5s, 1904, Water..	\$4,500 00	\$4,567 50	\$4,500 00	
Township of Madison, O., 6s, 1903-7, Building	10,000 00	10,450 00	10,000 00	
Newark, O., 5s, 1918-22, Memo. Bldg.	5,000 00	5,775 00	5,000 00	
Sterling, Ill., 4½s, 1908-9, School..	10,000 00	10,350 00	10,000 00	
Youngstown, O., 5s, 1914, Park..	10,000 00	11,100 00	10,000 00	
Total public funds out of Maine	1,341,200 00			1,340,035 40
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,750 00	4,750 00	
Bridgton & Saco River, 4s, 1928.....	5,000 00	5,100 00	5,000 00	
Kennebec Central, 5s, 1910.....	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,100 00	10,000 00	
Maine Central, 4½s, 1905.....	3,000 00	3,030 00	3,000 00	
Maine Central, 4s, 1912.....	15,000 00	15,600 00	15,000 00	
Penobscot Shore Line, Registered 4s, 1920	10,000 00	10,700 00	10,000 00	
Phillips & Rangeley, 5s, 1910.....	25,000 00	25,000 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	5,000 00	5,700 00	5,000 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.....	143,000 00			142,750 00
Allegheny & Western, 4s, 1908.....	18,000 00	18,000 00	18,000 00	
Baltimore, Chesapeake & Atlantic, 4s, 1934	10,000 00	11,200 00	10,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,200 00	10,000 00	
Boston & Albany, 3½s, 1951.....	5,000 00	5,075 00	5,000 00	
Boston & Albany, 3½s, 1952.....	10,000 00	10,100 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1910	5,000 00	5,400 00	5,000 00	
Central Pacific, 4s, 1949.....	5,000 00	5,000 00	4,912 50	
Chicago & Northwestern, 3½s, 1987	10,000 00	9,800 00	10,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	10,000 00	10,800 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,800 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,225 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	15,000 00	15,000 00	15,000 00	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,000 00	
East Cleveland, O., 5s, 1910.....	20,000 00	20,500 00	20,000 00	
Elgin, Joliet & Eastern, 5s, 1941	5,000 00	5,650 00	5,000 00	
Illinois Central, St. Louis Division & Ter- minal, 3½s, 1951	10,000 00	9,500 00	9,500 00	
Illinois Central, Omaha Div., 3s, Opt. 1951.	10,000 00	8,400 00	9,050 00	
Kanawha & Michigan, 4s, 1990.....	20,000 00	17,800 00	16,400 00	
Lowell & Suburban Street, Mass., 5s, 1911..	10,000 00	10,760 00	10,000 00	
Lynn & Boston Railroad, Mass., 5s, 1924....	10,000 00	11,650 00	10,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	5,000 00	5,400 00	5,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	15,450 00	15,000 00	
New York & Greenwood Lake, 5s, 1946.....	10,000 00	10,600 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,600 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,800 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946....	9,000 00	9,090 00	9,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	15,000 00	16,350 00	14,625 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,500 00	10,000 00	
Total railroad bonds out of Maine.....	287,000 00			281,537 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co. (Me. and N. H.) 5s, 1904....	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, Opt. 1902.....	20,000 00	20,000 00	19,800 00	
Maine Water Company, 5s, 1931.....	30,000 00	30,000 00	30,000 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	126,000 00			125,800 00
Monroe Water Company, Mich., 4s, 1914....	3,000 00	3,000 00	3,000 00	3,000 00

GARDINER 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>
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	5,100 00	5,500 00	
Total railroad stock of Maine.....	16,500 00			\$12,000 00
Syracuse Rapid Transit, N. Y., Common...	10,500 00	3,150 00	3,000 00	3,000 00
<i>Loans on Railroad Bonds.</i>				
Cincinnati, Richmond & Muncie.....		25,000 00	25,000 00	
Kansas City, Fort Scott & Gulf.....		200 00	200 00	
Maine Central.....		400 00	400 00	
Mexican Central.....		10,000 00	10,000 00	
Northern Pacific.....		2,000 00	2,000 00	
Sandy River.....		29,000 00	29,000 00	66,600 00
<i>Loans on Corporation Bonds.</i>				
Denver Union Water Company, Col.....		15 00	15 00	
Western Telephone & Telegraph Company.....		15,000 00	15,000 00	15,015 00
Loan on city of Wichita, Kan. bond.....		1,000 00	1,000 00	
Loan on Proprietors of Revere House stock, Boston		1,350 00	1,350 00	
Loan on Granite National Bank stock, Augusta.....		5,000 00	5,000 00	
Loans to city of Gardiner.....		52,100 00	52,100 00	
Loan on certificate of deposit, Maine Trust & Bank- ing Co., Gardiner.....		15,000 00	15,000 00	
Loans on Gardiner Savings Institution books.....		3,125 00	3,125 00	
Loans on mortgages of real estate.....		105,849 57	105,849 57	183,424 57
Real estate, investment.....		20,000 00	20,000 00	
Real estate, foreclosure.....		12,000 00	12,000 00	32,000 00
Cash on deposit.....		18,395 09	18,395 09	
Cash on hand.....		5,267 55	5,267 55	23,662 64
Unpaid accrued interest.....		23,244 98		2,612,925 11
Due depositors, earned dividend and accrued State tax.....		2,765,339 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		2,489,036 75		
		276,302 44		

GORHAM SAVINGS BANK—GORHAM.

April 20, 1903.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

LIABILITIES.

Deposits	\$527,210 18
Reserve fund	27,730 00
Undivided profits	6,742 74
	\$561,682 92

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Mar- ket Value.	Charged on Books.	Total.
County of Aroostook, 4½s, 1915, Railroad Aid	\$5,000 00	\$5,475 00	\$25,000 00	
City of Belfast, 4s, 1918, Refunding	5,000 00	5,375 00	5,000 00	
Calais, 4s, 1926, Refunding	2,000 00	2,160 00	2,000 00	
Deering, 4s, 1912, Funding	500 00	525 00	500 00	
Rockland, 4s, Opt. 1901, Refund ..	2,000 00	2,000 00	2,000 00	
Saco, 4s, 1917, Municipal	1,000 00	1,070 00	1,000 00	
Town of Cape Elizabeth, 4s, 1903, Munic..	1,000 00	1,000 00	1,000 00	
Gorham, 4s, 1903, Funding	500 00	502 50	500 00	
Total public funds of Maine	17,000 00			\$17,000 00
Commonwealth of Massachusetts, Reg- istered 3½s, 1941, Metropolitan Water Loan	10,000 00	10,850 00	10,000 00	
State of New Hampshire, 6s, 1904, War Loan	1,000 00	1,025 00	1,000 00	
County of Allen, Ind., 4s, 1933, Court House	5,000 00	5,450 00	5,000 00	
Boone, Ia., 5s, 1904, Jail	5,000 00	5,050 00	5,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,350 00	2,000 00	
Delaware, Ind., 6s, 1913, Funding	2,000 00	2,000 00	2,000 00	
Franklin, Ky., 6s, Opt. 1903, Bridge	7,000 00	7,000 00	7,000 00	
Lawrence, O., 5s, 1920, Turnpike ..	2,000 00	2,250 00	2,000 00	
Lucas, O., 5s, 1903, Childrens Home	1,000 00	1,000 00	1,000 00	
Milwaukee, Wis., 5s, 1907, Building	1,500 00	1,522 50	1,500 00	
Ramsey, Minn., 4s, 1918, C. H.	5,000 00	5,325 00	5,000 00	
St. Louis, Mo., 6s, 1905, Park	2,000 00	2,300 00	2,000 00	
Shelby, O., 6s, 1905-6, Funding	5,000 00	5,275 00	5,000 00	
Vigo, Ind., 5s, 1906, Court House ..	4,500 00	4,747 50	4,500 00	
Washington, Kan., 5s, Optional 1904-5, Refunding	1,000 00	1,040 00	1,000 00	
City of Anderson, Ind., 6s, 1905-8, Fund..	6,000 00	6,090 00	6,000 00	
Boston, Mass., 4s, 1936, Street	2,000 00	2,150 00	2,000 00	
Cambridge, Mass., Registered 3½s, 1942, Park	5,000 00	5,750 00	5,000 00	
Chicago, Ill., 5s, 1908, San. Dist. ..	5,000 00	5,125 00	5,000 00	
Cleveland, O., 4s, 1921, Sewer	1,000 00	1,075 00	1,000 00	
Cleveland, O., 5s, 1907, St. Imp	4,000 00	4,400 00	4,000 00	
Cleveland, O., 4s, 1921, Sch. Dist. ..	5,000 00	5,325 00	5,000 00	
Duluth, Minn., 5s, 1907, Defining Boundary	5,000 00	5,500 00	5,000 00	
East Liverpool, O., 5s, 1929, Ref.	1,000 00	1,055 00	1,000 00	
Evansville, Ind., 6s, 1908, Redemp.	6,000 00	7,380 00	6,000 00	
Huntington, Ind., 6s, 1911-12, Water	1,000 00	1,115 00	1,000 00	
Indianapolis, Ind., 4s, 1924-3, Sch.	5,000 00	5,725 00	5,000 00	
Kansas City, Kan., 6s, 1904, Imp.	5,000 00	5,575 00	5,000 00	
Kokomo, Ind., 5s, 1903, School	4,000 00	4,080 00	4,000 00	
Lima, O., 5s, 1916, Water	3,000 00	3,195 00	3,000 00	
Marion, Ind., 6s, 1904, School	1,000 00	1,140 00	1,000 00	
Milwaukee, Wis., 5s, 1903, Hospital	1,000 00	1,025 00	1,000 00	
Moline, Ill., 5s, 1909, School Dist.	1,000 00	1,000 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	5,000 00	5,375 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding	5,000 00	5,475 00	5,000 00	
New Bedford, Mass., Registered 3½s, 1951, Park	4,000 00	4,420 00	4,000 00	
	5,000 00	5,150 00	5,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Newport, Ky., 5s, Opt. 1914, Sew.	\$1,000 00	\$1,125 00	\$1,000 00	
Newton, Mass., 6s, 1905, Water ..	5,000 00	5,250 00	5,000 00	
New York, N. Y., Registered 3½s, 1950, Rapid Transit.....	10,000 00	10,600 00	10,000 00	
Piqua, O., 6s, 1903, Refunding....	1,500 00	1,500 00	1,500 00	
Piqua, O., 6s, 1913, School	2,500 00	2,962 50	2,500 00	
Port Huron, Mich., 4s, Optional 1918, Bridge	3,000 00	3,135 00	3,000 00	
Port Huron, Mich., 4s, Optional 1918, Refunding.....	5,000 00	5,225 00	5,000 00	
St. Cloud, Minn., 5s, Opt. 1914, Ref.	5,000 00	5,500 00	5,000 00	
St. Joseph, Mo., 6s, 1903, Funding	5,000 00	5,000 00	5,000 00	
St. Louis, Mo., 6s, 1906, Purchase .	1,000 00	1,080 00	1,000 00	
Sioux City, Ia., 4½s, Opt. 1906, Ref.	2,000 00	2,030 00	2,000 00	
South Chicago, Ill., 5s, 1908, Sch.	5,000 00	5,350 00	5,000 00	
Toledo, O., Reg. 4s, 1944, Park...	10,000 00	11,400 00	10,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	1,000 00	1,215 00	1,000 00	
Wausau, Wis., 5s, 1905, Water....	1,000 00	1,025 00	1,000 00	
Wausau, Wis., 5s, 1906, Refund ..	2,000 00	2,070 00	2,000 00	
West Bay City, Mich., 5s, 1925, Ref.	6,000 00	7,140 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	2,150 00	2,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,660 00	6,000 00	
Total public funds out of Maine	210,000 00			\$210,000 00
<i>Railroad Bonds Owned.</i>				
Calais Street, 1st Mortgage, 6s, Opt. 1904 ...	3,000 00	3,000 00	3,000 00	
Eastern, 6s, 1906.....	6,000 00	6,360 00	6,000 00	
Maine Central, Consolidated 4½s, 1912.....	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine	13,000 00			13,000 00
Albany & Susquehanna, 6s, 1906.....	2,000 00	2,090 00	2,000 00	
Central of New Jersey, 5s, 1907.....	5,000 00	6,500 00	5,000 00	
Chicago & North Michigan, 5s, 1931	5,000 00	5,350 00	4,675 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,200 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1900.....	6,000 00	6,180 00	5,880 00	
Detroit & Mackinac, 4s, 1905.....	1,000 00	910 00	1,000 00	
Duluth Street, Minn., 5s, 1930.....	5,000 00	5,200 00	5,000 00	
East Cleveland Street, O., 5s, 1910.....	2,000 00	2,050 00	2,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	6,000 00	6,800 00	6,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,500 00	4,775 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	9,970 00	
Lehigh Valley of New York, 4½s, 1940.....	6,000 00	6,480 00	6,000 00	
Louisville, New Albany & Chicago, 6s, 1910	2,000 00	2,210 00	2,000 00	
Lynn & Boston, 1st Mortgage, 5s, 1924.....	6,000 00	6,990 00	6,000 00	
New York & Greenwood Lake, 5s, 1946.....	5,000 00	5,350 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	6,150 00	5,000 00	
St. Louis & San Francisco, S. W. Div., 5s, 1947	5,000 00	5,000 00	4,850 00	
St. Louis & San Francisco, 5s, 1987.....	5,000 00	5,500 00	5,000 00	
Scioto Valley & New England, 4s, 1909.....	5,000 00	5,050 00	5,000 00	
Toledo Consolidated, O., 5s, 1909.....	3,000 00	3,030 00	3,000 00	
Trenton Passenger, N. J., 6s 1930-1.....	8,000 00	9,520 00	8,000 00	
Watervliet Turnpike & Ry., Albany, 6s, 1919	1,000 00	1,180 00	1,000 00	
Wheeling & Lake Erie, Lake Erie Division, 5s, 1926.....	1,000 00	1,120 00	1,000 00	
Total railroad bonds out of Maine.....	104,000 00			103,150 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	1,020 00	1,000 00	
Caribou Water Company, 5s, 1909.....	4,000 00	2,000 00	4,000 00	
Maine & New Hampshire Granite Com. pany, 5s, Optional 1902.....	2,000 00	1,800 00	2,000 00	
Norway Water Company, 5s, 1906.....	1,000 00	1,020 00	1,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906..	1,000 00	1,010 00	1,000 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>
Portland Water Company, 4s, 1927	\$4,000 00	\$4,200 00	\$4,000 00	
Presque Isle Water Company, 5s, 1907	2,500 00	2,537 50	2,500 00	
Skowhegan Water Company, 5s, 1917	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine	22,560 00			\$22,500 00
Eau Claire Light & Power Co., Wis., 4s, 1917	1,250 00	1,250 00	1,250 00	
Indianapolis Water Company, Ind., 6s, 1911	500 00	560 00	500 00	
Total corporation bonds out of Maine . . .	1,750 00			1,750 00
<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	
Caseco National Bank, Portland	3,200 00	3,392 00	3,125 00	
Cumberland National Bank, Portland	3,600 00	3,672 00	3,160 00	
First National Bank, Portland	2,500 00	2,625 00	2,500 00	
Merchants' National Bank, Portland	150 00	206 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 & Guarantee Company, McKeesport, Pa.		475 00	475 00	
City Water Works, Merrill, Wis		475 00	475 00	950 00
<i>Loans on Savings Bank Books.</i>				
Gorham Savings Bank		550 00	550 00	
York County Savings Bank, Biddeford		100 00	100 00	650 00
Loan on Boston & Maine Railroad stock		7,800 00	7,800 00	
Loan on Westbrook Trust Company stock		900 00	900 00	
Loan to First Congregational Parish of Gorham		700 00	700 00	
Loan to town of Gorham		2,000 00	2,000 00	
Loan on personal property		250 00	250 00	
Loans on mortgages of real estate		153,275 73	153,275 73	164,925 73
Real estate, foreclosure		5,950 00	5,950 00	5,950 00
Cash on deposit		4,468 15	4,468 15	
Cash on hand		1,804 04	1,804 04	6,272 19
Unpaid accrued interest		7,836 77		\$561,682 92
Due depositors, earned dividend and accrued State tax		597,133 19		
		531,326 28		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$65,806 91		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

May 12, 1903.

ELIPHALET ROWELL, President.

CHARLES H. DUDLEY, Treasurer.

LIABILITIES.

Deposits.....	\$780,882 29
Reserve fund.....	40,000 00
Undivided profits	13,877 16
	<hr/>
	\$834,759 45

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, Railroad	\$10,000 00	\$10,850 00	\$10,000 00	
City of Augusta, 4s, 1919, Funding.....	2,000 00	2,150 00	2,000 00	
Oldtown, 3½s, 1921, Refunding...	6,000 00	6,000 00	6,000 00	
Town of Boothbay Harbor, 4s, 1908-10 Ref.	6,660 00	6,759 90	6,660 00	
Caribou, 3½s, 1921, Refunding ...	3,000 00	3,000 00	3,000 00	
East Livermore, 3½s, 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.....	37,660 00			\$37,660 00
County of Anne Arundel, Md., 5s, 1908, School and Building.....	12,000 00	12,720 00	12,000 00	
Athens, O., 5s, 1925, Funding....	5,000 00	6,025 00	5,000 00	
Bay, Mich., 5s, 1906, Bridge.....	5,000 00	5,200 00	5,000 00	
Bourbon, O., 6s, 1909, Funding...	2,000 00	2,250 00	2,000 00	
Clay, Ind., 5s, 1903-5, Road.....	10,600 00	10,150 00	10,600 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	10,300 00	10,000 00	
Franklin, O., 4s, 1923, Building..	12,000 00	13,560 00	12,000 00	
Gallia, O., 5s, 1919, Pike.....	10,000 00	11,650 00	10,000 00	
Hancock, O., 4½s, 1917, Funding..	5,000 00	5,475 00	5,000 00	
Hancock, O., 5s, 1918, Ct. House	2,000 00	2,320 00	2,000 00	
Hardin, O., 6s, 1905-7, Ditch.....	5,000 00	5,325 00	5,000 00	
Jackson, O., 4s, 1917, Turnpike..	5,000 00	5,200 00	5,000 00	
Jefferson, Ind., 4s, 1922, Road...	7,000 00	7,245 00	7,000 00	
Lawrence, Ind., 5s, 1907, Road...	5,000 00	5,250 00	5,000 00	
Lyon, Kan., 4½s, Opt. 1915, Ref.	6,000 00	6,300 00	6,000 00	
Lyon, Kan., 4½s, 1919, Refunding	12,000 00	12,720 00	12,000 00	
Macon, Ill., 5s, 1906, Court House	2,000 00	2,080 00	2,000 00	
Polk, Ia., 3½s, 1912, Court House	5,000 00	5,000 00	5,000 00	
St. Louis, Minn., 4s, 1916, Road..	5,000 00	5,250 00	5,000 00	
Sedgwick, Kan., 5s, Opt. 1915, Fund	2,000 00	2,240 00	2,000 00	
Sedgwick, Kan., 5½s, 1916, Refund.	10,000 00	11,200 00	10,000 00	
Shelby, O., 6s, 1907-9, Funding...	5,000 00	5,500 00	5,000 00	
Talbot, Md., 4s, 1923-7, Redemp..	5,000 00	5,175 00	5,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,150 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	4,000 00	4,380 00	4,000 00	
Ashland, Wis., 4s, 1905, Improve.	4,000 00	4,020 00	4,000 00	
Bay City, Mich., 8s, 1903, Water	3,000 00	3,000 00	3,000 00	
Chicago, Ill., 5s, 1904, San. Dist.	1,000 00	1,015 00	1,000 00	
Clinton, Ia., 5s, 1912, Funding ...	6,000 00	6,630 00	6,000 00	
Council Bluffs, Ia., 6s, Optional 1900-1, Improvement.....	10,000 00	10,000 00	10,000 00	
Dayton, O., 4s, 1920, School.....	5,000 00	5,325 00	5,000 00	
Elgin, Ill., 5s, 1904, School Dist.	2,000 00	2,030 00	2,000 00	
Elwood, Ind., 6s, 1908, School....	5,000 00	5,500 00	5,000 00	
Findlay, O., 5s, 1908, Water.....	5,000 00	5,250 00	5,000 00	
Findlay, O., 3½s, 1917, City Hall	5,000 00	5,000 00	5,000 00	
Ironton, O., 5s, 1912, Sewer.....	3,000 00	3,285 00	3,000 00	
Ironwood, Mich., 6s, 1913, Imp.	3,000 00	1,500 00	3,000 00	
Ishpeming, Mich., 4s, 1914, Sch.	9,000 00	9,180 00	9,000 00	
Jacksonville, Ill., 5s, 1905, Fund.	10,000 00	10,250 00	10,000 00	
Kansas City, Kan., 6s, Optional 1905, Improvement.....	5,000 00	5,200 00	5,000 00	
Kansas City, Mo., 3½s, 1919, Sch.	7,000 00	7,105 00	7,000 00	
Lansing, Mich., 4s, 1920, Water	5,000 00	5,225 00	5,000 00	
Marion, O., 5s, 1903, Paving.....	2,000 00	2,130 00	2,000 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	Marquette, Mich., 3½s, 1911, Imp.	\$5,000 00	\$5,000 00	\$5,000 00	
	Nebraska City, Neb., 6s, 1912, Pav.	5,000 00	5,700 00	5,000 00	
	Newport, Ky., 5s, Opt. 1906, Sewer	1,500 00	1,560 00	1,500 00	
	New York, N. Y., Reg. 3½s, 1920,				
	Aqueduct.....	5,000 00	5,175 00	5,000 00	
	Omaha, Neb., 4s, 1933, Renewal..	5,000 00	5,450 00	5,000 00	
	Owensboro, Ky., 4s, Optional 1915,				
	Street Improvement.....	11,000 00	11,275 00	11,000 00	
	St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	11,250 00	10,000 00	
	Sedalia, Mo., 4½s, Opt. 1907, Ref.	5,000 00	5,150 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	2,562 50	2,500 00	
	Springfield, Mo., 4½s, Opt. 1906, Ref.	5,000 00	5,125 00	5,000 00	
	Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,380 00	4,000 00	
	Toledo, O., 4s, 1929, Refunding...	20,000 00	22,200 00	20,000 00	
	Wausau, Wis., 5s, 1905, Water...	7,000 00	7,175 00	7,000 00	
	West Bay City, Mich., 5s, 1917,				
	Electric Lights.....	8,000 00	9,080 00	8,000 00	
	Zanesville, O., 4½s, 1905, Improve.	5,000 00	5,075 00	5,000 00	
Town of	Stowe, Vt., 4s, 1913, Railroad ...	5,000 00	5,050 00	5,000 00	
Village of	Duluth, Minn., 6s, 1908, Funding	10,000 00	11,150 00	10,000 00	
Township of	Youngstown, O., 5s, 1914, Park	5,000 00	5,550 00	5,000 00	
Total public funds out of Maine...		387,000 00			\$367,000 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943.....	10,000 00	11,760 00	10,000 00	
	Boston & Maine, 4s, 1942.....	5,000 00	5,450 00	5,000 00	
	Eastern, 6s, 1906.....	10,000 00	10,600 00	9,481 42	
	Knox & Lincoln, 5s, 1921.....	3,000 00	3,330 00	3,000 00	
	Maine Central, 7s, 1912.....	4,000 00	5,120 00	4,000 00	
	Penobscot Shore Line, Reg. 4s, 1920....	10,000 00	10,700 00	10,600 00	
Total railroad bonds of Maine.....		42,060 00			41,481 42
	Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,660 00	5,000 00	
	Bellaire, Bridgeport & Martins Ferry St.,				
	O., 6s, Optional 1908.....	11,000 00	11,825 00	11,000 00	
	Bennington & Rutland, 4½s, 1927.....	5,000 00	5,250 00	5,000 00	
	Brooklyn Street, Cleveland, O., 6s, 1903....	5,000 00	5,000 00	5,000 00	
	Buffalo & Susquehanna, 4s, 1931.....	5,000 00	4,900 00	5,000 00	
	Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
	Cleveland Terminal & Valley, 4s, 1905.....	5,000 00	4,700 00	4,975 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	5,200 00	5,000 00	
	Grand Rapids, Kalkaska & Southeastern,				
	5s, 1907.....	5,000 00	5,000 00	5,000 00	
	Jamestown Street, N. Y., 6s, 1923.....	20,000 00	20,600 00	20,000 00	
	Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,300 00	10,000 00	
	Kansas City Belt, Mo., 1st. Mort., 6s, 1916....	6,000 00	6,840 00	6,000 00	
	Milford, Holliston & Framingham Street,				
	Mass., 5s, 1918.....	10,000 00	10,800 00	10,000 00	
	Southern Railway, St. Louis, Mo., 6s, 1904....	14,000 00	14,000 00	14,000 00	
	Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,050 00	5,000 00	
	Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,400 00	9,600 00	
	Trenton Passenger, N. J., 6s, Opt. 1913-31....	15,000 00	17,325 00	15,000 00	
Total railroad bonds out of Maine ..		147,000 00			146,575 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	
	Bliddeford & Saco Water Company, 5s, 1904	17,000 00	17,000 00	17,000 00	
	Calais Water Company, 5s, 1906.....	2,000 00	2,020 00	2,000 00	
	Eastport Water Company, 5s, 1918.....	12,000 00	12,350 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	3,060 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, 1909.....	5,000 00	5,000 00	5,000 00	

HALLOWELL SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Presque Isle Water Company, 5s, 1907	\$6,000 00	\$6,090 00	\$6,000 00	
Rockland Water Company, 5s, 1919	3,000 00	3,360 00	3,000 00	
Standish Water & Construction Co., 5s, 1913	10,000 00	10,800 00	10,000 00	
Total corporation bonds of Maine.....	115,000 00			\$114,875 00
Berlin Water Company, N. H., 5s, Opt. 1902	6,500 00	6,500 00	6,500 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.....	47,000 00			47,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,000 00	2,120 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	1,200 00	1,000 00	
Hallowell National Bank, Hallowell.....	1,200 00	1,440 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	11,016 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
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		300 00	300 00	
Hallowell Savings Institution.....		500 00	500 00	800 00
Loan on Belfast & Moosehead Lake Railroad stock		50 00	50 00	
Loans on mortgages of real estate.....	48,868 01		48,868 01	48,918 01
Real estate investment		1,000 00	1,000 00	
Real estate foreclosure.....		1,960 29	1,960 29	2,960 29
Expense account ..		-	604 48	604 48
Cash on deposit.....		5,634 44	5,634 44	
Cash on hand		350 81	350 81	5,985 25
Unpaid accrued interest.....		11,300 66		\$834,759 45.
Due depositors, earned dividend and accrued State tax ..		886,191 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		790,954 13		
		\$95,237 48		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

September 10, 1903.

NEWELL B. COOLIDGE, President.

CHARLES C. BURRILL, Treasurer.

LIABILITIES.

Deposits	\$387,672 82
Reserve fund.....	19,274 00
Undivided profits	4,181 18
	\$411,128 00

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1925.....	\$6,000 00	\$8,100 00	\$6,000 00	\$6,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	2,000 00	2,190 00	2,000 00	
Penobscot, 3½s, 1922, Court House	5,000 00	5,075 00	5,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	2,000 00	2,140 00	2,000 00	
City of Augusta, 4s, 1908, Refunding ..	1,000 00	1,030 00	1,000 00	
Bangor, 6s, 1905, Water.	1,000 00	1,050 00	1,000 00	
Deering, 4s, 1917, Sewer	500 00	535 00	500 00	
Ellsworth, 4s, 1907, Municipal...	2,700 00	2,754 00	2,700 00	
Ellsworth, 4s, 1912, Refunding...	2,100 00	2,184 00	2,100 00	
Portland, 6s, 1907, Railroad Aid	1,000 00	1,100 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.....	29,370 00			29,370 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	1,000 00	1,190 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,180 00	3,000 00	
City of Duluth, Minn., 4s, 1909, Refunding	2,000 00	2,030 00	2,000 00	
Duluth, Minn., 5s, 1918, Gen Fund.	2,000 00	2,350 00	2,000 00	
Kansas City, Mo., 6s, 1904-5, Imp.	3,000 00	3,120 00	3,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,140 00	2,000 00	
Muskegon, Mich., 5s, 1924, Water	1,000 00	1,200 00	1,000 00	
Omaha, Neb., 4s, 1907, Refunding	8,000 00	8,160 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.	5,000 00	5,175 00	5,000 00	
Toledo, O., 3½s, Opt. 1924, Refund.	3,000 00	3,060 00	3,000 00	
West Bay City Mich., 5s, 1917, Electric Light.	2,000 00	2,270 00	2,000 00	
Town of Littleton, N. H., 3½s, 1922, Water	3,000 00	3,000 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	1,000 00	1,115 00	1,000 00	
Total public funds out of Maine.....	36,000 00			36,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	2,000 00	2,340 00	2,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	2,000 00	2,330 00	2,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,550 00	5,000 00	
Maine Central, 4½s, 1916.....	1,000 00	1,060 00	1,000 00	
Portland & Ogdensburg, 5s, 1908.....	1,000 00	1,065 00	1,000 00	
Total railroad bonds of Maine.....	11,000 00			11,000 00
Davenport & Rock Island, 6s, 1910.....	3,000 00	3,060 00	3,000 00	
Hereford, 4s, 1930.....	2,000 00	2,040 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	2,080 00	1,920 00	
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, Opt. 1904.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	17,000 00			16,920 00

HANCOCK COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	
Ellsworth Water Company, 5s, 1909.....	10,500 00	10,815 00	10,500 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... ..	23,000 00			\$23,000 00
Eau Claire Light & Power Co., Wis., 4s, 1917	1,000 00	1,000 00	980 00	980 00
<i>Railroad Stock Owned.</i>				
European & North American.....	400 00	600 00	400 00	400 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	1,060 00	1,000 00	
Cumberland National Bank, Portland.	700 00	714 00	700 00	
First National Bank, Bar Harbor.	500 00	500 00	500 00	
First National Bank, Ellsworth.....	300 00	495 00	300 00	
Portland National Bank, Portland.	1,000 00	1,450 00	1,000 00	
Total national bank stock owned	13,500 00			13,500 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	500 00	625 00	500 00	500 00
<i>Loans on Public Funds.</i>				
United States		50 00	50 00	
City of Augusta.....		1,000 00	1,000 00	1,050 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		1,000 00	1,000 00	
Penobscot Central.....		500 00	500 00	1,560 00
<i>Loans on Corporation Bonds.</i>				
Consolidated Rosendale Cement Company, New York		7,000 00	7,000 00	
Newport Light & Power Company.....		447 50	447 50	
Pittsfield Electric Light and Power Company		50 00	50 00	7,497 50
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		5,350 00	5,350 00	
Messalonskee National Bank, Oakland.....		900 00	900 00	6,250 00
<i>Loans to Corporations.</i>				
Bluehill Mineral Spring Company (endorsed).....		1,100 00	1,100 00	
Consolidated Rosendale Cement Company, New York		7,769 46	7,769 46	
Sherwin-Burrill Soap Co., Ellsworth (endorsed)....		1,500 00	1,500 00	
Union Safe Deposit and Trust Company, Portland...		5,000 00	5,000 00	
Whitcomb, Haynes & Co., Ellsworth (endorsed)		2,000 00	2,000 00	17,369 46
<i>Loans to Municipalities.</i>				
Town of Cherryfield		510 56	510 56	
Otis		1,000 00	1,000 00	1,510 56
Loan on Eastern Maine Railway stock		2,000 00	2,000 00	
Loan on Hancock Land Company stock.....		2,500 00	2,500 00	
Loan on note of Ellsworth Hardwood Supply Co....		500 00	500 00	
Loan on personal property.....		45 00	45 00	
Loans on Hancock County Savings Bank books.....		177 00	177 00	
Loans on mortgages of real estate.....		145,366 06	145,366 06	150,588 06
Real estate foreclosure.....		21,146 08	21,146 08	21,146 08
Premium account.....	-	-	3,839 05	
Expense account.....	-	-	908 75	4,747 80

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$59,847 82	\$59,847 82	
Cash on hand.....	1,950 72	1,950 72	\$61,798 54
Unpaid accrued interest..	8,811 06		\$411,128 00
Due depositors, earned dividend and accrued State tax.....	424,713 26		
	391,407 56		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$33,305 70		

HOULTON SAVINGS BANK—HOULTON.

October 15, 1903.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

LIABILITIES.

Deposits.....	\$823,711 70
Reserve fund	15,135 00
Undivided profits.....	13,053 12
Bills payable.....	15,000 00
	\$866,899 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>
County of Aroostook, 4s, 1913, Refunding ..	\$9,000 00	\$9,540 00	\$9,000 00	
Aroostook, 4½s, 1912, R. E. Aid...	17,000 00	18,275 00	17,000 00	
Penobscot, 3½s, 1924-S, Ct. House...	5,000 00	5,100 00	5,000 00	
City of Old Town, 4s, 1918, Refunding...	4,000 00	4,180 00	4,000 00	
Town of Fort Fairfield, 3½s, 1915-20, Bridge	5,000 00	5,000 00	5,000 00	
Houlton, 3½s, 1904-33, Water.....	34,200 00	34,200 00	34,200 00	
Houlton, orders	12,000 00	12,000 00	12,000 00	
Masardis 3½s, 1921, Bridge.....	3,000 00	3,000 00	3,000 00	
Washburn, 3½s, 1921, Bridge	10,000 00	10,000 00	10,000 00	
Westfield Plantation, order.....	61 00	61 00	61 00	
Total public funds of Maine	99,261 00			\$99,261 00
County of Athens, O., 5s, 1925, Funding...	5,000 00	6,025 00	5,000 00	
Hancock, O., 5s, 1918, Ct. House.	4,000 00	4,640 00	4,000 00	
Sedgwick, Kan., 5½s, 1910, Fund.	5,000 00	5,609 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	7,000 00	7,455 00	7,000 00	
City of Chicago, Ill., 4s, 1910, San. Dist..	5,000 00	5,225 00	5,000 00	
Owensboro, Ky., 4s, Opt. 1915, Imp.	3,000 00	3,075 00	3,000 00	
Water	10,000 00	10,350 00	10,000 00	
Xenia, O., 4½s, 1912, Refunding...	4,000 00	4,180 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, School...	4,550 00	5,073 25	4,550 00	
Total public funds out of Maine	47,550 00			47,550 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mortgage, 5s, 1943	100,000 00	117,000 00	99,955 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943.....	5,000 00	5,825 00	5,000 00	
Bangor & Aroostook, Car Trust, 5s, 1906....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921	3,000 00	3,330 00	3,000 00	
Maine Central, 7s, 1912	200 00	255 00	200 00	
Portland & Ogdensburg, Con. Mort., 5s, 1908	2,000 00	2,130 00	2,000 00	
Total railroad bonds of Maine.....	115,200 00			115,155 00
Baltimore & Ohio, S. W. Div., 3½s, 1925	5,000 00	4,425 00	4,537 50	
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,030 00	3,000 00	
Chicago & Cincinnati, 5s, Opt. 1912	10,000 00	10,800 00	10,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	1,000 00	1,080 00	1,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	2,600 00	2,160 00	2,000 00	
Des Moines & Fort Dodge, 2½s, 1905	10,000 00	9,000 00	9,500 00	
Des Moines Suburban, Ia., 6s, 1921	2,000 00	2,300 00	2,000 00	
Detroit Railway, Mich., 5s, 1924.....	6,000 00	6,360 00	5,970 00	
East Liverpool Ry., O., 1st Mort, 5s, 1917 ...	1,500 00	1,500 00	1,500 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	5,000 00	5,300 00	5,000 00	
Illinois Central, Omaha Division, 5s, 1931..	5,000 00	4,200 00	4,550 00	
Louisville & Jeffersonville Bridge, 4s, 1945.	5,000 00	4,750 00	4,950 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,475 00	5,000 00	
Toledo & Ohio Central, St. Mary's Division,				
4s, 1931.....	13,000 00	12,220 00	12,656 80	

HOULTON 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. 1912.....	\$5,000 00	\$5,450 00	\$5,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,500 00	10,000 00	
Total railroad bonds out of Maine	88,500 00			\$86,664 30
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,000 00	1,000 00	
Eastern Manfg. Company, Bangor, 5s, 1910.	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	3,000 00	3,135 00	3,000 00	
Houlton Water Company, 4s, 1909.....	2,000 00	2,000 00	2,000 00	
New England Elevator Company, Portland, 3½s, 1908-11.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.. . . .	31,000 00			31,000 00
Swift Refrigerator Transportation Com- pany, Chicago, 4½s, 1910.....	5,000 00	5,000 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,500 00	2,625 00	2,500 00	
Farmers' National Bank, Houlton.....	1,000 00	1,400 00	1,000 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	11,250 00	7,500 00	
Kenduskeag National Bank, Bangor.....	1,000 00	1,250 00	1,000 00	
National Shoe & Leather Bank, Auburn..	8,700 00	7,830 00	8,700 00	
Newcastle National Bank, Newcastle	1,000 00	1,030 00	1,000 00	
Norway National Bank, Norway.....	700 00	840 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	35,400 00			35,400 00
American National Bank, Kansas City, Mo.	100 00	148 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 Company, 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	
Presque Isle National Bank, Presque Isle		1,790 00	1,790 00	2,790 00
<i>Loans to Municipalities.</i>				
Town of Bridgewater		3,250 00	3,250 00	
Fort Fairfield		8,600 00	8,600 00	
Masardis		250 00	250 00	
Mt. Chase		1,200 00	1,200 00	
Chapman Plantation		1,050 00	1,050 00	
Connor Plantation		1,000 00	1,000 00	
Crystal Plantation		100 00	100 00	
Oxbow Plantation		1,000 00	1,000 00	
Portage Lake Plantation		3,000 00	3,000 00	19,450 00
Loan on city of Waterville bond		1,000 00	1,000 00	
Loans on Bangor & Aroostook Railroad bonds		12,570 00	12,570 00	
Loan on Shawmigan Water & Power Company bond, Canada		1,000 00	1,000 00	
Loans on Houlton Savings Bank books		2,000 00	2,000 00	
Loans on mortgages of real estate		342,444 28	342,444 28	359,014 28
Real estate investment		4,000 00	4,000 00	
Furniture and fixtures		800 00	800 00	4,800 00
Premium account		-	25,824 30	25,824 30

HOULTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$18,373 44	\$18,373 44	
Cash on hand	13,517 50	13,517 50	\$31,890 94
Unpaid accrued interest	16,786 55		\$866,899 82
Due depositors, earned dividend, accrued State tax and bills payable.....	889,685 02		
Estimated market value of resources above liability for deposits, earned dividend, accrued State tax and bills payable.....	\$38,823 32		

KENNEBEC SAVINGS BANK—AUGUSTA.

March 26, 1903.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits	\$1,088,133 64
Reserve fund	41,700 00
Undivided profits	43,022 92
	<hr/> \$1,172,856 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>
County of Bourbon, Kan., 6s, 1909, Funding	\$7,000 00	\$7,805 00	\$7,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,572 50	5,500 00	
Gallia, O., 5s, 1919, Turnpike...	5,000 00	5,825 00	5,000 00	
Hennepin and City of Minneapolis, Minn., 4½s, 1924, C. H. & C. H.	5,000 00	5,950 00	5,000 00	
Iowa, Wis., 5s, 1906, Asylum....	5,000 00	5,175 00	5,000 00	
Miami, O., 6s, 1904-5, Court House	6,000 00	6,210 00	6,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge.....	5,000 00	5,375 00	5,000 00	
Putnam, O., 6s, 1909-11, Ditch....	3,000 00	3,435 00	3,000 00	
Reno, Kan., 5½s, Opt. 1909, Refund	5,000 00	5,425 00	5,000 00	
Reno, Kan., 5s, Opt. 1920, Refund	5,000 00	5,700 00	5,000 00	
Washington, Kan., 5s, Optional 1901-7, Refunding.....	10,000 00	10,200 00	10,000 00	
Wyandotte, Kan., 5½s, 1918, Ref.	6,000 00	7,380 00	6,000 00	
City of Brainerd, Minn., 6s, 1909, Light	5,000 00	5,500 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	24,100 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,675 00	4,800 00	
Evansville, Ind., 5s, 1912, Fund.	13,000 00	14,495 00	13,000 00	
Findlay, O., 6s, 1903-8, School...	5,000 00	5,250 00	5,000 00	
Hutchinson, Kan., 5s, 1931, Ref.	10,000 00	11,200 00	10,000 00	
Indianapolis, Ind., 4s, 1926, School Commissioners.....	5,000 00	5,600 00	5,000 00	
Lima, O., 5s, 1916, Water.....	5,000 00	5,700 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	6,390 00	6,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	12,050 00	10,000 00	
Newport, Ky., 5s, 1914, Refund.	10,000 00	11,250 00	10,000 00	
Omaha, Neb., 4½s, 1910, City Hall	10,000 00	10,690 00	10,000 00	
Port Huron, Mich., 5s, 1908-13, Ref.	6,500 00	7,085 00	6,500 00	
St. Paul, Minn., 4½s, 1917-18, Water and Sewerage.....	2,000 00	2,290 00	2,000 00	
Salina, Kan., 6s, 1908, Refunding	5,000 00	5,250 00	5,000 00	
Salina, Kan., 5s, 1914, Refunding	3,000 00	3,080 00	3,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	5,000 00	6,075 00	5,000 00	
Wausau, Wis., 5s, 1910, Refund.	3,500 00	3,780 00	3,500 00	
Winona, Minn., 6s, 1922-5, Bridge	10,000 00	12,000 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	11,150 00	10,000 00	
Total public funds owned.....	240,500 00			\$240,300 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	40,000 00	46,800 00	40,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	25,000 00	29,125 00	25,000 00	
Boston & Maine, 4½s, 1944.....	20,000 00	24,400 00	20,000 00	
Boston & Maine, 3½s, 1923.....	5,000 00	3,015 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,100 00	10,000 00	
Maine Central, 4½s, 1912.....	3,500 00	3,780 00	3,500 00	
Maine Central, 7s, 1912.....	28,500 00	36,480 00	28,500 00	
Maine Central, 4s, 1912.....	13,000 00	15,520 00	13,000 00	
Penobscot Shore Line, Registered 4s, 1920	10,000 00	10,700 00	10,000 00	
Phillips & Rangeley, 5s, 1910.....	25,000 00	25,000 00	25,000 00	
Portland & Rumford Falls, 4s, 1926.....	4,000 00	4,200 00	4,000 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>
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.....	212,000 00			\$212,000 00
Boston & Lowell, 4s, 1913.....	10,000 00	10,450 00	10,000 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,600 00	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	40,500 00	40,500 00	40,500 00	
Augusta, Winthrop & Gardiner.....	50,000 00	50,000 00	49,000 00	
Dexter & Newport.....	600 00	795 00	600 00	
Total railroad stock owned.....	91,100 00			90,100 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 00	5,140 00	
Augusta Opera House Company, Preferred	5,000 00	5,000 00	5,000 00	
Total corporation stock of Maine.....	18,140 00			18,140 00
Boston Insurance Company.....	400 00	960 00	400 00	400 00
<i>National Bank Stock Owned</i>				
Biddeford National Bank, Biddeford.....	2,000 00	2,100 00	2,000 00	
Canal National Bank, Portland.....	3,200 00	3,456 00	3,200 00	
Casco National Bank, Portland.....	14,400 00	15,264 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	10,646 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank, Dexter.....	900 00	1,082 00	900 00	
First National Bank, Portland.....	13,200 00	13,860 00	13,200 00	
First National Bank, Wiscasset.....	5,700 00	5,700 00	5,700 00	
Frontier National Bank, Eastport.....	500 00	650 00	500 00	
Gardiner National Bank, Gardiner.....	650 00	780 00	650 00	
Granite National Bank, Augusta.....	5,200 00	6,916 00	5,200 00	
Manufacturers' National Bank, Lewiston	2,500 00	2,700 00	2,500 00	
Merchants' National Bank, Gardiner.....	2,250 00	2,250 60	2,250 00	
Merchants' National Bank, Portland.....	225 00	309 00	225 00	
National Shoe & Leather Bank, Auburn...	9,000 00	8,100 00	9,600 00	
North National Bank, Rockland.....	1,000 00	1,330 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	7,992 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	1,000 00	800 00	
Veazie National Bank, Bangor.....	3,500 00	4,725 00	3,500 00	
Total national bank stock owned	137,225 00			137,225 00
<i>Loans on Railroad Stock.</i>				
Eastern Maine.....		15,000 00	15,000 00	
Rockland, Thomaston & Camden Street....		36,000 00	36,000 00	
Somerset.....		11,200 00	11,200 00	62,200 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....		1,500 00	1,500 00	
Augusta Masonic Building Association.....		846 61	846 61	
Camden & Rockland Water Company.....		2,000 00	2,000 00	
Lisbon Falls Fibre Company.....		5,000 00	5,000 00	
Maine Farmer Publishing Company, Augusta.....		5,000 00	5,000 00	

KENNEBEC 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>
Maine Timberland Company, Waterville.....	\$4,500 00	\$4,500 00	
Oakland Water Company.....	12,000 00	12,000 00	
Oldtown Woolen Company.....	35,000 00	35,000 00	
Rockland-Rockport Lime Company.....	25,000 00	25,000 00	
Squirrel Island Association.....	1,200 00	1,200 00	\$92,046 61
Loan on Augusta, Hallowell & Gardiner R. R. bond	800 00	800 00	
Loan on Cushman Fibre Company bonds, Augusta...	7,500 00	7,500 00	
Loan on First National Bank stock, Salina, Kan....	1,000 00	1,000 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	
Loan on life insurance policy.....	300 00	300 00	
Loan on personal property.....	6,500 00	6,500 00	
Loan on Kennebec Savings Bank book.....	468 80	468 80	
Loans on mortgages of real estate.....	183,794 93	183,794 93	224,363 73
Real estate investment.....	37,750 00	34,750 00	
Furniture and fixtures.....	2,500 00	2,500 00	37,250 00
Cash on deposit.....	25,438 76	25,438 76	
Cash on hand.....	892 46	892 46	26,331 22
Unpaid accrued interest.....	16,214 43		1,172,856 56
Due depositors, earned dividend and accrued State tax.....	1,272,115 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,105,433 64		
	\$166,681 85		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

March 20, 1903.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

LIABILITIES.

Deposits	\$684,939 98
Reserve fund	18,909 76
Undivided profits	3,626 36
	\$707,476 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 3s, 1918	\$5,000 00	\$5,400 00	\$5,000 00	\$5,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	3,000 00	3,285 00	3,000 00	
Washington, 4s, Opt. 1923, R. R.	5,000 00	5,350 00	5,000 00	
City of Saco, 4s, 1917, Refunding	1,000 00	1,070 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	4,060 00	4,000 00	
Total public funds of Maine.	16,000 00			16,000 00
County of Atchison, Kan., 4s, 1929, Refund.	3,000 00	3,120 00	3,000 00	
Chippewa, Mich., 5s, 1910, Road.	2,000 00	2,150 00	2,000 00	
Delaware, Ind., 5s, 1905, Ct. House	5,000 00	5,125 00	5,000 00	
Franklin, O., 6s, Opt. Improve..	2,000 00	2,000 00	2,000 00	
Prince George's, Md., 5s, 1922, C.H.	5,000 00	5,950 00	5,000 00	
Vigo, Ind., 5s, 1908, Court House.	1,000 00	1,070 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	4,040 00	4,000 00	
Chicago, Ill., 4½s, 1908-9, San. Dist.	5,000 00	5,275 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.	3,000 00	3,315 00	3,000 00	
East Liverpool, O., 5s, 1907, Sch. D.	1,000 00	1,050 00	1,000 00	
Jacksonville, Ill., 5s, 1905, Fund.	3,000 00	3,075 00	3,000 00	
Omaha, Neb., 4s, 1904, Paving...	2,000 00	2,010 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.	500 00	500 00	500 00	
Sioux City, Ia., 4s, 1919, Funding	1,000 00	1,000 00	1,000 00	
Wausau, Wis., 5s, 1904, Water ..	2,000 00	2,020 00	2,000 00	
Zanesville, O., 4½s, 1905, Municipal	5,000 00	5,075 00	5,000 00	
Total public funds out of Maine	47,860 00			47,860 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,350 00	4,940 00	
Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
Bridgton & Saco River, 1st Mort., 4s, 1928 ..	5,000 00	5,100 00	5,000 00	
Lime Rock, 4s, 1929	6,000 00	6,060 00	6,000 00	
Maine Central, Consolidated 5s, 1912.....	15,000 00	16,800 00	15,000 00	
Maine Central, Registered 4s, 1912.....	5,000 00	5,200 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,325 00	5,000 00	
Portland & Rochester, 4s, 1907.....	4,000 00	4,080 00	4,000 00	
Portland & Rumford Falls, 4s, 1927	2,000 00	2,000 00	2,000 00	
Total railroad bonds of Maine.. ..	49,000 00			48,725 00
Allegheny & Kinzua, 5s, 1895	2,000 00	500 00	2,000 00	
Allegheny & Western, 4s, 1908.	5,000 00	5,050 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,600 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	5,000 00	4,650 00	4,800 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.	5,000 00	4,500 00	4,515 00	
Belleville & Carondelet, 6s, 1923	6,000 00	7,200 00	6,000 00	
Bristol County Street, Mass., 5s, 1921	3,000 00	3,090 00	3,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	5,000 00	5,300 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	5,675 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	6,000 00	6,000 00	6,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Burlington, Cedar Rapids & Northern, 5s, 1906	\$4,000 00	\$4,140 00	\$4,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	6,000 00	6,000 00	5,850 00	
Central Branch, 4s, 1919	3,000 00	2,760 00	2,850 00	
Central Branch Union Pacific, 4s, 1948	3,000 00	2,760 00	2,760 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922	5,000 00	5,000 00	4,975 00	
Chicago & Eastern Illinois, 5s, 1937	3,000 00	3,630 00	3,000 00	
Chicago, Milwaukee & St. Paul, Term. 5s, 1914	2,000 00	2,220 00	2,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	3,000 00	3,150 00	3,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,350 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 00	5,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,250 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	4,900 00	5,000 00	
Cleveland City Cable, O., 5s, 1909	6,000 00	6,120 00	6,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00	5,725 00	5,000 00	
Concord & Montreal, 4s, 1920	5,000 00	5,100 00	5,000 00	
Detroit & Mackinac, 4s, 1945	2,000 00	1,840 00	2,000 00	
Duluth Street, Minn., 5s, 1930	10,000 00	10,300 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	5,600 00	5,000 00	
Flint & Pere Marquette, 6s, 1920	5,000 00	6,050 00	5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1905	5,000 00	5,125 00	4,800 00	
Haverhill & Amesbury St., Mass., 5s, 1912 ..	4,000 00	4,000 00	4,000 00	
Hereford, 4s, 1930	5,000 00	5,100 00	5,000 00	
Hoosac Tunnel & Wilmington, 6s, 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	4,750 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	6,000 00	6,000 00	5,790 00	
Iowa Central, 4s, 1951	5,000 00	4,600 00	4,775 00	
Jamestown Street, N. Y., 6s, 1923	3,000 00	3,000 00	3,000 00	
Lehigh of New York, 4s, 1945	3,000 00	2,730 00	2,932 50	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,400 00	5,000 00	
Leroy & Cane Valley Air Line, 5s, 1926	5,000 00	5,000 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	2,130 00	2,000 00	
Lynn & Boston, Mass., 5s, 1924	3,000 00	3,420 00	3,000 00	
Medfield & Medway, Street, Mass., 5s, 1920	3,000 00	3,000 00	3,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,150 00	4,850 00	
Milford, Holliston & Framingham Street Mass., 5s, 1918	3,000 00	3,240 00	3,000 00	
Minneapolis & St. Louis, 4s, 1949	5,000 00	5,175 00	4,850 00	
Minnesota Transfer, 5s, 1916	3,000 00	3,000 00	3,000 00	
Nahumkeag Street, Salem, Mass., 5s, 1910 ..	4,000 00	4,160 00	4,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	3,000 00	3,195 00	3,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	3,000 00	3,300 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946	5,000 00	5,425 00	5,000 00	
North Chicago Street, Ill., 5s, 1906	4,000 00	4,000 00	4,000 00	
Northern Pacific, General Lien, 3s, 2047	2,500 00	1,825 00	1,750 00	
Ogdensburg & Lake Champlain, 4s, 1948	9,000 00	8,820 00	9,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,300 00	9,900 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,350 00	3,000 00	
Pontiac & Pekin Terminal, 5s, 1921	3,000 00	3,090 00	3,000 00	
Pontiac, Oxford & Northern, 6s, 1916	3,000 00	3,350 00	3,000 00	
Providence & Taunton Street, 6s, 1918	3,000 00	3,240 00	3,000 00	
St. Louis & San Francisco, Cen. Div., 4s, 1929	8,000 00	7,440 00	7,596 25	
Southern Railway, St. Louis, Mo., 6s, 1904 ..	5,000 00	5,000 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,060 00	3,000 00	
Terminal R. R. Ass'n., St. Louis, Mo., 4½s, 1939	5,000 00	5,600 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,050 00	4,925 00	
Torrington & Winchester St., Conn., 5s, 1917	3,000 00	3,180 00	3,000 00	
Trenton Passenger, N. J., 6s, Opt. 1907	6,000 00	6,270 00	6,000 00	
Union Pacific, 4s, 1947	2,000 00	2,040 00	2,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909	2,000 00	2,050 00	2,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Wheeling & Lake Erie, 5s, 1926	\$6,000 00	\$6,780 00	\$5,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,330 00	3,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,250 00	5,000 00	
Wisconsin Central, 1st Series, 5s, 1909	5,000 00	5,200 00	4,687 50	
Total railroad bonds out of Maine	337,000 00			\$332,611 25
<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	2,020 00	2,000 00	
Caribou Water Company, 5s, 1909	4,000 00	2,000 00	4,000 00	
Eastern Steamship Company, 5s, 1927	4,000 00	4,180 00	4,000 00	
Ellsworth Water Company, 5s, 1906	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	2,675 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	5,150 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	3,045 00	3,000 00	
Standish Water & Construction Co., 5s, 1913 ..	2,000 00	2,160 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	49,500 00			49,500 00
Berlin Water Company, N. H., 5s, Opt. 1902 ..	3,000 00	3,000 00	3,000 00	
Crystal Water Co., Edgewater, N. Y., 5s, 1910 ..	6,000 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	3,750 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	5,850 00	5,000 00	
Portland & Ogdensburg	13,800 00	7,038 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	
Syracuse Rapid Transit, N. Y., Common	3,500 00	1,015 00	1,900 00	
Total railroad stock out of Maine	5,500 00			3,100 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>				
Casco National Bank, Portland	3,000 00	3,240 00	3,000 00	
Casco National Bank, Portland	4,900 00	5,194 00	4,900 00	
Cumberland National Bank, Portland	200 00	204 00	200 00	
First National Bank, Portland	3,000 00	3,150 00	3,000 00	
Merchants National Bank, Portland	1,350 00	1,854 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
<i>Loans on Corporation Stock.</i>				
Kennebunkport Sea Shore Company		750 00	750 00	
Leatheroid Manufacturing Company, Kennebunk ..	15,000 00		15,000 00	15,750 00
Loans on Maine Central Railroad bond		284 70	284 70	
Loans on Ocean National Bank stock, Kennebunk ..		1,050 00	1,050 00	
Loan on Kennebunk Savings Bank book		200 00	200 00	
Loans on mortgages of real estate		111,726 79	111,726 79	113,261 49
Real estate foreclosure		850 00	850 00	850 00

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Premium account	-	\$10,798 60	
Expense account	-	130 75	\$10,929 35
Cash on deposit	\$9,724 67	9,724 67	
Cash on hand	211 34	211 34	9,936 01
Unpaid accrued interest.....	12,750 00		\$707,476 10
Due depositors, earned dividend and accrued State tax	728,432 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	691,733 98		
	\$36,698 52		

KINGFIELD SAVINGS BANK—KINGFIELD.

July 23, 1903.

A. G. WINTER, President.

H. S. WING, Treasurer.

LIABILITIES.

Deposits	\$53,553 89
Reserve fund	700 00
Undivided profits.....	1,036 37
	\$55,290 26

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Kingfield, orders.....	\$3,112 57	\$3,112 57	\$3,112 57	\$3,112 57
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,510 00	3,000 00	3,000 00
<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>National Bank Stock Owned.</i>				
First National Bank, Farmington	950 00	950 00	950 00	
Second National Bank, Skowhegan... ..	400 00	440 00	400 00	
Total national bank stock owned	1,350 00			1,350 00
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogart Manufacturing Co., Kingfield.....		600 00	600 00	
Kingfield Water Company		3,000 00	3,000 00	3,600 00
Loans on life insurance policies.....		890 00	890 00	
Loans on personal property.....		11,096 00	11,096 00	
Loans on mortgages of real estate.....		23,650 00	23,650 00	35,636 00
Safe and furniture.		500 00	500 00	500 00
Premium account.....		-	540 00	540 00
Cash on deposit.....		3,632 86	3,632 86	
Cash on hand.....		918 83	918 83	4,551 69
Unpaid accrued interest.....		60 00		\$55,290 26
		55,360 26		
Due depositors, earned dividend and accrued State tax.....		54,143 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		\$1,216 37		

MACHIAS SAVINGS BANK—MACHIAS.

July 28, 1903.

GEORGE W. DRISKO, President.

GEORGE F. CARY, Treasurer.

LIABILITIES.

Deposits	\$783,333 15
Reserve fund	42,083 33
Undivided profits.....	5,289 39
	\$830,705 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$10,000 00	\$10,950 00	\$10,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	15,000 00	16,050 00	15,000 00	
City of Augusta, 4s, 1906-13, Refunding..	8,000 00	8,280 00	8,000 00	
Belfast, 4s, 1918, Refunding. . .	5,000 00	5,375 00	5,000 00	
Eastport, 4½s, 1907, Refunding...	10,000 00	10,350 00	10,000 00	
Portland, Reg. 4s, 1916, Funding	1,000 00	1,080 00	1,000 00	
South Portland, 4s, 1903-9, Munic.	4,000 00	4,040 00	4,000 00	
Town of Lubec, 4s, 1921, Water.....	4,000 00	4,140 00	4,000 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	9,360 00	9,000 00	
Total public funds of Maine.....	71,000 00			\$71,000 00
County of Adams, Ind., 5s, 1905, Funding..	5,000 00	5,125 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund.	5,000 00	5,150 00	5,000 00	
Highland, O., 5s, 1903-6, Funding	6,000 00	6,120 00	6,000 00	
Somerset, Md., 4½s, 1949-58, Sch.	5,000 00	6,000 00	5,000 00	
Washington, Kan., 5s, Optional 1906, Refunding.	5,000 00	5,150 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Wat. Ref.	5,000 00	5,300 00	5,000 00	
Ashland, Wis., 4s, Optional 1904-8, Street Improvement.....	6,000 00	6,030 00	6,000 00	
Bellaire, O., 5s, 1910, Water, Ref.	5,000 00	5,375 00	5,000 00	
Boston, Mass., Registered 3½s, 1928, Highways.....	20,000 00	20,900 00	20,000 00	
Chicago, Ill., 4s, 1919, San. Dist.	10,000 00	10,750 00	10,000 00	
Cleveland, O., 4s, 1922, Sch. Dist.	30,000 00	33,150 00	30,000 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	5,275 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	3,000 00	3,405 00	3,000 00	
East Liverpool, O., 5s, 1923, Ref.	5,000 00	5,975 00	5,000 00	
East Liverpool, O., 5s, Optional 1905, Refunding.....	5,000 00	5,125 00	5,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,475 00	5,000 00	
Hammond, Ind., 5s, 1918, School	5,000 00	5,700 00	5,000 00	
Ironton, O., 5s, 1915, Refunding	5,000 00	5,600 00	5,000 00	
Moline, Ill., 5s, 1907-11, Sch. Dist.	6,000 00	6,450 00	6,000 00	
Muskegon, Mich., 4s, 1918, Street	5,000 00	5,225 00	5,000 00	
Newport, Ky., 5s, Opt. 1903, Sew.	5,000 00	5,000 00	5,000 00	
New York, N.Y., Reg. 3½s, 1940, Park	30,000 00	31,650 00	30,000 00	
Omaha, Neb., 4s, 1919, Sewers....	5,000 00	5,300 00	5,000 00	
Omaha, Neb., 4½s, 1906, Sewer...	5,000 00	5,150 00	5,000 00	
Owensboro, Ky., 4s, Optional 1915, Street Improvement.....	5,000 00	5,125 00	5,000 00	
Philadelphia, Pa., Registered 3½s, 1931, Water.....	30,000 00	31,350 00	30,000 00	
Port Huron, Mich., 4s, 1922, Repav.	5,000 00	5,250 00	5,000 00	
St. Paul, Minn., 4½s, 1917, Munic.	20,000 00	22,800 00	20,000 00	
Sault Ste Marie, Mich., 4½s, 1920, c.....	5,000 00	5,475 00	5,000 00	
Stillwater, Minn., 5s, 1921, Per- manent Improvement	15,000 00	17,475 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,420 00	3,000 00	
West Bay City, Mich., 4s, 1918, Municipal	10,000 00	10,300 00	10,000 00	
West Bay City, Mich., 5s, 1927, Ref.	5,000 00	5,975 00	5,000 00	

MACHIAS SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Youngstown, O., 5s, 1903-6, Pav. Zanesville, O., 4½s, 1913, Water..	\$4,000 00 3,000 00	\$4,080 00 3,225 00	\$4,000 00 3,000 00	
Town of Cranston, R. I., 1939, School House and Bridge ..	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Ap. Debt	5,000 00	5,575 00	5,000 00	
Total public funds out of Maine.....	308,500 00			\$308,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,650 00	10,000 00	
Lime Rock, 4s, 1929.....	10,000 00	10,100 00	10,000 00	
Maine Central, 5s, 1923.....	5,000 00	5,900 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.....	40,000 00			40,000 00
Allegheny & Western, 4s, 1908.....	5,000 00	5,050 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,600 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	5,000 00	4,600 00	4,700 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,240 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Chicago, Burlington & Quincy, Nebraska, Extension, 4s, 1927.....	10,000 00	10,400 00	10,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	5,000 00	5,675 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	12,000 00	13,260 00	12,000 00	
Chicago, Rock Island & Pacific, 4s, 1988....	5,000 00	5,050 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915....	5,000 00	5,250 00	5,000 00	
Citizens' Electric Street, Newburyport, Mass., 5s, 1920.....	4,000 00	4,240 00	4,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,000 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	5,000 00	5,650 00	5,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,060 00	1,000 00	
Duluth Street, Minn., 5s, 1930.....	10,000 00	10,000 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	5,425 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	9,750 00	
Iowa Central, 5s, 1938.....	6,000 00	6,510 00	6,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,250 00	5,000 00	
Lowell & Suburban Street, Mass., 5s, 1911....	5,000 00	5,350 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,200 00	5,000 00	
New York & Stamford, 5s, 1931.....	7,000 00	7,770 00	7,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	5,000 00	4,900 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,300 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	16,000 00	11,300 00	10,000 00	
Providence & Fall River Street, 5s, 1921....	3,000 00	3,195 00	3,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,300 00	10,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, Optional 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.....	193,000 00			192,450 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905-19.....	10,000 00	10,060 00	10,000 00	
Biddeford & Saco Water Company, 5s, 1904	1,000 00	1,000 00	1,000 00	
Camden & Rockland Water Co., 6s, 1905....	5,000 00	5,300 00	5,000 50	
Camden & Rockland Water Co., 4½s, 1917....	5,000 00	5,300 00	5,000 00	
Consolidated Electric Light Company, Portland, 4½s, 1925.....	10,000 00	10,000 00	9,500 00	
Gardiner Water Company, 5s, 1905.....	5,000 00	5,100 00	5,000 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	8,120 00	8,000 00	
Portland Water Company, 4s, 1927.....	15,000 00	15,750 00	15,000 00	

MACHIAS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Public Works Company, Bangor, 4s, 1927..	\$3,500 00	\$3,500 00	\$3,500 00	
Rockland-Rockport Lime Company, 5s, 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	5,250 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	92,500 00			\$92,000 00
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	2,500 00	5,000 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	5,100 00	5,000 00	
Total railroad stock owned.....	15,000 00			10,000 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	5,250 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	5,300 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	3,250 00	2,500 00	
Merchants' National Bank, Portland.....	2,550 00	3,502 00	2,550 00	
National Shoe & Leather Bank, Auburn...	5,000 00	4,500 00	5,000 00	
Total national bank stock owned.....	38,250 00			38,250 00
<i>Loans on Railroad Bonds.</i>				
Cincinnati & Indiana Western.....		10,644 44	10,644 44	
Indianapolis, Shelbyville & Southeastern Traction Co.		5,000 00	5,000 00	15,644 44
<i>Loans to Municipalities.</i>				
Town of Machias.....		3,500 00	3,500 00	
Meddybemps		1,251 47	1,251 47	4,751 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.....		2,466 00	2,466 00	
Loans on mortgages of real estate.....		27,487 52	27,487 52	38,453 52
Real estate investment.....		2,500 00	2,000 00	2,000 00
Cash on deposit		8,176 62	8,176 62	
Cash on hand		3,629 82	3,629 82	11,806 44
Unpaid accrued interest.....		8,089 07		\$830,705 87
Due depositors, earned dividend and accrued State tax ..		691,956 94		
Estimated market value of resources above liability for deposits, earned dividend and State tax....		785,728 82		
		\$106,228 12		

MAINE SAVINGS BANK—PORTLAND.

May 6, 1903.

EBEN COREY, President.

ALPHEUS G. ROGERS, Treasurer.

FREDERICK C. CUSHING, Assistant Treasurer.

LIABILITIES.

Deposits	\$9,293,677 21
Reserve fund	600,000 00
Undivided profits.....	526,779 80
	<u>\$10,420,457 01</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>
City of Portland, 3½s, 1922, Refunding.....	\$100,000 00	\$103,500 00	\$100,000 00	\$100,000 00
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	25,000 00	26,375 00	25,000 00	
Commonwealth of Massachusetts, Coupon 3½s, 1942, Metropolitan Water Loan.	75,000 00	79,125 00	75,000 00	
City of Aurora, Ill., 5s, 1914, Water.....	30,000 00	35,750 00	30,000 00	
Boston, Mass., Reg. 3½s, 1923, Highways	25,000 00	26,125 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	25,625 00	25,000 00	
Cincinnati, O., 3½s, 1952, Sinking Fund	25,000 00	26,500 00	25,000 00	
Cleveland, O., Reg. 4s, 1926, Water...	25,000 00	28,000 00	25,000 00	
Duluth, Minn., 4s, 1921, Park.	80,000 00	85,200 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal...	100,000 00	111,500 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding.....	20,000 00	22,300 00	20,000 00	
Hartford, Conn., 3½s, 1926, Park.....	25,000 00	25,500 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	10,250 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, 1949, Rapid Transit	25,000 00	26,500 00	25,000 00	
New York, N. Y., Reg. 3½s, 1923, Park	50,000 00	52,250 00	50,000 00	
Philadelphia, Pa., Reg. 3½s, 1931, Water	25,000 00	26,125 00	25,000 00	
Providence, R. I., Reg. 4s, 1925, Sew.	15,000 00	16,425 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,900 00	10,000 00	
Springfield, Mass., Reg. 3½s, 1921, Sch.	25,000 00	25,375 00	25,000 00	
Total public funds out of Maine.....	655,000 00			650,200 00
<i>Railroad Bonds Owned.</i>				
Portland Railroad, 3½s, Opt. 1931....	300,000 00	300,000 00	287,250 00	
Portland & Rumford Falls, 4s, 1926.	100,000 00	105,000 00	99,250 00	
Somerset 5s, 1917.	113,000 00	119,780 00	112,250 00	
Total railroad bonds of Maine	513,000 00			498,750 00
American Dock & Improvement Company, N. J., 5s, 1921	26,000 00	28,980 00	26,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	245,000 00	274,400 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	227,000 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	112,000 00	100,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mortgage, Gold 5s, 1917.....	40,000 00	42,400 00	40,000 00	
Central Railway of Peoria, Ill., 5s, 1915....	75,000 00	76,500 00	75,000 00	
Chicago & Eastern Illinois, 5s, 1937.	50,000 00	58,250 00	50,000 00	
Chicago & Erie, 1st Mortgage, Gold 5s, 1982	127,000 00	149,860 00	127,000 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago & Indiana Coal Railway, 5s, 1936 ..	\$50,000 00	\$59,000 00	\$50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	225,000 00	263,250 00	225,000 00	
Chicago & Northwestern, Gen. Mort., 3½s, 1987	50,000 00	49,000 00	50,000 00	
Chicago & St. Louis, 1st Mort., Reg. 6s, 1915	258,000 00	294,120 00	258,000 00	
Chicago & Western Indiana, General Mortgage, Gold, 6s, 1932	405,000 00	459,675 00	405,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	100,000 00	108,000 00	100,000 00	
Cleveland, Akron & Columbus, 5s, 1927	217,000 00	247,380 00	217,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, Coll. Trust, Gold, 4s, 1990	105,000 00	106,050 00	105,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	150,000 00	171,000 00	147,965 25	
Corrigan Street, Kansas City, 1st Mortgage, Registered 5s, 1916	77,000 00	82,005 00	77,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928	50,000 00	52,000 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	325,000 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage, Gold, 5s, 1920	45,000 00	49,050 00	45,000 00	
Elgin, Joliet & Eastern, 5s, 1941	120,000 00	132,000 00	120,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 1st Mortgage, Gold 5s, 1920	75,000 00	81,375 00	75,000 00	
Globe Street, Fall River Mass., 1st Mortgage, Registered 5s, Optional 1902	75,000 00	78,750 00	73,500 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, Registered 5s, 1908	100,000 00	102,500 00	95,000 00	
Kanawha & Michigan, 1st Mort., Gold, 4s, 1990	100,000 00	90,509 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 4s, 1949	250,000 00	218,750 00	229,750 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Registered, 4½s, 1940	170,000 00	184,450 00	170,000 00	
Lehigh Valley of New York, 1st Mortgage, Gold, Coupon 4½s, 1940	330,000 00	358,050 00	330,000 00	
Lehigh Valley Terminal, Reg. Gold, 5s, 1941	20,000 00	23,700 00	20,000 00	
Lincoln & Northwestern, 1st Mortgage, Registered 7s, 1910	5,000 00	5,925 00	5,000 00	
Lowell & Suburban Street, Mass., 1st Mortgage, 5s, 1911	100,000 00	107,000 00	100,000 00	
Merrimack Valley Street, 1st Mortgage, Registered 5s, Optional	97,000 00	97,000 00	94,720 50	
Milwaukee City Railroad, Wis., 1st Mortgage, Registered 5s, 1908	50,000 00	51,500 00	50,000 00	
Minneapolis & St. Louis, 1st Mort., 4s, 1949.	100,000 00	100,000 00	96,500 00	
Minneapolis & St. Louis, 1st Mortgage, Pacific Extension, Gold, 6s, 1921	50,000 00	61,500 00	50,000 00	
Minneapolis Street, Minn., 1st Mort., 7s, 1910	36,000 00	37,800 00	36,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage, Gold 5s, 1935	125,000 00	137,500 00	125,000 00	
New York Central & Hudson River, Refunding Mortgage, 3½s, 1997	100,000 00	103,000 00	100,000 00	
New York & Greenwood Lake, 1st Mortgage, Gold 5s, 1946	160,000 00	171,200 00	160,000 00	
New York & Rockaway Beach, 5s, 1927	25,000 00	27,000 00	25,000 00	
New York, Susquehanna & Western, Terminal 1st Mortgage, Gold 5s, 1943	50,000 00	56,000 00	50,000 00	
Omaha Street, Neb., 1st Mort., Reg. 5s, 1914	75,000 00	77,250 00	72,812 50	
Rochester Ry., N. Y., 1st Consol. Mort., 5s, 1930	75,000 00	82,500 00	75,000 00	
Rutland, Consolidated Mortgage, 4½s, 1941.	200,000 00	216,000 00	200,000 00	
St. Lawrence & Adirondack, 1st Mortgage, Gold, 5s, 1996	125,000 00	138,750 00	125,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	150,000 00	168,750 00	150,000 00	
St. Louis & San Francisco, Gen. Mort., 6s, 1931	180,000 00	229,500 00	180,000 00	
St. Louis & San Francisco, Gen. Mort., 5s, 1931	220,000 00	249,700 00	220,000 00	
St. Louis & San Francisco, 5s, 1987	30,000 00	33,000 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage, Registered 6s, 1932	63,000 00	75,600 00	63,000 00	
St. Paul, Minneapolis & Manitoba, 4½s, 1933	150,000 00	165,750 00	150,000 00	
St. Paul, Minneapolis & Manitoba, 6s, 1933.	250,000 00	332,500 00	250,000 00	
St. Paul & Northern Pacific, 6s, 1923	237,000 00	296,250 00	237,000 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>
Terminal Railroad Association, St. Louis, Mo., 1st Mortgage, Gold 4½s, 1939.....	\$198,000 00	\$219,780 00	\$198,000 00	
Toledo Consolidated Street, O., Consolidated Mortgage, 5s, 1909.....	50,000 00	50,500 00	47,500 00	
Toledo Traction, O., Con. Gold, 5s, 1909.....	100,000 00	101,000 00	98,000 00	
Trenton Passenger, N. J., 1st Mort., 6s, 1931	75,000 00	89,625 00	75,000 00	
Union Pacific, 1st Mortgage and Land Grant, Gold, 4s, 1947.....	300,000 00	307,500 00	300,000 00	
Utica Belt Line, N. Y., 1st Mort., 5s, 1939 ...	64,000 00	69,760 00	60,060 00	
West Chicago Street Railroad Tunnel Company, Ill., 1st Mortgage 5s, 1909.....	135,000 00	137,025 00	135,000 00	
Williamsport & North Branch, 4½s, 1931 ..	50,000 00	52,500 00	50,000 00	
Total railroad bonds out of Maine.....	\$,187,000 00			8,120,748 25
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, Gold, 4s, 1915-19	105,000 00	110,250 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	75,000 00	75,000 00	
Calais Water Company, 1st Mort., 5s, 1906...	20,000 00	20,200 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	40,000 00	40,000 00	38,800 00	
Gardiner Water Works, 1st Mort., 5s, 1905...	51,000 00	52,020 00	51,000 00	
Portland Water Company, 4s, 1927	100,000 00	105,000 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	699,000 00			685,420 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	14,400 00	7,200 00	7,200 00
<i>Loans on Public Funds.</i>				
City of Evansville, Ind		800 00	800 00	
Portland		2,000 00	2,000 00	
Zanesville, O.....		950 00	950 00	3,750 00
<i>Loans on Railroad Bonds.</i>				
Burlington, Cedar Rapids & Northern		1,000 00	1,000 00	
Chicago & Cincinnati.....		900 00	900 00	
Chicago, Milwaukee & St. Paul.....		900 00	900 00	
Cleveland, Cincinnati, Chicago & St. Louis		1,800 00	1,800 00	
Illinois Valley Traction Company.....		5,000 00	5,000 00	
Iowa Central.....		1,600 00	1,600 00	
Maine Central		5,022 37	5,022 37	
Union Pacific		900 00	900 00	17,122 37
<i>Loans on Corporation Bonds.</i>				
City Water Company, Chattanooga, Tenn.....	2,050 00	2,050 00		
City Water Company, Merrill, Wis	1,000 00	1,000 00		
City Water Company, Sheboygan, Wis	500 00	500 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		
Staten Island Water Supply Company, N. Y.....	300 00	300 00		
Waterford Water Works Company, N. Y.....	700 00	700 00		
Western Union Telegraph Company	900 00	900 00		7,550 00
<i>Loans on Corporation Stock.</i>				
Portland Water Company	8,800 00	8,800 00		
Proprietors Central Wharf, Portland.....	1,500 00	1,500 00		
Transcript Company, Portland	2,300 00	2,300 00		
Worumbo Manufacturing Company, Lisbon Falls...	3,200 00	3,200 00		15,800 00

MAINE 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>
Loans on Portland Railroad stock.....	\$360 00	\$360 00	
Loan on First National Bank stock, Portland	700 00	700 00	
Loan to Roman Catholic Bishop of Portland.....	2,200 00	2,200 00	
Loans on Maine Savings Bank books	2,334 90	2,334 90	
Loans on mortgages of real estate.....	221,982 26	221,982 26	\$227,577 16
Real estate, investment.....	75,000 00	5,000 00	5,000 00
Expense account.....	-	6,883 49	6,883 49
Cash on deposit	36,944 53	36,944 53	
Cash on hand	15,836 21	15,836 21	52,780 74
Unpaid accrued interest.....	108,498 25		\$10,420,457 01
	11,548,638 52		
Due depositors, earned dividend and accrued State tax.....	9,437,039 71		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	\$2,111,598 81		

MECHANICS' SAVINGS BANK—AUBURN.

April 2, 1903.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

LIABILITIES.

Deposits	\$583,157 40
Reserve fund	29,500 00
Special reserve fund.....	12,705 28
Undivided profits	14,679 91
	<hr/>
	\$640,042 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Washington, 4s, Opt. 1923, R.R. Aid	\$5,000 00	\$5,350 00	\$5,000 00	
City of Auburn, 4s, 1903, Refunding.....	500 00	300 00	500 00	
Ellsworth, 4s, 1917, Refunding..	2,060 00	2,110 00	2,000 00	
Lewiston, 5s, 1907, Water.....	1,000 00	1,060 00	1,000 00	
Portland, 6s, 1907, Railroad.....	3,000 00	3,300 00	3,000 00	
Total public funds of Maine	11,500 00			\$11,500 00
County of Cuyahoga, O., 4s, 1921, Buildings	5,000 00	5,500 00	5,000 00	
Lucas, O., 5s, 1903, Children's Home	1,000 00	1,000 00	1,000 00	
City of Evansville, Ind., 4½s, 1912, Fund	5,000 00	5,375 00	4,500 00	
Evansville, Ind., 5s, 1912, Funding	10,000 00	11,150 00	9,600 00	
Minneapolis, Minn., Reg. 3½s,				
1929, School.....	6,000 00	6,270 00	6,000 00	
Port Huron, Mich., 4s, 1922, Ref.	10,000 00	10,500 00	10,000 00	
Total public funds out of Maine.....	37,000 00			36,100 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, Piscat. Div., 5s, 1943..	5,000 00	5,825 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	2,020 00	2,000 00	
Maine Central, 4s, 1912.....	4,000 00	4,160 00	4,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,350 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,650 00	10,000 00	
Total railroad bonds of Maine.....	36,000 00			35,750 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,200 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,090 00	3,000 00	
Central Pacific, 4s, 1949.....	10,000 00	9,850 00	9,850 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,480 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,225 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis,				
4s, 1993.....	3,000 00	3,000 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	2,000 00	2,040 00	2,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,300 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,200 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	5,550 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Leroy & Caney Valley Air Line, 5s, 1926...	2,000 00	2,020 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,350 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	7,000 00	6,860 00	6,930 00	
Pontiac, Oxford & Northern, 6s, 1916.....	7,000 00	7,000 00	7,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,900 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	5,550 00	5,000 00	
St. Louis & San Francisco, 4s, 1951.....	2,000 00	1,740 00	1,950 00	
Toledo Traction, O., 5s, 1909.....	4,000 00	4,040 00	4,000 00	
Total railroad bonds out of Maine.....	97,000 00			95,855 00

MECHANICS' SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Water Supply Company, 5s, 1916.....	\$5,000 00	\$5,000 00	\$5,000 00	
Hebron Water Company, 4s, 1922.....	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Lt. Co., 6s, 1909	9,000 00	9,270 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	5,582 50	4,950 00	
Total corporation bonds of Maine	25,500 00			\$24,950 00
Adrian Water Works Company Mich., 1st. Mortgage, 6s, 1908	10,000 00	4,600 00	9,700 00	
Adrian Water Works Co., Mich., Trust Cfs.	2,500 00	1,000 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
<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	29,856 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	10,500 00	7,000 00	
First National Bank, Portland.....	7,800 00	8,190 00	7,800 00	
Manufacturers' National Bank, Lewiston	9,500 00	10,260 00	9,500 00	
Merchants' National Bank, Portland.....	8,400 00	11,536 00	8,400 00	
National Shoe & Leather Bank, Auburn...	63,000 00	56,700 00	53,550 00	
National Traders' Bank, Portland.....	4,700 00	4,841 00	4,700 00	
Norway National Bank, Norway.....	1,800 00	2,160 00	1,800 00	
Peoples' National Bank, Waterville	3,000 00	3,360 00	3,000 00	
Total national bank stock owned	148,100 00			138,450 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	2,500 00	500 00	2,500 00	2,500 00
<i>Loans on Corporation Bonds.</i>				
Public Works Company, Bangor.....		400 00	400 00	
The H. Wesley Hutchins Company, Auburn.....		5,000 00	5,000 00	5,400 00
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn.....		2,500 00	2,500 00	
Continental Mills, Lewiston.....		240 00	240 00	
Little Androscoggin Water Power Company, Auburn		4,800 00	4,800 00	
Wood-Robinson Company, Auburn.....		1,000 00	1,000 00	8,540 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank.....		150 00	150 00	
Mechanics Savings Bank, Auburn.....		270 00	270 00	
People's Savings Bank, Lewiston.....		100 00	100 00	520 00
<i>Loans to Corporations.</i>				
A. H. Berry Shoe Company, Portland (endorsed)....	5,000 00		5,000 00	
Ara Cushman Company, Auburn (endorsed).....	15,000 00		15,000 00	
First Universalist Parish, Auburn.....	4,100 00		4,100 00	
Little Androscoggin Water Power Co., Auburn.....	10,000 00		10,000 00	
Maine & New Hampshire Granite Co., (endorsed)....	5,000 00		5,000 00	
Sixth Street Congregational Parish, Auburn.....	2,500 00		2,500 00	41,600 00
Loan on city of Auburn bond.....		100 00	100 00	
Loan on First National Bank stock, Auburn.....		875 00	875 00	
Loans on names.....		950 00	2,850 00	
Loans on personal property.....		2,450 00	2,450 00	
Loans on mortgages of real estate.....		142,652 00	142,652 00	148,927 00

MECHANICS' SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate investment.....	\$40,000 00	\$40,000 00	
Real estate, foreclosure.....	5,893 12	5,893 12	\$45,893 12
Premium account.....	-	5,155 15	5,155 15
Cash on deposit.....	11,782 90	11,782 90	
Cash on hand.....	1,619 42	1,619 42	13,402 32
Unpaid accrued interest.....	6,903 26		640,042 59
Due depositors, earned dividends and accrued State tax.....	660,056 20		
	588,837 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$71,218 80		

NORWAY SAVINGS BANK—NORWAY.

April 24, 1903.

A. S. KIMBALL, President.

GEORGE E. TUBBS, Treasurer

LIABILITIES.

Deposits	\$339,625 56
Reserve fund.....	3,000 00
Undivided profits	6,565 03
	\$349,190 59

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$5,000 00	\$5,475 00	\$5,000 00	\$5,000 00
County of Hardin, O., 6s, 1904, Ditch. . . .	5,000 00	5,125 00	5,000 00	
Jefferson, Ind., 4s, 1918-19, Road	6,000 00	6,180 00	6,000 00	
Lyon, Kan., 4s, 1919, Refunding	5,000 00	5,300 00	5,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,150 00	5,000 00	
City of Ishpeming, Mich., 4s, 1916, S. D.	3,000 00	3,075 00	3,000 00	
Manistee, Mich., 4s, 1909, Water	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1906-7, Street Improvement	5,000 00	5,225 00	5,000 00	
Total public funds out of Maine.....	34,000 00			34,000 00
<i>Railroad Bonds Owned.</i>				
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925	5,000 00	4,450 00	4,525 00	
Black Rock & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,050 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	5,000 00	5,150 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950	5,000 00	5,025 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	5,000 00	4,900 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,500 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	10,800 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	3,000 00	2,880 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	2,000 00	2,040 00	2,000 00	
Dover, Somersworth & Rochester St., N. H. 5s, 1921.....	5,000 00	5,150 00	5,000 00	
Lehigh & New York, 4s, 1945.....	5,000 00	4,650 00	4,968 75	
Missouri Pacific, Lexington Div., 5s, 1920...	2,500 00	2,500 00	2,500 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	5,000 00	5,450 00	5,000 00	
Peoria & Pekin Terminal, 5s, 1919.....	5,000 00	5,150 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,600 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div. 4s, 1951	5,000 00	4,700 00	4,750 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,100 00	10,000 00	
Trenton Passenger, N. J., 6s, Optional 1930	5,000 00	5,350 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	5,000 00	4,100 00	4,450 00	
Wheeling & Lake Erie, 4s, 1949.....	6,000 00	5,550 00	5,580 00	
Total railroad bonds owned.....	108,500 00			106,073 75
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,225 00	5,000 00	
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	5,350 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	3,605 00	3,500 00	
Mousam Water Co., Wells, 4s, 1921.....	1,000 00	1,000 00	1,000 00	
Norway Shoe Shop, 5s, Optional.....	425 00	212 50	212 50	
Oxford County Loan Ass'n., Norway, 5s, 1898	248 00	248 00	248 00	
Oxford County Loan Ass'n., Norway, 5s, Optional 1905.....	3,410 00	3,410 00	3,410 00	

NORWAY SAVINGS BANK—Concluded.
RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Twin Vill. Water Co., Damariscotta, 5s, 1916	\$5,000 00	\$5,000 00	\$5,000 00	
Waterville Water Company, 5s, 1917.....	500 00	510 00	500 00	
Total corporation bonds of Maine	33,083 00			\$32,870 50
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	3,750 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	11,000 00	5,610 00	5,027 50	5,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	200 00	500 00	
Norway Water Company.....	4,300 00	4,300 00	4,300 00	
Total corporation stock owned	15,800 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	4,452 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	3,750 00	2,500 00	
First National Bank, Portland.....	7,300 00	7,665 00	7,300 00	
Manufacturers' National Bank, Lewiston	10,000 00	10,800 00	10,000 00	
National Shoe & Leather Bank, Auburn...	7,100 00	6,390 00	7,100 00	
National Traders' Bank, Portland.....	3,000 00	3,090 00	3,000 00	
Norway National Bank, Norway.....	7,600 00	9,120 00	7,600 00	
Total national bank stock owned	42,200 00			42,200 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company, Auburn.....	1,000 00	200 00	1,000 00	1,000 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		250 00	250 00	
Norway Water Company.....		1,641 81	1,641 81	
Portland Gas Light Company.....		1,200 00	1,200 00	3,091 81
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution.....		500 00	500 00	
Norway Savings Bank.....		50 00	50 00	
South Paris Savings Bank.....		800 00	800 00	1,350 00
<i>Loans to Corporations.</i>				
Glen Land & Building Co., Berlin, N. H. (endorsed)...	500 00		500 00	
Oxford County Loan Association, Norway.....	62 00		62 00	
Second Congregational Parish, Norway.....	35 34		35 34	597 34
Loans on Florida Southern Railway bonds.....	600 00		600 00	
Loan on Lewiston & Auburn Electric Light Co., bonds	100 00		100 00	
Loan on Bank of Callaway, Neb., stock.....	500 00		500 00	
Loan on Rumford National Bank stock.....	500 00		500 00	
Loans on names.....	446 21		446 21	
Loans on life insurance policies.....	2,867 08		2,867 08	
Loans on personal property.....	923 00		923 00	
Loans on mortgages of real estate.....	77,590 92		77,590 92	83,527 21
Real estate, investment.....	6,200 00		6,200 00	
Real estate, foreclosure.....	3,800 00		3,800 00	
Furniture and fixtures.....	1,500 00		1,500 00	11,500 00
Premium account.....	-		8,025 38	
Expense account.....	-		103 73	8,129 11
Cash on deposit.....	3,795 29		3,795 29	
Cash on hand.....	1,228 08		1,228 08	5,023 37
Unpaid accrued interest	5,387 25			\$349,190 59
Due depositors, earned dividend and accrued State tax	352,824 48			
	345,276 06			
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$7,548 42			

PENOBSCOT SAVINGS BANK—BANGOR.

August 19, 1903.

FRANK A. WILSON, President.

GEORGE H. HOPKINS, Treasurer.

LIABILITIES.

Deposits	\$2,457,491 72
Reserve fund	78,448 75
Undivided profits	52,447 18
	\$2,588,387 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 ..	\$100,000 00	\$134,000 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	27,125 00	25,000 00	
Penobscot, 4s, 1904, Refunding ..	5,000 00	5,025 00	5,000 00	
Washington, 4s, Opt. 1923, R.R. Aid	30,000 00	32,250 00	30,000 00	
City of Bangor, 6s, 1905, Water.	28,000 00	29,400 00	28,000 00	
Bangor, Reg. 3½s, 1904-10, Water.	35,000 00	35,175 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	9,135 00	9,000 00	
Old Town, 4s, 1918, Refunding... ..	10,000 00	10,450 00	10,000 00	
Town of Eden, Reg. 4s, 1905-19, Funding ..	40,000 00	40,800 00	40,000 00	
Fort Fairfield, 3½s, 1915-19, Bridge	5,000 00	5,000 00	5,000 00	
Houlton, 3½s, 1920, Refunding.....	37,000 00	37,000 00	37,000 00	
Houlton, 4s, 1918, Refunding.....	10,000 00	10,600 00	10,000 00	
Orono, 4s, 1913, Funding.	5,000 00	5,100 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	369,000 00			369,000 00
Commonwealth of Massachusetts, Reg- istered 3½s, 1941, Metropolitan Water Loan	100,000 00	105,500 00	100,000 00	
County of Bay, Mich., 5s, 1903, Bridge	5,500 00	5,500 00	5,500 00	
Chippewa, Mich., 6s, 1904, Fund.	10,000 00	10,200 00	10,000 00	
Franklin, O., 4½s, 1907-8, Defic... ..	20,000 00	21,000 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House and City Hall	25,000 00	29,750 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,540 00	6,000 00	
Milwaukee, Wis., 5s, 1907, County Building.....	5,000 00	5,325 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	9,000 00	10,350 00	9,000 00	
St. Louis, Minn., 4½s, 1909-10, Road and Bridge	15,000 00	15,900 00	15,000 00	
City of Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,500 00	5,000 00	
Duluth, Minn., 4s, 1921, Park ..	10,000 00	10,650 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water... ..	2,000 00	2,170 00	2,000 00	
Muskegon, Mich., 5s, 1909-20, Wat.	19,000 00	21,470 00	19,000 00	
Newport, Ky., 5s, 1914, Refund... ..	10,000 00	11,250 00	10,000 00	
Pawtucket, R.I., 3½s, 1939, Sch. Imp.	20,000 00	20,000 00	20,000 00	
Saginaw, Mich., 4s, 1905-7, St. Imp.	10,200 00	10,302 00	10,200 00	
St. Paul, Minn., 6s, 1904, Refund.	1,000 00	1,025 00	1,000 00	
Sandusky, O., 4½s, 1904 S. Wat. Ref.	4,000 00	4,100 00	4,000 00	
Springfield, Mo., 4½s, 1911, Sewer	5,000 00	5,300 00	5,000 00	
Steubenville, O., 4s, Opt. 1914, Wat.	10,900 00	10,200 00	10,000 00	
Stillwater, Minn., 5s, 1911, Per- manent Improvement.....	1,000 00	1,085 00	1,000 00	
Superior, Wis., 5s, Opt., St. Imp.	5,000 00	3,750 00	5,000 00	
West Chicago, Ill., 5s, Opt. Park	4,000 00	4,000 00	4,000 00	
Village of Duluth, Minn., 5s, 1904-5, Sewer.	10,000 00	10,200 00	10,000 00	
Total public funds out of Maine.....	311,700 00			311,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 ..	30,000 00	35,100 00	30,000 00	
Bangor & Aroostook, Piscat. Div., 5s, 1943.	50,000 00	58,250 00	50,000 00	
Bangor & Aroostook, Car Trust 5s, 1910	10,000 00	10,000 00	10,000 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>
Boston & Maine, 4s, 1942	\$50,000 00	\$55,000 00	\$50,000 00	
Boston & Maine, 4½s, 1944	25,000 00	30,000 00	25,000 00	
Eastern, 6s, 1906	10,000 00	10,600 00	10,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	11,100 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933	100,000 00	110,000 00	100,000 00	
Maine Central, Collateral Trust, 5s, 1923	10,000 00	11,800 00	10,000 00	
Maine Central, Consol. Mort., 4s, 1912	25,000 00	26,000 00	25,000 00	
Maine Central, 4½s, 1916	5,000 00	5,300 00	5,000 00	
Penobscot Shore Line, Registered 4s, 1920	65,000 00	69,550 00	65,000 00	
Portland & Ogdensburg, 5s, 1908	10,000 00	10,650 00	10,000 00	
Portland Railroad, 4½s, 1913	10,000 00	10,800 00	10,000 00	
Portland Railroad, 3½s, 1951	25,000 00	25,000 00	25,000 00	
Somerset 5s, 1917	10,000 00	10,600 00	10,000 00	
Total railroad bonds of Maine.....	445,000 00			\$445,000 00
Achison, Topeka & Santa Fe, General Mortgage, 4s, 1995	40,500 00	40,500 00	40,500 00	
Achison, Topeka & Santa Fe, Adj. 4s, 1995	12,000 00	10,560 00	9,600 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,400 00	20,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925	20,000 00	18,400 00	18,850 00	
Baltimore & Ohio, 4s, 1948	20,000 00	20,000 00	20,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	20,000 00	17,500 00	18,150 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,650 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	10,000 00	11,200 00	10,000 00	
Burlington Railway & Light Company, Ia., 5s, Optional 1902	5,000 00	5,000 00	3,750 00	
Central Pacific, 4s, 1949	25,000 00	24,250 00	24,658 00	
Chicago, Rock Island & Pacific, 4s, 1988	20,000 00	20,000 00	20,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	20,000 00	21,600 00	20,000 00	
Concord & Montreal, 4s, 1920	40,000 00	40,000 00	40,000 00	
Detroit Railway, Mich., 5s, 1924	15,000 00	16,200 00	15,000 00	
Globe Street, Fall River, Mass., 5s, 1912	10,000 00	10,500 00	10,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1930	20,000 00	20,400 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951	10,000 00	9,400 00	9,675 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	20,000 00	19,360 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,500 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911	20,000 00	21,400 00	20,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910	20,000 00	20,800 00	20,000 00	
New Haven & West Haven & Winchester Avenue, Conn., Registered 5s, 1912	21,000 00	22,260 00	21,000 00	
New York Central & Hudson River, Lake Shore, Collateral Trust, Gold 3½s, 1908	10,000 00	8,850 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	9,800 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906	10,000 00	11,100 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	9,000 00	9,180 00	9,000 00	
United Traction and Electric Company, Providence, R. I., 5s, 1933	10,000 00	10,900 00	10,000 00	
Zanesville Electric, O., 4s, Opt. 1904	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	467,500 00			459,483 00
<i>Corporation Bonds Owned.</i>				
Augusta Water Company, 5s, 1917	10,000 00	10,200 00	10,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1904-7	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, 1903-8	6,000 00	6,000 00	6,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906	16,000 00	16,160 00	16,000 00	
Portland Water Company, 4s, 1927	20,000 00	21,000 00	20,000 00	
Total corporation bonds owned.....	91,000 00			91,000 00
<i>Railroad Stock Owned.</i>				
European & North American	50,400 00	75,600 00	50,400 00	
Portland & Ogdensburg	30,000 00	15,300 00	13,950 00	
Total railroad stock of Maine.....	80,400 00			64,350 00
Syracuse Rapid Transit, N. Y., Common	10,500 00	3,150 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	\$10,000 00	\$10,000 00	
Union Insurance Company, Bangor.....	1,000 00	2,000 00	1,000 00	
Total corporation stock owned.....	11,000 00			\$11,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	6,500 00	9,620 00	6,500 00	
First National Bank, Houlton.....	6,000 00	9,900 00	6,000 00	
Fort Fairfield National Bank, Ft. Fairfield	4,000 00	6,000 00	4,000 00	
Kenduskeag National Bank, Bangor.....	5,800 00	7,250 00	5,800 00	
Merchants' National Bank, Bangor.....	4,100 00	10,865 00	4,100 00	
Second National Bank, Bangor.....	3,400 00	8,840 00	3,400 00	
Veazie National Bank, Bangor.....	11,600 00	15,660 00	11,600 00	
Total national bank stock owned.....	41,400 00			41,400 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.....		2,000 00	2,000 00	
Cincinnati, O.....		1,000 00	1,000 00	
Duluth, Minn.....		9,000 00	9,000 00	
Helena, Mont.....		800 00	800 00	
Houston, Tex.....		9,000 00	9,000 00	
Newport News, Va.....		1,000 00	1,000 00	
Omaha, Neb.....		2,000 00	2,000 00	
Portland.....		1,100 00	1,100 00	
Salt Lake, Utah.....		2,000 00	2,000 00	
Town of Altou.....		100 00	100 00	
				33,500 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		48,050 00	48,050 00	
Cincinnati & Indiana Western.....		5,000 00	5,000 00	
Cincinnati, Richmond & Muncie.....		6,000 00	6,000 00	
Detroit Railway, Mich.....		1,000 00	1,000 00	
Grand Avenue, Kansas City.....		1,000 00	1,000 00	
Manhattan Railway, N. Y.....		3,740 00	3,740 00	
Maine Central.....		3,515 00	3,515 00	
Mexican Central.....		3,080 00	3,080 00	
Milwaukee Electric Railway & Light Co., Wis.....		5,000 00	5,000 00	
New Haven & West Haven & Winchester Ave., Conn.....		1,000 00	1,000 00	
Omaha Street Neb.....		2,075 00	2,075 00	
				79,460 00
<i>Loans on Corporation Bonds.</i>				
Bangor Gas Light Company.....		3,000 00	3,000 00	
Eastern Manufacturing Company, Bangor.....		6,600 00	6,600 00	
Iowa Loan & Trust Company, Des Moines.....		200 00	200 00	
Orono Pulp & Paper Company.....		62,500 00	62,500 00	
Swift Refrigerator Transportation Co., Chicago.....		2,000 00	2,000 00	
Western Union Telegraph Company.....		2,000 00	2,000 00	
				76,300 00
<i>Loans on Corporation Stock.</i>				
American Telephone and Telegraph Company.....		2,500 00	2,500 00	
Bodwell Water Power Company, Old Town.....		40,000 00	40,000 00	
Lockwood Company, Waterville.....		6,800 00	6,800 00	
Union Insurance Company, Bangor.....		1,850 00	1,850 00	
Veazie Lumber Company.....		5,000 00	5,000 00	
				56,150 00
<i>Loans on National Bank Stock.</i>				
Fort Fairfield National Bank, Fort Fairfield.....		500 00	500 00	
Second National Bank, Bangor.....		25,000 00	25,000 00	
Veazie National Bank, Bangor.....		5,000 00	5,000 00	
				30,500 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.....	\$333 34	\$333 34	
Orono	2,000 00	2,000 00	
Passadumkeag	400 00	400 00	\$2,733 34
Loans on European & North American Railway stock	11,929 68	11,929 68	
Loan to Eastern Maine General Hospital, Bangor ...	1,000 00	1,000 00	
Loans on Penobscot Savings Bank books.....	904 63	904 63	
Loans on mortgages of real estate	304,089 58	304,089 58	317,923 89
Premium account	-	443 41	
Expense account.....	-	2,127 85	2,571 26
Cash on deposit	92,642 44	92,642 44	
Cash on hand	3,673 72	3,673 72	96,316 16
Unpaid accrued interest	23,911 88		2,588,387 65
	2,790,167 27		
Due depositors, earned dividend and accrued State tax.....	2,488,662 72		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$301,504 55		

PEOPLE'S SAVINGS BANK—LEWISTON.

April 1, 1903.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits.....	\$1,421,019 64
Reserve fund.....	49,280 00
Undivided profits	30,654 24
	<u>\$1,500,953 88</u>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Double Coupon 4s, 1907.....	\$700 00	\$775 25	\$700 00	\$700 00
County of Aroostook, 4½s, 1915, Railroad...	3,000 00	3,285 00	3,000 00	
Penobscot, 3½s, 1917, Ct. House..	5,000 00	5,075 00	5,000 00	
Washington, 4s, Opt. 1923, R. R.	20,000 00	21,400 00	20,000 00	
City of Auburn, 4s, 1905-25, Water.....	5,500 00	5,830 00	5,500 00	
Augusta, 4s, 1905, Refunding....	5,000 00	5,050 00	5,000 00	
Bangor, 6s, 1905, Water.....	1,000 00	1,050 00	1,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,375 00	5,000 00	
Gardiner, 4s, 1903, General.....	1,000 00	1,000 00	1,000 00	
Lewiston, 3½s, 1931, Refunding..	10,000 00	10,250 00	10,000 00	
Lewiston, 4s, 1913-23, Refunding	15,000 00	16,125 00	15,000 00	
Town of Saco, 3½s, 1903-4, Refunding.....	2,000 00	2,000 00	2,000 00	
East Livermore, 39-10s, 1907-9, Sch.	3,000 00	3,000 00	3,000 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,175 00	5,000 00	
Mechanic Falls, 3½s, 1911, Gen...	2,000 00	2,000 00	2,000 00	
Old Orchard, 4s, 1913, Refunding	1,500 00	1,545 00	1,500 00	
Total public funds of Maine.....	\$4,000 00			\$4,000 00
County of Franklin, O., 4s, 1903-14, Imp. & Ext.	6,000 00	6,240 00	6,000 00	
Jackson, Ind., 5s, 1905, Grav. Road	1,000 00	1,025 00	1,000 00	
Lawrence, Ind., 5s, 1904-8, Road	19,000 00	19,760 00	19,000 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,345 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	25,000 00	26,500 00	25,000 00	
Pike, Ind., 6s, 1903, County Bldgs.	5,000 00	5,000 00	5,000 00	
Polk, Minn., 5½s, 1907, Ditch....	5,000 00	5,350 00	5,000 00	
Portage, Wis., 5s, 1912, Refund...	3,000 00	3,315 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Refund.	2,000 00	2,370 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Ref...	2,000 00	2,240 00	2,000 00	
Shawnee, Kan., 5½s, 1907, Ref...	22,000 00	23,430 00	22,000 00	
Shelby, Ind., 4s, 1903-6, Funding	4,000 00	4,020 00	4,000 00	
Woodbury, Ia., 4s, 1920, Refund.	5,000 00	5,325 00	5,000 00	
City of Bradford, Pa., 6s, 1903, Water...	5,000 00	5,000 00	5,000 00	
Chicago, Ill., 4s, 1910, San Dist...	5,000 00	5,200 00	5,000 00	
East Liverpool, O., 5s, 1914, Board of Education.....	3,000 00	3,375 00	3,000 00	
Elwood, Ind., 6s, 1921, Refunding	2,000 00	2,590 00	2,000 00	
Emporia, Kan., 4½s, 1929, Refund.	10,000 00	10,400 00	10,000 00	
Findlay, O., 5s, 1908, Water.....	2,000 00	2,100 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	5,242 50	4,500 00	
Kansas City, Kan., 6s, 1903-11, In- ternal Improvement.....	12,000 00	12,900 00	12,000 00	
Marion, O., 5s, 1904, Street Imp.	5,000 00	5,050 00	5,000 00	
Omaha, Neb., 4s, 1909, Street Imp.	4,000 00	4,100 00	4,000 00	
Owensboro, Ky., 4s, 1930, St. Imp.	5,000 00	5,200 00	5,000 00	
Pontiac, Mich., 5s, 1903-4, Paving	5,500 00	5,527 50	5,500 00	
St. Paul, Minn., 5s, 1915, Wat. & Sew.	8,000 00	9,400 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Wat.	4,000 00	4,140 00	4,000 00	
Superior, Wis., 6s, 1902, Harb. Imp.	5,000 00	4,500 00	5,000 00	
Topeka, Kan., 6s, 1905, Refund...	3,000 00	3,135 00	3,000 00	
Winona, Minn., 5s, 1918, Sewer..	3,000 00	3,480 00	3,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,550 00	5,000 00	
Borough of Dunmore, Pa., 4s, 1922, Sch. Dist.	5,000 00	5,175 00	5,000 00	
Total public funds out of Maine	198,000 00			198,000 00

PEOPLE'S SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aroostook Northern, 5s, 1947	\$14,000 00	\$14,980 00	\$13,875 00	
Bangor & Aroostook, 5s, 1943	10,000 00	11,700 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	5,050 00	5,000 00	
Maine Central, 4s, 1912	4,000 00	4,160 00	4,000 00	
Maine Central, 4½s, 1905	27,000 00	27,270 00	27,000 00	
Maine Central, 4½s, 1912	5,000 00	5,400 00	5,000 00	
Maine Central, 4½s, 1916	10,000 00	10,600 00	10,000 00	
Maine Central, 4½s, 1917	4,000 00	4,240 00	4,000 00	
Maine Central, 5s, 1912	8,000 00	8,960 00	8,000 00	
Maine Central, 5s, 1923	4,000 00	4,720 00	4,000 00	
Maine Central, 7s, 1912	17,000 00	21,760 00	17,000 00	
Penobscot Shore Line, Registered 4s, 1920	5,000 00	5,350 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	28,000 00	29,820 00	28,000 00	
Portland & Rumford Falls, 4s, 1927	17,000 00	17,000 00	17,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	5,000 00	1,250 00	5,000 00	
Total railroad bonds of Maine	196,500 00			\$195,887 50
Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	16,800 00	15,000 00	
Baltimore & Ohio, Southwestern division, 3½s, 1925	8,000 00	7,040 00	7,272 50	
Buffalo & Susquehanna, 4s, 1951	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919	5,000 00	4,500 00	4,600 00	
Central Branch Union Pacific, 4s, 1945	5,000 00	4,600 00	4,550 00	
Central Pacific, 4s, 1949	10,000 00	9,850 00	9,850 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,725 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	15,000 00	15,600 00	15,000 00	
Hereford, 4s, 1930	12,000 00	12,240 00	11,945 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,300 00	5,000 00	
Housatonic, 5s, 1937	10,000 00	12,850 00	10,000 00	
Illinois Central, St. Louis Division and Terminal, 1st. Mortgage, 3½s, 1951	10,000 00	9,500 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	4,300 00	4,275 00	
Lehigh & New York, 4s, 1945	3,000 00	2,805 00	2,940 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,210 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,210 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944	5,000 00	5,100 00	4,912 50	
New Haven & Derby, 5s, 1918	5,000 00	5,700 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	9,000 00	8,820 00	9,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,150 00	4,950 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,600 00	5,000 00	
Rutland-Canadian, 4s, 1949	5,000 00	4,900 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996	4,000 00	4,440 00	4,000 00	
St. Louis, Iron Mountain & Southern, General Con. Railway & Land Grant, 5s, 1931	5,000 00	5,575 00	5,000 00	
St. Louis & Southwestern, 4s, 1989	5,000 00	4,800 00	4,931 25	
Southern Electric, St. Louis, Mo., 6s, 1904	3,000 00	3,000 00	3,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,550 00	5,000 00	
Trenton Passenger, N. J., 6s, Opt. 1960	5,000 00	5,950 00	5,000 00	
West Chicago St. R. Tunnel Co., Ill., 5s, 1909	3,000 00	3,075 00	3,000 00	
Wheeling & Lake Erie, 4s, 1949	4,000 00	3,640 00	3,560 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,500 00	10,000 00	
Zanesville Electric, O., 4s, Optional 1904	2,000 00	2,060 00	2,000 00	
Total railroad bonds out of Maine	224,000 00			220,033 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, 5s, 1913	12,000 00	12,000 00	12,000 00	
Gardiner Water Company, 5s, 1905	10,000 00	10,200 00	10,000 00	
Hebron Water Company, 4s, 1922	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, Opt. 1902	3,000 00	3,000 00	3,000 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>
Maine & New Hampshire Granite Company, 5s, Optional 1902.....	\$5,000 00	\$4,500 00	\$5,000 00	
Masonic Building Ass'n., Biddeford, 4s, 1917	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,060 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	10,500 00	9,787 50	
Standish Water & Construction Co., 4s, 1928	3,000 00	3,150 00	3,000 00	
Waterville Water Company, 5s, 1917.....	3,000 00	3,060 00	3,000 00	
Total corporation bonds of Maine	74,000 00			\$73,787 50
Littleton Water & Light Co., N. H., 5s, 1916	3,000 00	2,250 00	2,970 00	2,970 00
<i>Railroad Stock Owned.</i>				
Kennebec Central.....	500 00	500 00	500 00	500 00
Hereford.....	2,500 00	2,500 00	2,400 00	2,400 00
<i>Corporation Stock Owned.</i>				
C. A. Cushing Shoe Company, Freeport....	300 00	-	300 00	
Franklin Company, Lewiston....	7,600 00	7,600 00	7,600 00	
Little Androscoggin Water Power Company, Auburn.....	200 00	150 00	200 00	
Total corporation stock of Maine	8,100 00			8,100 00
Atlantic Telegraph Company, Mass.....	375 00	375 00	375 00	
Windsor Company, Pref., No. Adams, Mass.	2,600 00	1,300 00	2,587 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	9,964 00	9,400 00	
First National Bank, Auburn.....	1,000 00	1,300 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,572 00	2,400 00	
First National Bank, Bath.....	1,000 00	1,200 00	1,000 00	
First National Bank, Lewiston.....	28,600 00	42,900 00	28,600 00	
Manufacturers' National Bank, Lewiston	28,000 00	30,240 00	28,000 00	
Merchants' National Bank, Portland.....	3,300 00	4,532 00	3,300 00	
National Shoe & Leather Bank, Auburn...	3,300 00	2,970 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.	250 00	50 00	250 00	250 00
<i>Loans on Corporation Bonds.</i>				
Continental Mills, Lewiston.....		800 00	800 00	
Crystal Water Company, Edgewater, N. Y.....		-	5,284 11	
Lewiston & Auburn Electric Light Company.....	2,500 00	2,500 00	2,500 00	
Portland Water Company.....	4,000 00	4,000 00	4,000 00	12,584 11
<i>Loans on Corporation Stock.</i>				
Ara Cushman Company, Auburn.....	7,000 00		7,000 00	
Athol Water Company, Mass.	993 75		993 75	
Geo. B. Haskell Company, Lewiston.....	1,500 00		1,500 00	
Hill Manufacturing Company, Lewiston.....	100 00		100 00	
Howard, Briggs & Pray Company, Auburn.....	2,500 00		2,500 00	
Libbey & Dingley Company, Lewiston.....	4,000 00		4,000 00	
Little Androscoggin Water Power Company, Auburn	2,500 00		2,500 00	18,593 75
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....	95 00		95 00	
First National Bank, Newburyport, Mass.....	200 00		200 00	295 00

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market 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	
Bath Iron Works.....	10,000 00	10,000 00	
Cascade Woolen Mills, Oakland	15,000 00	15,000 00	
Indian Spring Woolen Company, Madison.....	15,000 00	15,000 00	
Lewiston Journal Company.....	15,500 00	15,500 00	
Lewiston Machine Company.	4,500 00	4,500 00	
Linn Woolen Company, Hartland... ..	15,000 00	15,000 00	
Madison Woolen Company.....	5,000 00	5,000 00	
Pondicherry Company, Bridgton.....	5,000 00	5,000 00	
Washburn Chair Company, North Turner (endorsed)	1,000 00	1,000 00	\$108,000 00
<i>Loans to Municipalities</i>			
City of Fall River, Mass.....	5,000 00	5,000 00	
Lewiston.....	10,000 00	10,000 00	
Melrose, Mass.....	15,000 00	15,000 00	
Portsmouth, N. H.....	13,000 00	13,000 00	43,000 00
Loan on Lewiston Trust & Safe Deposit Co. stock...	593 04	593 04	
Loans on names.....	1,150 00	2,597 22	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on People's Savings Bank books, Lewiston...	2,122 50	2,122 50	
Loans on mortgages of real estate.....	323,944 97	323,944 97	330,257 73
Real estate, investment	15,000 00	13,919 35	
Real estate, foreclosure.....	3,249 70	3,249 70	
Vault	5,000 00	5,000 00	
Furniture	900 00	900 00	23,069 05
Premium account.	-	57,413 97	
Expense account.....	-	1,429 32	58,843 29
Cash on deposit	23,500 97	23,500 97	
Cash on hand	11,208 33	11,208 33	34,709 30
Unpaid accrued interest.....	17,564 18		1,500,953 88
Due depositors, earned dividend and accrued State tax	1,511,790 69		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,444,019 64		
	\$67,771 05		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 28, 1903.

DAVID T. PERCY, President.

OSCAR C. ROGERS, Treasurer.

LIABILITIES.

Deposits	\$764,662 70
Reserve fund	10,000 00
Undivided profits	20,344 62
	\$795,007 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907.....	\$500 00	\$553 75	\$500 00	
United States Registered 4s, 1925	3,000 00	4,072 50	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, Opt. 1902, Munic.	1,300 00	1,300 00	1,293 50	
York, 3s, 1903-31, High School.....	10,000 00	10,000 00	9,800 00	
Total public funds of Maine.....	16,300 00			16,093 50
County of Anne Arundel, Md., 5s, 1903, Bridge	5,000 00	5,000 00	5,000 00	
Ottawa, O., 1913-17, Bridge.	5,000 00	6,675 00	5,000 00	
City of Anderson, Ind., 6s, 1903, Imp.....	1,375 87	1,375 87	1,375 87	
Chicago, Ill., 4½s, 1908-14, San. Dist.	10,000 00	10,850 00	10,000 00	
Canton, Ia., 6s, 1902, Sewer.....	2,500 00	2,500 00	2,500 00	
Hammond, Ind., 5s, 1918, School	3,000 00	3,420 00	3,000 00	
Indianapolis, Ind., 4s, 1922, School	10,000 00	11,050 00	10,000 00	
Commissioners				
Key West, Fla., 8s, 1902, City	5,000 00	5,000 00	5,000 00	
Market.....				
Marshalltown, Ia., 4½s, 1911-16,	2,000 00	2,130 00	2,000 00	
Funding.....	500 00	500 00	500 00	
Milwaukee, Wis., 5s, 1903, School	3,000 00	2,700 00	3,000 00	
Pierre, S.D., 2-3s, 1922, Refunding	6,500 00	6,500 00	6,500 00	
Sioux City, Ia., 6s, 1896-1900, In-	1,400 00	1,400 00	1,400 00	
ternal Improvements.....				
Wyandotte, Kan., 6s, 1903, Munic.				
Total public funds out of Maine.....	55,275 87			55,275 87
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	17,000 00	18,190 00	16,925 00	
Bangor & Aroostook, 6s, 1943.....	12,000 00	14,040 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	7,070 00	7,000 00	
Maine Central, 5s, 1923	3,000 00	3,540 00	3,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Total railroad bonds of Maine	69,000 00			68,693 75
Atchison, Topeka & Santa Fe, General				
Mortgage, 4s, 1905.....	12,500 00	12,500 00	10,666 50	
Belleville & Carondelet, 6s, 1923.....	5,000 00	6,000 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	5,000 00	5,400 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950	5,000 00	5,025 00	5,000 00	
Buffalo & Susquehanna, 4s, 1931.....	10,000 00	10,000 00	10,000 00	
Burlington Railway & Lt. Co., Ia., 5s, Opt. 1902	3,000 00	3,000 00	3,000 00	
Central Branch, 4s, 1919	10,000 00	9,000 00	9,400 00	
Central Pacific, 4s, 1919	10,000 00	10,000 00	3,900 00	
Chesapeake & Ohio, 4½s, 1952	10,000 00	10,400 00	10,000 00	
Chicago & Cincinnati, 5s, Opt. 1912.....	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	

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>
Chicago & West Michigan, 5s, 1921	\$15,000 00	\$15,600 00	\$15,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,400 00	10,000 00	
Concord, Maynard & Hudson St., 5s, 1922...	5,000 00	5,225 00	5,000 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	5,200 00	5,000 00	
Electric Railway, Light & Power Com- pany, Sedalia, Mo., 6s, Optional 1912	3,000 00	750 00	3,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	10,000 00	10,800 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	15,000 00	15,000 00	14,525 00	
Kansas City Southern, 3s, 1950.....	3,000 00	2,100 00	2,520 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,300 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,750 00	10,000 00	
Leroy & Caney Valley Air Line, 5s, 1926...	5,000 00	5,050 00	5,000 00	
Lowell, Lawrence & Haverhill St., 5s, Opt.	1,000 00	1,050 00	1,000 00	
Northern Ohio, 5s, 1945.....	15,000 00	16,650 00	15,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	9,800 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,900 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00	11,100 00	10,000 00	
St. Louis, Kansas & Southwestern, 6s, Op- tional 1912.....	3,000 00	300 00	3,000 00	
St. Louis & San Francisco, Con. Mort. 4s, 1996	2,000 00	1,960 00	1,950 00	
Taunton Street, Mass., 5s, 1914.....	10,000 00	10,500 00	10,000 00	
Toledo, St. Louis & Western, 3½s, 1925.....	5,000 00	4,250 00	4,500 00	
Trenton Passenger, N. J., 6s, Optional 1924	5,000 00	5,825 00	5,000 00	
West Chicago Street Railroad Tunnel Com- pany, Ill., 5s, 1909.....	20,000 00	20,300 00	20,000 00	
Total railroad bonds out of Maine....	287,500 00			\$282,761 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1911-12	10,000 00	10,000 00	10,000 00	
Caribou Water Company, 5s, 1916.....	5,000 00	2,500 00	5,000 00	
Maine Steamship Co., Portland, 6s, 1926....	10,000 00	10,700 00	10,000 00	
Masonic Building Association, Biddeford, 4½s, 1913-17	5,500 00	5,500 00	5,500 00	
Phillips Water Company, 5s, 1916.....	3,000 00	3,060 00	3,000 00	
Rockland Water Company, 5s, 1919.....	13,000 00	14,560 00	13,000 00	
Total corporation bonds of Maine.....	46,500 00			46,500 00
Bennington Water Power & Light Com- pany, Vt., 5s, 1923.....	14,000 00	14,000 00	13,000 00	
Crystal Water Co., Edgewater, N. Y., 6s, 1910	1,000 00	750 00	1,000 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	
Municipal Water Works Company, Fort Smith, Ark., 4½s, 1922.....	2,250 00	2,250 00	2,250 00	
Omaha Water Company, Neb., 5s, 1946.....	5,000 00	4,000 00	5,000 00	
Total corporation bonds out of Maine....	40,250 00			39,250 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	
Total railroad stock owned.....	7,000 00			6,250 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.....	2,666 66	3,000 00	2,666 66	
First National Bank, Bath.....	1,500 00	1,800 00	1,500 00	
First National Bank, Portland.....	5,000 00	3,150 00	3,000 00	
First National Bank, Wiscasset.....	1,000 00	1,000 00	1,000 00	
Lincoln National Bank, Bath.....	300 00	345 00	300 00	

PEOPLE'S SAFE DEPOSIT AND 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>
Marine National Bank, Bath	\$5,000 00	\$6,500 00	\$5,000 00	
Merchants' National Bank, Portland.....	900 00	1,236 00	900 00	
National Traders' Bank, Portland.....	800 00	824 00	800 00	
Total national bank stock owned..	15,166 66			\$15,166 66
<i>Other Bank Stock Owned.</i>				
Ramford Falls Trust Company.	2,000 00	2,500 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 Stock.</i>				
Boston Marine Insurance Company.....		\$100 00	\$100 00	
Little Androscoggin Water Power Company, Auburn		1,000 00	1,000 00	
Mountain, Farm & Seashore Company, Portland...		250 00	500 00	
Sagadahoc Real Estate Association, Bath		3,100 00	3,100 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...		19,510 00	19,510 00	\$27,460 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank, Bath.....		500 00	500 00	
First National Bank, Bath.....		5,683 00	5,683 00	
Lincoln National Bank, Bath.....		945 00	945 00	
People's National Bank, Waterville.....		82 40	82 40	
Richmond National Bank, Richmond.....		290 00	290 00	7,500 40
<i>Loans on Savings Bank Books.</i>				
Calais Savings Bank, Calais.....		50 00	50 00	
People's Safe Deposit and Savings Bank, Bath.		1,295 00	1,295 00	1,345 00
<i>Loans to Corporations.</i>				
Grace Church, Bath.		1,000 00	1,000 00	
Winter Street Congregational Society, Bath.....		325 00	325 00	1,325 00
<i>Loans to Municipalities.</i>				
County of Sagadahoc.....		2,000 00	2,000 00	
City of Auburn.....		10,000 00	10,000 00	12,000 00
Loan on vessel property.....		20,150 00	20,150 00	
Loans on mortgages of real estate.....		126,397 41	126,397 41	146,547 41
Real estate, investment		18,000 00	20,298 85	
Safe deposit department.....		5,000 00	5,000 00	
Safe, furniture and fixtures.....		4,500 00	4,500 00	29,798 85
Premium account.....		-	15,115 50	15,115 50
Cash on deposit		6,665 30	6,665 30	
Cash on hand		6,758 58	6,758 58	13,423 88
Unpaid accrued interest.....		9,600 00		\$796,007 32
		808,003 81		
Due depositors, earned dividend and accrued State tax.....		773,062 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$34,941 11		

PHILLIPS SAVINGS BANK—PHILLIPS.

May 2, 1903.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

LIABILITIES.

Deposits	\$167,370 24
Reserve fund.....	6,500 00
Undivided profits.....	3,737 86
	<hr/>
	\$177,608 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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.....	1,046 93	1,046 93	1,046 93	
Phillips, 4s, Optional, Refund...	2,600 00	2,600 00	2,600 00	
Total public funds of Maine.. .. .	5,646 93			\$5,646 93
City of Ironton, O., 5s, 1912, Street Imp.	2,000 00	2,190 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6, Sewer...	3,000 00	3,105 00	3,000 00	
Total public funds out of Maine.. .. .	5,000 00			5,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,850 00	4,775 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,220 00	2,000 00	
Maine Central, 7s, 1912	100 00	128 00	100 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland Railroad, 4½s, 1913	2,000 00	2,160 00	2,000 00	
Portland & Ogdensburg, 5s, 1908	5,000 00	5,325 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	6,000 00	6,000 00	6,000 00	
Total railroad bonds of Maine.....	25,100 00			24,875 00
Black Rocks & Salisbury Beach, Mass., 5s, 1911	4,000 00	4,040 00	4,000 00	
Central Pacific, 4s, 1949	3,000 00	3,000 00	3,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	5,000 00	5,400 00	5,000 00	
Total railroad bonds out of Maine.....	12,000 00			12,000 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903...	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910.	5,000 00	5,125 00	5,000 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, Opt. 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	1,060 00	1,000 00	
Cumberland National Bank, Portland.....	1,400 00	1,428 00	1,400 00	
First National Bank, Farmington	3,400 00	3,400 00	3,400 00	
First National Bank, Lewiston	1,400 00	2,100 00	1,400 00	
National Shoe & Leather Bank, Auburn...	4,600 00	4,140 00	4,600 00	
Norway National Bank, Norway	2,200 00	2,640 00	2,200 00	
Portland National Bank, Portland.....	2,000 00	2,900 00	2,000 00	
Total national bank stock owned	16,000 00			16,000 00

PHILLIPS SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn Trust Company.....	\$1,000 00	\$175 00	\$1,000 00	
People's Trust Company, Farmington.....	250 00	250 00	250 00	
Rockland Trust Company.	2,000 00	2,100 00	2,000 00	
Rumford Falls Trust Company.....	1,000 00	1,250 00	1,000 00	
Westbrook Trust Company.....	1,000 00	1,050 00	1,000 00	
Total other bank stock owned.....	5,250 00			\$5,250 00
<i>Loans on Corporation Bonds.</i>				
American Realty Company.....		5,000 00	5,000 00	
Bath Water Supply Company.....		321 25	321 25	
John Mulholland, New York.....		12,500 00	12,500 00	17,821 25
<i>Loans on Corporation Stock.</i>				
Equitable Trust Company, Augusta, Ga.		5,500 00	5,500 00	
Northwestern Elevator Company, Minn.....		6,000 00	6,000 00	11,500 00
Loan on Chapman National Bank stock, Portland. .		2,000 00	2,000 00	
Loan to Augusta Trust Company.....		7,000 00	7,000 00	
Loan to town of Rangeley.....		2,500 00	2,500 00	
Loans on personal property.....		4,360 00	4,360 00	
Loan on Phillips Savings Bank book		400 00	400 00	
Loans on mortgages of real estate.....		30,419 24	30,419 24	46,679 24
Safe.		200 00	200 00	200 00
Premium account.....		-	300 00	300 00
Cash on deposit.....		5,631 71	5,631 71	
Cash on hand.....		1,703 97	1,703 97	7,335 68
Unpaid accrued interest.....		1,963 00		\$177,608 10
		183,782 10		
Due depositors, earned dividend and accrued State tax.....		170,145 24		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		\$13,636 86		

PISCATAQUIS SAVINGS BANK—DOVER.

August 5, 1903.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

LIABILITIES.

Deposits	\$774,206 63
Reserve fund	20,000 00
Undivided profits	10,664 32
	<hr/> \$804,870 95

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	\$5,375 00	\$5,000 00	
Penobscot, 3½s, 1930, Ct. House ..	3,000 00	3,060 00	3,000 00	
Washington, 4s, Opt. 1923, R. R. Aid	10,000 00	10,700 00	10,000 00	
City of Brewer 4s, 1921, Refunding.....	4,000 00	4,140 00	4,000 00	
Rockland, 3½s, 1917, Refunding..	5,000 00	5,075 00	5,000 00	
Dover & Foxcroft Water Dist., 3½s, 1913-33..	20,000 00	20,000 00	20,000 00	
Total public funds of Maine.....	47,000 00			\$47,000 00
County of Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,650 00	5,000 00	
Franklin, O., 4s, 1911, Bridge	2,000 00	2,110 00	2,000 00	
Jackson, O., 4s, 1926, Turnpike..	1,000 00	1,060 00	1,000 00	
Lawrence, Ind., 5s, 1904, Road...	5,000 00	5,075 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,300 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Ref...	5,000 00	5,600 00	5,000 00	
City of Ashland, 5s, 1912, Improvement.	4,000 00	2,190 00	2,000 00	
Brainerd, Minn., 6s, 1908, Elec. Lt.	4,000 00	4,340 00	4,000 00	
Cleveland, O., 4s, 1922, School ...	10,000 00	11,050 00	10,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,475 00	5,000 00	
Emporia, Kan., 4½s, Opt. 1919, Ref.	3,000 00	3,000 00	3,000 00	
Kansas City, Kan., 6s, 1904-9,				
Internal Improvement	7,500 00	7,725 00	7,500 00	
Lansing, Mich., 4s, 1920, Water.	5,000 00	5,225 00	5,000 00	
Manistee, Mich., 4s, 1908, Water.	3,000 00	3,030 00	3,000 00	
Menominee, Mich., 6s, 1907, School	5,000 00	5,425 00	5,000 00	
Owensboro, Ky., 4s, Optional				
1915, Street Improvement	5,000 00	5,125 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920				
Bridge	5,000 00	5,475 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water	5,000 00	5,175 00	5,000 00	
Steubenville, O., 4s, Opt. 1914, Wat.	5,000 00	5,100 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per-				
manent Improvement.	9,000 00	9,585 00	9,000 00	
Superior, Wis., 5s, Opt. Sewer...	5,000 00	3,750 00	5,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	6,275 00	5,000 00	
Town of Watertown, Mass., 3½s, 1910, Water	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Appor-				
tioning Debt	6,000 00	6,690 00	6,000 00	
Borough of Dunmore, Pa., 4s, 1914, Funding	4,000 00	4,080 00	4,000 00	
Dunmore, Pa., 4s, 1922, School				
District, Refunding.....	5,000 00	5,175 00	5,000 00	
Total public funds out of Maine.....	126,500 00			126,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	11,700 00	9,985 00	
Bangor & Aroostook, Van Buren Ext. 5s, 1943	5,000 00	5,800 00	5,000 00	
Bangor & Aroostook, Car Trust, 5s, 1908 ...	5,000 00	5,000 00	5,000 00	
Boston & Maine, Registered 4½s, 1944	3,000 00	3,600 00	3,000 00	

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Phillips & Rangeley, 5s, 1910.....	\$5,000 00	\$5,000 00	\$5,000 00	
Portland Railroad, 3½s, 1951.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	8,000 00	9,120 00	8,000 00	
Total railroad bonds of Maine.....	46,000 00			\$45,985 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,600 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.	5,000 00	4,375 00	4,481 25	
Berkshire Street, Mass., 5s, 1922.....	5,000 00	5,250 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950	5,000 00	5,000 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,600 00	4,950 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,625 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	10,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,800 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,650 00	5,000 00	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,600 00	
Des Moines & Fort Dodge, 4s, 1905.....	5,000 00	4,725 00	4,875 00	
Des Moines, Iowa Falls & Northern, 5s, Optional 1931.....	3,000 00	3,000 00	3,000 00	
Des Moines Street, Ia., 6s, 1916.....	5,000 00	5,600 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,400 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.....	5,400 00	5,150 00	5,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,425 00	5,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	15,000 00	15,150 00	14,370 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	13,000 00	13,000 00	13,000 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	5,250 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	5,350 00	5,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,075 00	4,825 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	5,000 00	5,400 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	5,000 00	5,200 00	4,900 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	3,000 00	3,150 00	3,000 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,550 00	5,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1913.	5,000 00	5,150 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,600 00	5,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,300 00	10,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	5,550 00	5,000 00	
Sioux City, Ia., 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,525 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,700 00	4,800 00	
Trenton Passenger, N. J., 6s, 1930-1.....	10,000 00	11,900 00	10,000 00	
West Chicago St., R. R. Tunnel Co., Ill., 5s, 1909	5,000 00	5,075 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	8,000 00	8,400 00	8,000 00	
Total railroad bonds out of Maine.....	242,000 00			239,726 25
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	9,000 00	9,600 00	9,000 00	
Belfast Water Company, 5s, 1907.....	5,000 00	5,100 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.....	1,500 00	1,500 00	1,500 00	
Lewiston Gas Light Company, 4s, 1924.....	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, Opt. 1902.....	5,000 00	5,600 00	5,000 00	
Maine & N. Hampshire Gran. Co., 5s, Opt. 1902	3,000 00	2,700 00	3,600 00	
Masonic Building Ass'n., Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Oakland Water Company, 5s, 1918.....	3,000 00	3,000 00	2,970 00	
Pejepscot Water Co., Brunswick, 5s, 1906...	4,000 00	4,040 00	4,000 00	
Public Works Company, Bangor, 6s, 1929....	5,000 00	5,000 00	5,600 00	

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rockland-Rockport Lime Co., 5s, Opt. 1920.	\$5,000 00	\$5,000 00	\$5,000 00	
Rockland Water Company, 5s, 1919	2,000 00	2,240 00	2,000 00	
Sanford Power Company, 5s, 1908.....	4,500 00	4,500 00	4,500 00	
Total corporation bonds of Maine	63,500 00			\$63,470 00
Berlin Water Company, N. H., 5s, Opt. 1902.	5,000 00	5,000 00	5,000 00	
Indianapolis Water Co., Ind., 6s, 1911.....	5,000 00	5,000 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916.	3,000 00	1,500 00	3,000 00	
Total corporation bonds out of Maine.....	13,000 00			13,000 00
<i>Corporation Stock Owned.</i>				
Union Manufacturing Company, Dexter...	1,250 00	500 00	1,250 00	1,250 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	3,500 00	3,675 00	3,500 00	
First National Bank, Bangor.	1,300 00	1,924 00	1,300 00	
First National Bank, Dexter	3,000 00	3,540 00	3,000 00	
First National Bank, Portland	3,700 00	3,885 00	3,700 00	
Kineo National Bank, Dover	5,000 00	6,500 00	5,000 00	
National Shoe & Leather Bank, Auburn ...	9,200 00	8,250 00	9,200 00	
Richmond National Bank, Richmond	640 00	640 00	640 00	
Veazie National Bank, Bangor.	4,500 00	6,075 00	4,500 00	
Total national bank stock owned	30,840 00			30,840 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.	1,250 00	250 00	1,250 00	
Rumford Falls Trust Company	1,000 00	1,250 00	1,000 00	
Waterville Trust Company.....	3,000 00	3,000 00	3,000 00	
Total other bank stock owned... ..	5,250 00			5,250 00
<i>Loans on Corporation Stock.</i>				
Guilford Lumber Company		1,000 00	1,000 00	
Kineo Company.		10,000 00	10,000 00	
Piscataquis Woolen Company, Guilford		14,000 00	14,000 00	
Pittsfield Electric Light & Power Company.....		2,000 00	2,000 00	
Total corporation stock loans				27,000 00
<i>Loans to Municipalities.</i>				
County of Piscataquis.		3,500 00	3,500 00	
Town of Blanchard		600 00	600 00	
Foxcroft		18,831 46	18,831 46	
Total municipal loans				22,931 46
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.....		4,588 48	4,588 48	
Loan on Piscataquis Savings Bank book, Dover ...		300 00	300 00	
Loans on mortgages of real estate.....		110,436 33	110,436 33	
Total other loans				124,424 21
Real estate, investment.....	10,000 00		11,335 54	
Real estate, foreclosure.....	315 00		315 00	
Total real estate				11,650 54
Premium account.....	-		17,045 92	
Expense account	-		1,154 00	
Total premiums and expenses				18,199 92
Cash on deposit.....	26,691 66		26,691 66	
Cash on hand	951 91		951 91	
Total cash				27,643 57
Unpaid accrued interest.....	12,136 40			
Total accrued interest				\$304,870 95
Due depositors, earned dividend and accrued State tax		826,684 64		
Total accrued interest and taxes				826,684 64
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		781,228 82		
Total resources				\$45,455 82

PORTLAND SAVINGS BANK—PORTLAND.

April 9, 1903.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

LIABILITIES.

Deposits	\$10,307,225 69
Reserve fund.....	520,000 00
Undivided profits.....	263,948 73
	\$11,091,177 42

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Coupon 4s, 1925.....	\$800,000 00	1,084,000 00	\$800,900 00	\$800,000 00
City of Biddeford, 3s, 1903-6, Refunding	16,000 00	16,000 00	15,770 00	
Portland, 3½s, 1922, Refunding...	200,000 00	207,000 00	200,000 00	
Total public funds of Maine....	216,000 00			215,770 00
County of Bay, Mich., 5s, 1911, Bridge . . .	30,000 00	33,150 00	30,000 00	
Belmont, O., 5s, 1903-9, Ct. H. etc.	47,000 00	48,880 00	47,000 00	
Blue Earth, Minn., 5s, 1919, Ct. H.	35,000 00	40,075 00	35,000 00	
Boone, Ind., 5s, 1905-7, Funding..	12,500 00	13,000 00	12,500 00	
Bourbon, Kan., 6s, 1913, Refund.	37,000 00	43,475 00	37,000 00	
Delaware, Ind., 5s, 1903-6, Ct. H.	22,000 00	22,440 00	22,000 00	
Franklin, O., 6s, 1899-1901, St. Imp.	18,000 00	18,000 00	18,000 00	
Hancock, Ind., 5s, 1917-28, Fund.	67,000 00	78,390 00	67,000 00	
Hancock, O., 5s, 1913-18, Ct. House	50,000 00	56,750 00	50,000 00	
Jackson, Ind., 5s, 1906-10, Fund.	25,000 00	26,500 00	25,000 00	
Jackson, O., 4s, 1922-6, Turnpike	90,000 00	94,950 00	90,000 00	
Lawrence, O., 5s, 1920-2, Pike....	20,000 00	21,000 00	20,000 00	
Licking, O., 6s, 1903, Jail	5,000 00	5,000 00	5,000 00	
Muskingum, O., 5s, 1903-13, Hall	60,000 00	64,200 00	60,000 00	
Polk, Minn., 6s, 1908, Ditch . . .	64,000 00	71,040 00	64,000 00	
Putnam, O., 5s, 1903, Jail.....	4,000 00	4,000 00	4,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H.	50,000 00	57,500 00	50,000 00	
Reno, Kan., 3½s, 1919, Refunding	35,000 00	41,650 00	35,000 00	
Rush, Ind., 5s, 1909-16, Refunding	70,000 00	77,000 00	70,000 00	
Saginaw, Mich., 5s, 1903-4, Ref..	10,000 00	10,050 00	10,000 00	
Summer, Kan., 5½s, 1920, Refund.	85,000 00	102,060 00	85,000 00	
Vigo, Ind., 5s, 1903-8, Court House	32,000 00	33,120 00	32,000 00	
Wyandotte, Kan., 5½s, Optional 1908 Refunding.....	5,000 00	5,450 00	5,000 00	
City of Akron, O., 4s, 1927, Funding.....	25,000 00	26,500 00	25,000 00	
Anderson, Ind., 5s, 1918, Water..	40,000 00	46,400 00	40,000 00	
Aurora, Ill., 5s, 1905, Water.....	40,000 00	41,000 00	40,000 00	
Canton, O., 5s, 1904-6, Refunding	30,000 00	30,750 00	30,000 00	
Canton, O., 5s, 1905-9, School....	36,000 00	37,860 00	36,000 00	
Chicago, Ill., 4s, 1920, San. Dist.	75,000 00	81,000 00	75,000 00	
Cincinnati, O., 3½s, Optional 1932, Sinking Fund.....	100,000 00	104,500 00	100,000 00	
Cleveland, O., 5s, 1906, Bd. of Ed.	70,000 00	73,500 00	70,000 00	
Duluth, Minn., 5s, 1907, Improve- ment and Funding.....	50,000 00	52,750 00	50,000 00	
Evansville, Ind., 5s, 1912, Fund.	15,000 00	16,725 00	15,000 00	
Evansville, Ind., 4½s, 1912, Fund.	25,000 00	26,875 00	25,000 00	
Indianapolis, Ind., 5s, 1903-6, Lib'y	40,000 00	41,000 00	40,000 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	21,200 00	20,000 00	
Kansas City, Kan., 5s, 1907, Munic.	21,000 00	21,735 00	21,000 00	
Lake & Hyde Park, Ill., 5s, 1903, School.....	2,000 00	2,000 00	2,000 00	
Lansing, Mich., 4½s, 1910-15, Water	25,000 00	26,750 00	25,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Lansing, Mich., 5s, 1913-23, Elec. Lt.	\$50,000 00	\$58,000 00	\$50,000 00	
Milwaukee, Wis., 3½s, 1917-20, Municipal Improvement.....	100,000 00	103,000 00	100,000 00	
Muskegon, Mich., 5s, 1903-24, Wat.	41,000 00	45,920 00	41,000 00	
Newport, Ky., 5s, 1918, Street...	30,000 00	34,800 00	30,000 00	
Omaha, Neb., 4½s, 1906, Renewal	50,000 00	51,500 00	50,000 00	
Omaha, Neb., 4s, 1918, Funding..	50,000 00	53,000 00	50,000 00	
Omaha, Neb., 4s, 1933, Renewal..	50,000 00	54,500 00	50,000 00	
Port Huron, Mich., 4s, 1932, Canal	50,000 00	53,250 00	50,000 00	
St. Louis, Mo., 3½s, 1922, Munic...	100,000 00	100,000 00	97,250 00	
Toledo, O., 3½s, 1920, Park	28,000 00	28,420 00	28,000 00	
Toledo, O., 4½s, 1914, Water.....	25,000 00	27,000 00	25,000 00	
Total public funds out of Maine.....	2,121,500 00			2,118,750 00
<i>Railroad Bonds Owned.</i>				
Maine Central, Consolidated 7s, 1912.....	132,500 00	169,600 00	132,500 00	
Maine Central, Consolidated 4½s, 1912.....	169,000 00	182,520 00	169,000 00	
Maine Central, Consolidated 4s, 1912.....	70,000 00	72,830 00	70,000 00	
Portland Railroad, 1st. Mortgage, 4½s, 1913	100,000 00	108,000 00	100,000 00	
Portland Railroad, Consolidated 3½s, 1951..	100,000 00	100,000 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort., 5s, 1915	75,000 00	81,750 00	75,000 00	
Portland & Ogdensburg, 1st Consolidated Mortgage, 5s, 1908.....	150,000 00	159,750 00	150,000 00	
Portland & Rumford Falls, 4s, 1927.....	25,000 00	25,000 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.....	971,500 00			964,000 00
Albany & Susquehanna, Con. Mort. 6s, 1906	8,000 00	8,640 00	8,000 00	
Allegheny & Kinzua, 1st Mortgage, 5s, 1894-9	35,000 00	8,750 00	14,000 00	
Allegheny & Western, 1st Mort. 4s, 1998....	25,000 00	24,500 00	25,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	25,000 00	25,000 00	25,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	56,000 00	50,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	50,000 00	46,500 00	47,250 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	50,000 00	44,000 00	43,625 00	
Baltimore & Ohio, 1st Mortgage, 4s, 1948...	25,000 00	25,000 00	25,000 00	
Bennington & Rutland, 4½s, 1927.....	50,000 00	52,500 00	50,000 00	
Boston, Milton & Brockton Street, Mass., 1st Mortgage, 5s, 1919.....	25,000 00	27,000 00	25,000 00	
Braintree & Weymouth Street, Mass., 1st Mortgage, 5s, 1917.....	25,000 00	27,125 00	25,000 00	
Bridgeport Traction Co., Conn., 5s, 1923....	25,000 00	27,500 00	25,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	25,000 00	26,500 00	25,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920...	25,000 00	25,750 00	25,000 00	
Brooklyn Union Elevated, N. Y., 1st Mortgage, 4-5s, 1950.....	50,000 00	50,250 00	50,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00	27,625 00	25,000 00	
Cedar Rapids & Missouri River, 7s, 1916 ...	25,000 00	33,000 00	25,000 00	
Central Branch Union Pacific, 4s, 1948.....	25,000 00	23,000 00	22,750 00	
Central Pacific, 4s, 1949.....	50,000 00	49,250 00	49,250 00	
Central of Peoria, Ill., 1st Mortgage, 5s, 1915	25,000 00	25,500 00	25,000 00	
Chesapeake & Ohio, Gen. Mort., 4½s, 1992...	57,000 00	59,280 00	57,000 00	
Chicago, Burlington & Quincy, Ill. Division, 3½s, 1949.....	50,000 00	47,250 00	49,750 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	26,500 00	25,000 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	53,500 00	48,750 00	
Cicero & Proviso Street, Chicago, 5s, 1915...	25,000 00	26,250 00	25,000 00	
Cincinnati, Dayton & Chicago, 4s, 1942....	25,000 00	25,000 00	23,812 50	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	50,000 00	54,000 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	51,000 00	51,000 00	51,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	25,000 00	24,250 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, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	\$25,000 00	\$25,750 00	\$25,000 00	
Cleveland, Columbus, Cincinnati & Indianapolis, Consolidated Mortgage, 7s, 1914..	25,000 00	30,500 00	25,000 00	
Cleveland, Lorain & Wheeling, 1st Consolidated Mortgage, 5s, 1933.....	50,000 00	55,500 00	50,000 00	
Cleveland Terminal & Valley, 4s, 1995	50,000 00	47,000 00	49,500 00	
Dayton & Michigan, Con. Mort., 5s, 1911....	25,000 00	26,750 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	23,690 00	23,000 00	
East Cleveland, O., 5s, 1910.....	25,000 00	25,625 00	25,000 00	
Elgin, Joliet & Eastern, 1st Mort., 5s, 1941..	50,000 00	55,500 00	50,000 00	
Flint & Pere Marquette, 1st Mort., 6s, 1920	25,000 00	30,250 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	55,000 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	25,000 00	27,500 00	25,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	25,000 00	27,125 00	25,000 00	
Gloucester, Essex & Beverly Street, Mass., 1st Mortgage, 6s, 1917.....	25,000 00	26,875 00	25,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	25,000 00	25,625 00	23,750 00	
Hartford & Springfield Street, 5s, 1921.....	25,000 00	26,750 00	25,000 00	
Hoosac Valley Street, Mass., 1st Mort. 5s, 1917	25,000 00	27,500 00	25,000 00	
Hudson Valley, N. Y., 5s, 1951.....	75,000 00	75,000 00	75,000 00	
Indiana, Decatur & Western, 1st Mort. 5s, 1935	75,000 00	26,750 00	25,000 00	
Indiana, Illinois & Iowa, 1st Mort. 4s, 1950	75,000 00	75,000 00	71,250 00	
Iowa Central, 5s, 1933.....	25,000 00	27,750 00	25,000 00	
Iowa Central, 4s, 1951.....	40,000 00	36,800 00	39,000 00	
Kanawha & Michigan, 1st Mort. 4s, 1990 ..	50,000 00	47,000 00	41,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.....	25,000 00	27,500 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	23,250 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage, 4s, 1940.....	35,000 00	37,625 00	35,000 00	
Lexington & Boston Street, Mass., 4s, 1920	25,000 00	26,000 00	25,000 00	
Lowell, Lawrence & Haverhill Street, Mass., 1st Mortgage, 5s, Optional 1893...	30,000 00	31,500 00	30,000 00	
Manhattan R'y, New York, Consol. 4s, 1990	50,000 00	51,750 00	50,000 00	
Middlesex Valley, 5s, 1942.....	27,000 00	27,810 00	26,190 00	
Montville Street, Conn., 5s, 1920.....	25,000 00	27,000 00	25,000 00	
Nashua Street, N. H., 4s, Optional 1904	25,000 00	25,000 00	25,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 1st Mortgage, 5s, 1920.....	25,000 00	27,250 00	25,000 00	
Newport & Fall River Street, 5s, 1918.....	25,000 00	27,000 00	25,000 00	
Newton & Boston Street, Mass., 1st Mortgage, 5s, 1912.....	25,000 00	26,750 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935.....	50,000 00	56,000 00	50,000 00	
New York Central & Hudson River, 3s, 1997	25,000 00	25,375 00	25,000 00	
New York & Greenwood Lake, 5s, 1946.....	50,000 00	53,500 00	50,000 00	
New York & Stamford, 5s, 1931.....	25,000 00	27,750 00	25,000 00	
New York, Susquehanna & Western, 5s, 1943	25,000 00	28,500 00	25,000 00	
Norfolk Central Street, Mass., 5s, Opt. 1903	25,000 00	25,750 00	25,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage, 5s, Optional 1899.....	23,500 00	24,205 00	23,500 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	28,375 00	25,000 00	
Northwestern Union, 7s, 1917.....	25,000 00	32,500 00	25,000 00	
North Wisconsin, 6s, 1930.....	25,000 00	31,750 00	25,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	100,000 00	98,000 00	100,000 00	
Omaha Street, Neb., 5s, 1914.....	25,000 00	25,750 00	24,375 00	
People's Street, Groveland, Mass., 5s, 1928	25,000 00	26,250 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	50,000 00	56,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mort. 6s, 1916	25,000 00	28,000 00	25,000 00	
Port Reading, 1st Mortgage, 5s, 1941.....	25,000 00	26,250 00	25,000 00	
Providence & Fall River St., 1st Mort., 5s, 1921	25,000 00	26,625 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>
Providence & Taunton Street, 5s, 1918.....	\$25,000 00	\$27,000 00	\$25,000 00	
Rutland-Canadian, 4s, 1949.....	50,000 00	49,000 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort, 5s, 1906	25,000 00	27,750 00	25,000 00	
St. Louis Cable & Western, 6s, 1914.....	25,000 00	29,000 00	25,000 00	
St. Louis & San Francisco, 1st Mort., 5s, 1987	25,000 00	27,500 00	25,000 00	
St. Louis & San Francisco, Ref. Mort. 4s, 1951	25,000 00	21,750 00	24,375 00	
St. Paul & Duluth, 5s, 1931.....	25,000 00	28,000 00	25,000 00	
Scioto Valley & New England, 1st Mortgage, 4s, 1989.....	50,000 00	50,000 00	50,000 00	
Sioux City Traction, 1a., 5s, 1919.....	25,000 00	25,375 00	25,000 00	
South Middlesex Street, Mass., 5s, 1915....	25,000 00	27,000 00	24,000 00	
Toledo, St. Louis & Western, Prior Lien, 3½s, 1925.....	50,000 00	42,500 00	45,000 00	
Toledo Traction, O., 1st Con. Mort., 5s, 1909	25,000 00	25,250 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	50,500 00	50,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909.....	100,000 00	101,500 00	100,000 00	
Wilkesbarre & Eastern, 1st Mort., 5s, 1942..	25,000 00	27,500 00	25,000 00	
Williamsport & North Branch, 4½s, 1931....	50,000 00	52,500 00	50,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	25,000 00	26,000 00	25,000 00	
Total railroad bonds out of Maine	3,553,500 00			3,489,652 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	
Camden & Rockland Water Co., 6s, 1905....	25,500 00	27,030 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	25,000 00	25,000 00	24,375 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	
Mallison Power Company, Gorham, 5s, 1923	25,000 00	25,000 00	23,750 00	
Mechanic Falls Water Company, 5s, 1915....	25,000 00	25,000 00	25,000 00	
New England Elevator Company, Portland, 1st Mort., 3½s, 1903-42.....	170,000 00	170,000 00	170,000 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, 1904-37....	88,000 00	90,640 00	88,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	52,500 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	
Rumford Falls Realty Company, 5s, 1922....	50,000 00	50,000 00	48,750 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	26,000 00	25,000 00	
Total corporation bonds out of Maine	1,083,500 00			1,078,775 00
Berlin Water Company, N. H., 5s, Opt. 1902	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	
Municipal Water Works Company, Fort Smith, Ark., 4-4½s, 1922.....	13,750 00	13,750 00	11,000 00	
Total corporation bonds out of Maine.....	51,250 00			46,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine, Common.....	20,000 00	37,000 00	20,000 00	
Eastern Maine.....	20,000 00	23,000 00	20,000 00	
European & North American.....	21,300 00	31,950 00	21,300 00	
Total railroad stock owned.....	61,300 00			61,300 00
<i>Corporation Stock Owned.</i>				
Mechanic Falls Water Company.....	14,000 00	1,400 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.....	45,500 00			29,500 00

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford	\$3,000 00	\$3,150 00	\$3,000 00	
Canal National Bank, Portland.....	20,000 00	21,600 00	20,000 00	
Casco National Bank, Portland.....	20,000 00	21,200 00	20,000 00	
Cumberland National Bank, Portland . . .	12,700 00	12,954 00	12,700 00	
First National Bank, Portland.....	12,100 00	12,705 00	11,939 00	
Merchants' National Bank, Portland.....	15,675 00	21,527 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>				
County of Chaffee, Col		700 00	700 00	
Franklin, Kan.		5,300 00	5,300 00	
Okanagan, Wash.....		1,200 00	1,200 00	
St. Louis, Mo.....		1,000 00	1,000 00	
City of Cincinnati, O.....		800 00	800 00	
Dallas, Tex.....		1,000 00	1,000 00	
Evansville, Ind.....		3,900 00	3,900 00	
Portland.....		2,400 00	2,400 00	
Port Townsend, Wash.....		150 00	150 00	
South Bend, Wash.....		545 67	545 67	
Wooster, O.....		5,000 00	5,000 00	
Village of Duluth, Minn.....		1,000 00	1,000 00	
Nelsonville, O.....		850 00	850 00	23,845 67
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe		700 00	700 00	
Canada Southern		1,000 00	1,000 00	
Cleveland, Akron & Columbus.....		3,000 00	3,000 00	
Duluth Street, Minn.....		3,325 00	3,325 00	
Elizabeth, Plainfield & Central Jersey.....		900 00	900 00	
Galveston, Harrisburg & San Antonio.....		1,000 00	1,000 00	
Hudson Valley, N. Y.		1,500 00	1,500 00	
Iowa Central.....		2,000 00	2,000 00	
Kings County Elevated, N. Y.....		24,300 00	24,300 00	
Maine Central.....		3,400 00	3,400 00	
Northern Pacific—Great Northern.....		750 00	750 00	
Oregon Short Line.....		3,100 00	3,100 00	
Portland & Rumford Falls		5,000 00	5,000 00	
Rutland		20,238 75	20,238 75	
St. Louis & San Francisco.....		1,000 00	1,000 00	
St. Louis & Suburban, Mo.....		4,000 00	4,000 00	
St. Paul & Northern Pacific.....		400 00	400 00	
Somerset.....		5,000 00	5,000 00	
Washington, Ohio & Western.....		650 00	650 00	
West Chicago Street Railroad Tunnel Company, Ill.		1,000 00	1,000 00	
Wichita Railroad & Light Company, Kan ..		5,000 00	5,000 00	87,263 75
<i>Loans on Corporation Bonds.</i>				
Alliance Water Works Company, O.....		1,000 00	1,000 00	
American Realty Company.....		20,270 00	20,270 00	
American Water Works & Guarantee Company, McKeesport, Pa.....		900 00	900 00	
Arkansas Water Company, Little Rock, Ark.....		3,100 00	3,100 00	
Beloit Water Company, Wis.....		300 00	300 00	
Berlin Electric Light Company, N. H.....		15,000 00	15,000 00	
Berwick Water Company.....		1,000 00	1,000 00	
Biddeford & Saco Water Company.....		1,000 00	1,000 00	
Boston & Montana Copper & Silver Mining Co.....		357 00	357 00	
Brookport-Holley Water Works Company, N. Y.....		350 00	350 00	
Butler Water Company, Pa		500 00	500 00	
Butte City Water Company, Mont.....		603 45	603 45	
City Water Company, Chattanooga, Tenn.....		2,900 00	2,900 00	
City Water Company, East St. Louis, Ill.....		2,800 00	2,800 00	
City Water Company, Kearney, Neb.....		493 00	493 00	
City Water Company, Kenosha, Wis.....		1,000 00	1,000 00	
City Water Company, Marinette, Wis.....		450 00	450 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, Merrill, Wis.....	\$2,000 00	\$2,000 00	
City Water Company, Sheboygan, Wis.....	1,715 00	1,715 00	
City Water Company, Washington, Ind....	600 00	600 00	
Clifton Forge Light & Water Company, Va.....	450 00	450 00	
Crystal Water Company, Edgewater, N. Y.....	7,015 00	7,015 00	
Danville Water Company, Ill.....	1,000 00	1,000 00	
Des Moines Water Works Company, Ia.....	370 00	370 00	
Eau Claire Light & Power Company, Wis.....	125 00	125 00	
Eau Claire Water Company, Wis.....	500 00	500 00	
Fergus Falls Water Works Company, Minn.....	1,000 00	1,000 00	
Geneva Gas Company, N. Y.....	4,000 00	4,000 00	
Indianapolis Water Company, Ind.....	8,000 00	8,000 00	
International Paper Company, New York.....	4,700 00	4,700 00	
Kokomo Water Company, Ind.....	500 00	500 00	
Leadville Water Company, Col.....	1,670 00	1,670 00	
Mallison Power Company, Gorham.....	8,613 94	8,613 94	
Meridian Water Company, Miss.....	800 00	800 00	
Monroe Water Company, Mich.....	1,350 00	1,350 00	
Mt. Vernon Water Company, Ind.....	1,000 00	1,000 00	
Muncie Gas Company, Ind.....	325 00	325 00	
Muncie Water Company, Ind.....	500 00	500 00	
Municipal Water Works Company, Fort Smith, Ark	8,000 00	8,000 00	
Mutual Life Insurance Company of New York.....	1,000 00	1,000 00	
Newark Water Works Company, O.....	500 00	500 00	
Omaha Water Company, Neb.....	2,500 00	2,500 00	
Owensboro Water Works Company, Ky.....	700 00	700 00	
Palmer Water Company, Mass.....	941 37	941 37	
Plainfield Gas & Electric Light Company, N. J.....	350 00	350 00	
Portland Steamship Company.....	900 00	900 00	
Portland Water Company.....	5,000 00	5,000 00	
South Dakota Water Company, Sioux Falls.....	800 00	800 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.....	900 00	900 00	
Worcester Cycle Manufacturing Company, Mass.....	3,599 37	3,599 37	\$126,848 13
<i>Loans on Railroad Stock.</i>			
Maine Central.....	475 00	475 00	
Portland.....	31,390 00	31,390 00	
Quincy Railroad Bridge Company, Mass.....	800 00	800 00	
Union Pacific, Common.....	800 00	800 00	33,465 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.....	23,000 00	23,000 00	
Goodall Worsted Company, Sanford.....	5,000 00	5,000 00	
Maine Telegraph Company, Bangor.....	500 00	500 00	
P. H. & J. M. Brown Company, Portland.....	5,000 00	5,000 00	
Poland Paper Company, Portland.....	17,696 37	17,696 37	
Portland Gas Light Company.....	6,600 00	6,000 00	
Portland Publishing Company.....	10,000 00	10,000 00	
Portland Water Company.....	29,250 00	29,250 00	
Preble Hotel Company, Portland.....	50,000 00	50,000 00	
Proprietors Union Wharf, Portland.....	5,850 00	5,850 00	
Pullman Palace Car Company, Chicago.....	1,800 00	1,800 00	
State Publishing Association, Portland.....	4,110 00	4,110 00	
Transcript Company of Portland.....	2,000 00	2,000 00	165,191 37
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland.....	2,300 00	2,300 00	
Caſco National Bank, Portland.....	7,300 00	7,300 00	
First National Bank, Portland.....	11,700 00	11,700 00	
Lime Rock National Bank, Rockland.....	200 00	200 00	
Merchants' National Bank, Portland.....	300 00	300 00	
Portland National Bank, Portland.....	520 00	520 00	22,320 00

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Electric Light Company, N. H.	\$29,804 81	\$29,804 81	
Berlin Mills Company, Portland	75,000 00	75,000 00	
Bowdoin Paper M'fg. Co., Topsham (endorsed)	20,000 00	20,000 00	
Central Wharf Company, Portland	8,000 00	8,000 00	
Goodall Worsted Company, Sanford	10,000 00	10,000 00	
Haskell Silk Company, Westbrook	6,000 00	6,000 00	
Lewiston Journal Company	7,000 00	7,000 00	
Merchants' Marine Railway Company, Portland	4,000 00	4,000 00	
North Berwick Water Company	5,500 00	5,500 00	
Pejepscot Paper Company, Brunswick (endorsed)	60,000 00	60,000 00	
Portland Company (secured by first mortgage)	125,000 00	125,000 00	
Portland Gas Light Company	72,000 00	72,000 00	
Portland Public Library	5,500 00	5,500 00	
Preble Hotel Company, Portland (endorsed)	25,000 00	25,000 00	
Proprietors Union Wharf, Portland	5,500 00	5,500 00	
Roman Catholic Bishop of Portland	86,920 00	86,920 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	\$550,756 37
Loans on Portland National Bank book	610 00	610 00	
Loans on Portland Savings Bank books	7,144 42	7,144 42	
Loans on mortgages of real estate	915,723 08	915,723 08	923,477 50
Real estate, investment	85,600 00	54,586 75	
Real estate, foreclosure	119,632 65	119,632 65	174,219 40
Expense account	-	10,166 79	10,166 79
Cash on deposit	67,926 44	67,926 44	
Cash on hand	5,335 50	5,335 50	73,261 94
Unpaid accrued interest	124,348 20		\$11,091,177 42
Due depositors, earned dividend and accrued State tax	12,051,540 58		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax	\$1,561,782 80		

ROCKLAND SAVINGS BANK—ROCKLAND.

June 24, 1903.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

LIABILITIES.

Deposits	\$1,825,150 01
Reserve fund	47,628 40
Undivided profits	7,923 06
	\$1,880,701 47

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Knox, 6s, 1905, Court House.....	\$1,500 00	\$1,575 00	\$1,500 00	
Town of Somerville, 5s, 1907, General	700 00	175 00	700 00	
Union, 4s, Opt, 1898, General....	500 00	500 00	495 00	
Total public funds of Maine.....	2,700 00			\$2,695 00
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	75,000 00	79,125 00	75,000 00	
County of Alpena, Mich., 5s, 1917-18, Rd. Imp.	10,000 00	11,400 00	10,000 00	
Anne Arundel, Md., 5s, 1913-28, Sch.	18,000 00	21,150 00	18,000 00	
Athens, O., 5s, 1927-S, Gen. Fund.	15,000 00	18,300 00	15,000 00	
Chippewa, Mich., 5s, 1910, Road.	10,000 00	10,750 00	10,000 00	
Floyd, Ind., 5s, 1904-12, Funding.	18,000 00	19,050 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund ..	15,000 00	15,450 00	15,000 00	
Gallia, O., 5s, 1918, Turnpike.....	20,000 00	23,200 00	20,000 00	
Greene, Ind., 5s, 1905, Road	5,000 00	5,125 00	5,000 00	
Jackson, Ind., 5s, 1904, Funding.	5,000 00	5,075 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	15,000 00	15,900 00	15,000 00	
Lyon, Kan., 4½s, 1911, Refunding.	5,000 00	5,175 00	5,000 00	
Madison, Ky., 4s, Opt, 1919, Ref.	20,000 00	20,900 00	20,000 00	
Muskegon, Mich., 4½s, 1913, Road & Bridge	16,000 00	17,200 00	16,000 00	
Muskingum, O., 5s, 1917, Bridge.	2,000 00	2,330 00	2,000 00	
Paulding, O., 5s, 1904-5, Pike Imp.	21,200 00	21,624 00	21,200 00	
Folk, Ia., 3½s, 1910-15, Ct. House.	15,000 00	15,000 00	15,000 00	
Folk, Minn., 5½s, 1907, Drainage.	3,000 00	3,210 00	3,000 00	
Sedgwick, Kan., 5s, Optional 1919-22, Refunding.....	10,000 00	11,600 00	10,000 00	
Talbot, Md., 4s, 1908-22, Consol. Red	10,000 00	10,100 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refund...	10,000 00	11,050 00	10,000 00	
Warren, Ky., 4s, Opt, 1914, Ref.	3,000 00	3,105 00	3,000 00	
City of Ashland, Wis., 5s, 1909, Funding.	10,000 00	10,650 00	10,000 00	
Canton, O., 5s, 1904-6, Street Imp.	2,500 00	2,346 00	2,300 00	
Elwood, Ind., 6s, 1908, Sch. City ..	10,000 00	11,000 00	10,000 00	
Elwood, Ind., 6s, 1921, Refunding.	10,000 00	12,950 00	10,000 00	
Hazleton, Pa., 4s, 1916-17, Sch. Dist.	6,500 00	6,662 50	6,500 00	
Indianapolis, Ind., 4s, 1913, Fund.	17,000 00	18,105 00	17,000 00	
Iron Mountain, Mich., 6s, 1904-7, School District	6,000 00	6,300 00	6,000 00	
Jacksonville, Ill., 4s, Optional 1909-13, Refunding	22,000 00	22,550 00	22,000 00	
New York, N. Y., Registered 3½s, 1949, Rapid Transit	75,000 00	79,500 00	75,000 00	
Owensboro, Ky., 4s, Optional 1915, Street Improvement.....	20,000 00	20,500 00	20,000 00	
Owosso, Mich., 4s, 1904, Sewer....	1,000 00	1,000 00	1,000 00	
Peru, Ind., 5s, 1903-10, Refunding	7,000 00	7,210 00	7,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	10,000 00	11,350 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	10,000 00	10,350 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,850 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	10,100 00	10,000 00	
Coal Township, Pa., 4½s, Optional 1908, Refunding.	10,000 00	10,300 00	10,000 00	
Total public funds out of Maine.....	578,000 00			578,000 00

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Georges Valley, 6s, 1613	\$10,000 00	\$10,000 00	\$9,750 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,550 00	5,000 00	
Lime Rock, 4s, 1929	16,000 00	16,160 00	16,000 00	
Maine Central, 5s, 1923	7,000 00	8,260 00	7,000 00	
Penobscot Shore Line, Registered, 4s, 1920.	50,000 00	53,500 00	50,000 00	
Rockland, Thomaston & Camden, 4s, 1920 ..	5,000 00	5,000 00	5,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	25,000 00	28,500 00	25,000 00	
Sandy River, 5s, 1915	10,000 00	10,600 00	10,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	2,000 00	500 00	2,000 00	
Total railroad bonds of Maine.....	130,000 00			\$129,750 00
Amesbury & Hampton St., Mass., 5s, 1919 ..	10,000 00	10,400 00	10,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995	12,375 00	12,375 00	11,877 30	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.	6,600 00	5,709 00	4,734 55	
Baltimore Chesapeake & Atlantic, 5s, 1934.	20,000 00	22,400 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925	10,000 00	8,900 00	9,050 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,000 00	4,875 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	10,000 00	10,800 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	14,000 00	14,420 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	7,560 00	7,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, Opt. 1902..	10,000 00	10,000 00	9,750 00	
Canton-Massillon Electric, O., 5s, 1920	25,000 00	25,000 00	24,750 00	
Central Branch, 4s, 1919	20,000 00	18,000 00	18,300 00	
Chicago & Cincinnati, 5s, Optional 1912....	20,000 00	21,600 00	20,000 00	
Cicero & Proviso, Street, Chicago, 5s, 1915..	10,000 00	10,500 00	10,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	25,000 00	27,000 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	25,000 00	27,000 00	25,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	12,450 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,300 00	10,000 00	
Des Moines Suburban, Ia., 6s, Optional 1906	10,000 00	10,350 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927 ..	10,000 00	10,400 00	10,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,800 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	10,850 00	10,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920	10,000 00	10,550 00	10,000 00	
Grafton & Upton, 4s, 1912	9,000 00	8,820 00	8,685 00	
Grand Avenue Cable, Kansas City, 5s, 1908.	5,000 00	5,125 00	4,800 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,400 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	17,100 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	8,000 00	8,560 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	11,650 00	10,000 00	
Merrimack Valley Street, 5s, Optional	5,000 00	5,000 00	4,337 50	
Milford, Attleboro & Woonsocket, 5s, 1919..	25,000 00	27,000 00	25,000 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	19,920 00	16,000 00	
Oregon Short Line, 4s, and participating, Optional.....	3,000 00	2,715 00	2,700 00	
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946	10,000 00	9,750 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916	20,000 00	22,400 00	20,000 00	
Providence & Fall River, 5s, 1921	15,000 00	15,975 00	15,000 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,100 00	10,000 00	
Toledo & Ohio Central, St. Mary's Div. 4s, 1951	20,000 00	18,800 00	19,000 00	
Trenton Passenger, N. J., 6s, Opt. 1929. ...	15,000 00	17,775 00	15,000 00	
Washington Central, 4s, 1948	7,000 00	6,580 00	7,000 00	
West Chicago St. R.R. Tunnel Co., Ill., 5s, 1909	15,000 00	15,225 00	15,000 00	
Williamsport & North Branch, 4½s, 1931.....	25,000 00	26,250 00	25,000 00	
Total railroad bonds out of Maine.....	587,975 00			580,459 35

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>
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	47,700 00	45,000 00	
Ellsworth Water Company, 5s, 1909.....	5,000 00	5,150 00	5,000 00	
Norway Water Company, 5s, 1906.....	5,000 00	5,100 00	4,950 00	
Rockland-Rockport Lime Company, 5s, 1920	33,500 00	33,500 00	33,500 00	
Total corporation bonds of Maine.....	94,500 00			\$94,450 00
<i>International Loan & Trust Company,</i> Kansas City, 6s, 1897.....	480 00	480 00	370 00	
Jeffersonville Water Supply Co., Ind., 6s, 1918	5,000 00	3,750 00	5,000 00	
Total corporation bonds out of Maine.....	5,480 00			5,370 00
<i>Railroad Stock Owned.</i>				
Eastern Maine Railway.....	2,500 00	2,875 00	2,350 00	2,350 00
Union Pacific, preferred.....	20,000 00	17,500 00	15,300 00	15,300 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company.....	4,000 00	1,600 00	1,200 00	1,200 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	10,100 00	10,605 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	7,670 00	5,900 00	
Canal National Bank, Portland.....	3,600 00	3,888 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	7,950 00	7,500 00	
First National Bank, Lewiston.....	1,700 00	2,550 00	1,700 00	
Georges National Bank, Thomaston.....	2,600 00	2,600 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	3,600 00	4,000 00	
North National Bank, Rockland.....	200 00	266 00	200 00	
Northern National Bank, Hallowell.....	800 00	864 00	800 00	
Norway National Bank, Norway.....	500 00	600 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	3,080 00	2,750 00	
Thomaston National Bank, Thomaston.....	700 00	770 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	2,060 00
<i>Loans on Railroad Bonds.</i>				
Georges Valley.....		1,000 00	1,000 00	
Richmond Light & Railroad Company, N. Y.....		3,500 00	3,500 00	4,500 00
<i>Loans on Corporation Bonds.</i>				
Ellsworth Water Company.....		2,500 00	2,500 00	
Mt. Waldo Granite Works, Frankfort.....		57,500 00	57,500 00	
Rockland-Rockport Lime Company.....		500 00	500 00	60,500 00
<i>Loans on Corporation Stock.</i>				
Asphalt Construction Company, N. J.....		25,000 00	25,000 00	
Bodwell Granite Company, Rockland.....		12,500 00	12,500 00	
Boston Auction Company, Mass.....		350 00	350 00	
Boston Marine Insurance Company.....		10,753 93	10,753 93	
Camden & Rockland Water Company.....		5,000 00	5,000 00	
Glencoe Lime Company, St. Louis.....		33,500 00	33,500 00	
Hallowell Granite Works.....		7,500 00	7,500 00	
Little Androscoggin Water Power Company, Auburn		500 00	500 00	
Megunticook Woolen Company, Camden.....		12,000 00	12,000 00	
The McLoon & Stover Lime Company, Warren.....		24,000 00	24,000 00	181,103 93

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lime Rock National Bank, Rockland	\$450 00	\$450 00	
Megunticook National Bank, Camden.....	500 00	500 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	\$3,350 00
<i>Loans to Corporations.</i>			
Bodwell Granite Company (John Pierce acceptance)	5,000 00	5,000 00	
Vinalhaven & Rockland Steamboat Company (endorsed).	5,000 00	5,000 00	10,000 00
<i>Loans on Rockland, Thomaston & Camden Street</i>			
Railway stock	41,500 00	41,500 00	
Loans on Rockland Trust Company stock	600 00	600 00	
Loans on personal property..	6,516 37	6,516 37	
Loans on mortgages of real estate	84,872 48	84,872 48	133,488 85
Real estate, investment	9,000 00	9,000 00	
Furniture and fixtures.....	4,000 00	4,000 00	13,000 00
Premium account.	-	27,351 89	
Expense account	-	537 86	27,889 75
Cash on deposit.....	14,825 42	14,825 42	
Cash on hand.....	6,914 17	6,914 17	21,739 59
Unpaid accrued interest.....	29,667 02		1,880,701 47
Due depositors, earned dividend and accrued State tax.....	1,986,073 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$151,416 81		

SACO SAVINGS BANK—SACO.

May 21, 1903.

LUTHER R. MOORE, President.

FRANK W. NUTTER, Treasurer.

LIABILITIES.

Deposits	\$1,285,660 88
Reserve fund	26,178 10
Undivided profits.....	42,850 65
	\$1,354,689 63

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$10,000 00	\$10,750 00	\$10,000 00	\$10,000 00
County of Franklin, O., 6s, Opt. 1900-1, St. Imp	5,000 00	5,000 00	5,000 00	
Putnam, O., 5s, 1904, Funding....	1,200 00	1,218 00	1,200 00	
City of Duluth, Minn., 4½s, 1921, Inde- pendent School District. . . .	5,000 00	5,675 00	4,800 00	
Findlay, O., 6s, 1907, Refunding..	2,000 00	2,160 00	2,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education.....	4,000 00	4,360 00	4,000 00	
Sandusky, O., 4½s, 1906-7, Water	2,000 00	2,060 00	2,000 00	
Steubenville, O., 4s, Opt. 1914, Wat.	5,000 00	5,100 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	6,000 00	7,290 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	35,200 00			35,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	20,000 00	21,400 00	19,400 00	
Bangor & Aroostook, 5s, 1943.....	26,000 00	30,420 00	25,550 00	
Knox & Lincoln, 5s, 1921.....	15,000 00	16,650 00	15,000 00	
Maine Central 5s, 1923.....	19,000 00	22,420 00	19,000 00	
Portland & Ogdensburg, 5s, 1908.....	7,000 00	7,455 00	7,000 00	
Total railroad bonds of Maine.....	87,000 00			85,950 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	9,000 00	9,000 00	7,200 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995	4,500 00	3,622 50	1,805 19	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,400 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925.....	10,000 00	9,000 00	8,850 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950	10,000 00	10,100 00	10,000 00	
Burlington Ry. & Lt. Co., 1a., 5s, Opt. 1902	16,000 00	16,000 00	15,800 00	
Chicago, Milwaukee & St. Paul, Iowa & Dakota Extension, 7s, 1908.....	2,000 00	3,640 00	2,000 00	
Chicago, Milwaukee & St. Paul, Mineral Point Division, 5s, 1910.....	2,000 00	2,150 00	2,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915	10,000 00	10,500 00	10,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	25,000 00	27,000 00	25,000 00	
Cincinnati Richmond & Muncie, 5s, Opt. 1910	32,000 00	34,560 00	32,000 00	
Dayton, Springfield & Urbana, 5s, 1928....	9,000 00	9,360 00	9,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	25,000 00	25,000 00	25,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,150 00	5,000 00	
Duluth Street, Minn., 5s, 1930	30,000 00	31,200 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	11,000 00	10,000 00	
Georgetown, Rowley & Ipswich, Mass., 5s, 1920	10,000 00	10,550 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,400 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	10,000 00	10,000 00	10,000 00	
Hereford, 1st Mortgage, 4s, 1930.....	5,000 00	5,100 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	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	23,000 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	\$2,760 00	\$2,775 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	5,000 00	5,850 00	5,000 00	
Manistee, Filer City & East Lake, Mich., 6s, 1918.....	10,000 00	10,300 00	10,000 00	
Missouri, Kansas & Texas, Collateral Trust Ext., 5s, 1944.....	23,000 00	23,230 00	23,000 00	
New York & Stamford, 5s, 1931.....	11,000 00	12,210 00	11,000 00	
Northern Pacific-Great Northern, 4s, 1921..	4,000 00	3,800 00	4,000 00	
Oregon Short Line, 6s, 1922.....	3,000 00	3,750 00	3,000 00	
Oswego Traction Company, N. Y., 8s, 1929	15,000 00	7,500 00	15,000 00	
Peoria & Pekin Terminal, 5s, 1930.....	15,000 00	15,450 00	15,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	8,000 00	9,000 00	8,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Div., 4s, 1933.....	15,000 00	13,950 00	13,800 00	
St. Joseph & Grand Island, 2½s, 1947.....	1,000 00	876 00	1,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	5,000 00	4,000 00	
Sioux City Traction, Ia., 5s, 1919.....	15,000 00	15,225 00	15,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	20,000 00	18,800 00	18,950 00	
Wheeling & Lake Erie, 4s, 1949.....	10,000 00	9,200 00	9,000 00	
Williamsport & North Branch, 4½s, 1931....	7,000 00	7,350 00	7,000 00	
Zanesville Electric, O., 4s, Opt. 1904.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	479,500 00			\$469,375 19
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Company, 5s, 1904	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906.....	3,000 00	3,060 00	3,000 00	
Old Orchard Water Company, 4s, 1922.....	25,000 00	25,000 00	25,000 00	
York Light & Heat Co., Biddeford, 4½s, 1921	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	43,000 00			43,000 00
Littleton Water & Light Co., N. H., 5s, 1916	14,500 00	10,875 00	13,910 00	13,910 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	15,100 00	26,727 00	15,100 00	
Maine Central.....	22,600 00	39,550 00	22,600 00	
Portland & Ogdensburg.....	10,000 00	5,100 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 & Lowell.....	6,000 00	14,700 00	6,000 00	
Duluth-Superior Traction Co., Preferred..	8,000 00	6,000 00	-	
Duluth-Superior Traction Co., Common..	2,000 00	440 00	6,000 00	
Oswego Traction Company, N. Y., Preferred	7,500 00	375 00	-	
Oswego Traction Company, N. Y., Common	3,750 00	-	-	
St. Joseph & Grand Island, 1st Preferred..	2,100 00	1,050 00	1,250 00	
St. Joseph & Grand Island, 2d, Preferred..	750 00	150 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	4,750 00	5,000 00	
Pepperell Manufacturing Co., Biddeford..	14,200 00	36,920 00	12,450 00	
Saco & Pettet Machine Shops, Biddeford..	2,900 00	2,958 00	2,250 00	
York Manufacturing Company, Saco.....	12,750 00	14,875 00	12,750 00	
Total corporation stock of Maine.....	34,850 00			32,450 00
Cocheco Manufacturing Co., Dover, N. H.	3,500 00	1,750 00	3,500 00	
<i>National Bank Stock Owned</i>				
Biddeford National Bank, Biddeford.....	6,400 00	6,720 00	6,400 00	
Canal National Bank, Portland.....	1,000 00	1,080 00	1,000 00	
Casco National Bank, Portland.....	900 00	954 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	\$1,236 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	48,700 00			\$48,630 00
Blackstone National Bank, Boston.....	161 00	49 00	161 00	
Tremont National Bank, Boston.....	250 00	25 00	250 00	
Total national bank stock out of Maine ...	411 00			411 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine.....		275 00	275 00	
Fitchburg		150 00	150 00	
Nashua Street, N. H.....		1,600 00	1,600 00	2,025 00
<i>Loans on Corporation Stock.</i>				
Massachusetts Gas Companies.....	20,149 15		20,149 15	
Pepperell Manufacturing Company, Biddeford	1,800 00		1,800 00	
Saratoga Victory Manufacturing Company, N. Y.....	800 00		800 00	
York Manufacturing Company, Saco.....	11,906 63		11,906 63	34,655 78
<i>Loans on National Bank Stock.</i>				
Saco National Bank, Saco.....	2,000 00		2,000 00	
York National Bank, Saco.....	542 13		542 13	2,542 13
Loans to city of Saco.....	25,000 00		25,000 00	
Loan on personal property.....	5,000 00		5,000 00	
Loans on Saco Savings Bank books.....	1,050 00		1,050 00	
Loans on mortgages of real estate	431,148 83		451,148 83	482,198 83
Real estate, foreclosure.....	8,814 39		8,814 39	8,814 39
Premium account.....	-		14,177 71	
Expense account.....	-		897 39	15,075 10
Cash on deposit.....	9,074 79		9,074 79	
Cash on hand	1,860 59		1,860 59	10,935 38
Unpaid accrued interest.....	29,525 21			1,354,689 53
Due depositors, earned dividend and accrued State tax.....	1,451,750 72			
	1,306,710 88			
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..	\$145,039 84			

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

May 21, 1903.

ENOCH LOWELL, President.

MELVILLE H. KELLEY, Treasurer.

CHARLES C. HODSDON, Assistant Treasurer.

LIABILITIES.

Deposits	\$3,403,875 25
Reserve fund	137,319 97
Undivided profits.....	203,131 82
	\$3,744,327 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>
County of Aroostook, 4½s, 1915, Railroad Aid	\$30,000 00	\$32,850 00	\$30,000 00	\$30,000 00
County of Ramsey, Minn., 4½s, 1918, Cl. House	3,000 00	3,450 00	3,000 00	
Wayne, Mich., 4s, 1910, Co. Bldgs.	40,000 00	41,800 00	40,000 00	
City of Boston, Mass., 4s, 1913, Street	25,000 00	26,625 00	25,000 00	
Boston, Mass., Reg. 3½s, 1930, Highways.....	25,000 00	26,125 00	25,000 00	
Duluth, Minn., 4s, 1931, Perm. Imp.	25,000 00	27,250 00	25,000 00	
Fall River, Mass., 6s, 1905, Water	11,000 00	11,550 00	11,000 00	
Fall River, Mass., Reg. 3½s, 1925, Sch.	25,000 00	25,500 00	25,000 00	
Minneapolis, Minn., 4s, 1918, Mun.	75,000 00	81,750 00	75,000 00	
Pawtucket, R. I., 4s, 1923, General and Highway.	1,000 00	1,070 00	1,000 00	
Waltham, Mass., 3½s, 1920, School	25,000 00	25,000 00	25,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-S, Fund.	15,000 00	15,225 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	37,450 00	34,025 00	
Bath Street, 5s, 1913.....	11,000 00	11,000 00	9,900 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	11,100 00	10,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,400 00	5,000 00	
Mousatu River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Portland Railroad, 3½s, Opt. 1931.....	25,000 00	25,000 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	50,000 00	57,000 00	50,000 00	
Waterville & Fairfield Ry., & Lt. Co., 5s, 1917.....	7,600 00	1,750 00	6,930 00	
Total railroad bonds of Maine.	156,500 00			154,355 00
American Dock & Imp. Co., N. J., 5s, 1921..	1,000 00	1,125 00	1,000 00	
Athol & Orange Street, Mass., 5s, 1915.....	5,000 00	5,350 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	39,200 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,750 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	10,100 00	9,400 00	
Boston, Revere Beach & Lynn, 4½s, 1927....	10,000 00	11,550 00	10,000 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917.....	10,000 00	10,750 00	10,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	10,000 00	10,800 00	10,000 00	
Burlington Railway & Lt. Co., Ia., 5s, Opt. 1902	20,000 00	20,000 00	20,000 00	
Burlington & Missouri River, 6s, 1918.....	90,000 00	104,460 00	90,000 00	
Central New England, 5s, 1919.....	30,000 00	29,400 00	30,000 00	
Central Vermont, 4s, 1920.....	30,000 00	24,900 00	20,000 00	
Chesapeake & Ohio, 4½s, 1922.....	25,000 00	26,125 00	25,000 00	
Chicago, Burlington & Quincy, Southwestern Division, 4s, 1921.....	8,000 00	7,600 00	3,856 67	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1940.....	30,000 00	28,800 00	18,865 33	
Chicago, Burlington & Quincy, Nebraska Extension, Registered 4s, 1927.....	32,000 00	33,760 00	25,200 00	
Chicago, Burlington & Quincy, Denver Division, 4s, 1922.....	40,000 00	40,200 00	37,975 00	
Chicago & Cincinnati, 5s, Optional 1912.....	50,000 00	54,000 00	50,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	5,350 00	4,750 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 & West Michigan, 5s, 1921	\$20,000 00	\$20,800 00	\$18,682 50	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,500 00	10,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	50,000 00	54,000 00	50,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago, Registered 4s, 1936	47,000 00	47,470 00	35,518 40	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	50,000 00	54,000 00	50,000 00	
Clearfield & Jefferson, 6s, 1927.....	35,000 00	43,575 00	35,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	5,000 00	4,875 00	4,500 00	
Cleveland Terminal & Valley, 4s, 1995.....	10,000 00	9,400 00	10,000 00	
Current River, 5s, 1927.....	2,000 00	2,020 00	1,924 25	
Davenport & Rock Island Street, 6s, 1907..	4,000 00	4,060 00	4,000 00	
Dayton, Springfield & Urbana, O., 6s, 1928..	25,000 00	26,000 00	25,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	40,000 00	40,000 00	25,000 00	
Des Moines Suburban Street, Ia., 6s, 1921..	25,000 00	28,750 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946..	17,500 00	17,150 00	10,300 00	
Duluth Street, Minn., 5s, 1930	15,000 00	15,600 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	2,500 00	9,950 00	
Evansville Electric, 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	26,375 00	25,000 00	
Gloucester, Essex & Beverley Street, Mass., 5s, 1916.....	12,000 00	12,900 00	12,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	30,000 00	30,750 00	29,043 06	
Grand Rapids, Belding & Saginaw, 5s, 1924.	25,000 00	26,000 00	25,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	11,000 00	11,000 00	10,900 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	10,000 00	10,750 00	10,000 00	
Hoosac Valley, 5s, 1917.....	8,000 00	8,800 00	8,000 00	
Hutchinson & Southern, 5s, 1928.....	35,000 00	35,000 00	33,025 00	
Illinois Central, St. Louis Division., 3½s, 1951	20,000 00	19,000 00	20,000 00	
Kansas City Belt, Mo., 6s, 1916.....	20,000 00	22,800 00	20,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	12,300 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.....	16,000 00	17,920 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	29,250 00	25,000 00	
Kansas City, Memphis & Birmingham, Income 5s, 1934.....	8,000 00	7,200 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	6,950 00	9,663 50	
Leavenworth Terminal Ry. & Bridge, 5s, 1923	5,000 00	4,850 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924	25,000 00	29,125 00	25,000 00	
Memphis, Kansas & Colorado, 7s, 1910.....	1,000 00	1,140 00	1,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	15,000 00	16,200 00	15,000 00	
Mystic Valley Street, Mass., 5s, 1919.....	10,000 00	10,850 00	10,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,900 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	10,000 00	11,000 00	10,000 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	20,600 00	20,000 00	
Peoria & Pekin Terminal, 5s, 1930.....	25,000 00	25,750 00	25,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	35,000 00	39,200 00	35,000 00	
St. Louis & San Francisco, S. W. Div., 5s, 1947	10,000 00	10,000 00	10,000 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	27,000 00	24,935 00	
South Shore & Boston Street, 5s, 1919.....	25,000 00	27,500 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,120 00	6,000 00	
Taunton & Brockton Street, Mass., 5s, 1917.	10,000 00	10,500 00	10,000 00	
Toledo Traction Company, O., 5s, 1909.....	32,000 00	32,320 00	30,650 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,300 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31.....	25,000 00	28,500 00	25,000 00	
Warren, Brookfield & Spencer Street, Mass., 5s, 1916.....	15,000 00	15,975 00	15,000 00	
West Chicago Street R. R. Tunnel Co., 5s, 1909	20,000 00	20,300 00	20,000 00	
West Roxbury & Roslindale Street, Mass., 5s, Opt. 1901.....	10,000 00	10,300 00	10,000 00	
West Shore, Registered 4s, 2361.....	85,000 00	93,500 00	85,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	5,000 00	5,600 00	5,000 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>
Wilkesbarre & Wyoming Valley Traction Company, 5s, 1921.....	\$10,000 00	\$11,000 00	\$10,000 00	
Williamsport & North Branch, 4½s, 1931.....	25,000 00	26,250 00	25,000 00	
Zanesville Electric, O., 4s, O1 t. 1904.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	1,708,500 00			1,584,470 84
<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	15,000 00	15,000 00	
Caribou Water Company, 5s, 1916	7,000 00	3,500 00	7,000 00	
Eastern Steamship Company, 5s, 1927	25,000 00	26,125 00	25,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.	10,000 00	10,200 00	9,800 00	
Maine & New Hampshire Granite Company, 5s, Optional 1902	20,000 00	18,000 00	20,000 00	
Maine Steamship Co., Portland, 6s, 1920	5,000 00	5,350 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915.....	10,000 00	10,300 00	10,000 00	
Portland Light & Power Co., 4½s, 1921.....	34,000 00	34,000 00	34,000 00	
Public Works Company, Bangor, 5s, 1929....	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine.....	170,000 00			169,800 00
Berlin Water Company, N. H., 5s, Opt. 1902	10,000 00	10,000 00	10,000 00	
Denver Union Water Co., Col., 5s, 1914.....	15,700 00	15,700 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	15,000 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	243,198 00	137,400 00	
Bridgton & Saco River.....	11,600 00	9,280 00	9,630 00	
Kennebunk & Kennebunkport.....	20,500 00	23,985 00	20,500 00	
Maine Central.....	38,000 00	66,500 00	38,000 00	
Portland & Ogdensburg.....	67,000 00	34,170 00	30,344 62	
Portland & Rumford Falls.....	10,000 00	17,000 00	9,875 00	
York Harbor & Beach.....	7,000 00	7,000 00	6,675 00	
Total railroad stock of Maine.....	291,500 00			252,424 62
Boston & Albany.....	3,700 00	9,509 00	3,700 00	
Boston & Lowell.....	32,500 00	79,625 00	32,500 00	
Boston & Providence.....	8,500 00	25,500 00	8,500 00	
Connecticut River.....	5,000 00	14,150 00	5,000 00	
Detroit, Hillsdale & Southwestern.....	6,500 00	6,695 00	4,000 00	
Fitchburg, Preferred.....	14,000 00	19,740 00	10,500 00	
Michigan Central.....	29,100 00	34,920 00	25,000 00	
New York, New Haven & Hartford.....	48,800 00	91,744 00	48,800 00	
Pere Marquette, Preferred.....	19,400 00	14,559 00	8,000 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	71,373 00	32,150 00	
Total railroad stock out of Maine.....	214,750 00			193,250 00
<i>Corporation Stock Owned.</i>				
Bates Manufacturing Company, Lewiston	2,500 00	4,250 00	2,500 00	
Edwards Manfg. Company, Augusta.....	20,000 00	35,600 00	20,000 00	
Franklin Company, Lewiston	3,100 00	3,100 00	3,100 00	
Great Falls Manufacturing Company.....	16,200 00	29,920 00	16,200 00	
Hill Manufacturing Company, Lewiston..	12,100 00	6,634 00	9,680 00	
Lockwood Company, Waterville.....	11,700 00	11,115 00	11,700 00	
Pepperell Manufacturing Co., Biddeford..	39,300 00	102,180 00	37,150 00	
York Manufacturing Company, Saco.....	15,000 00	17,500 00	15,000 00	
Total corporation stock owned.....	119,900 00			115,330 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.
RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank Biddeford.....	\$8,000 00	\$8,400 00	\$7,770 00	
Canal National Bank, Portland.....	10,200 00	11,016 00	10,200 00	
Casco National Bank, Portland.....	10,900 00	11,554 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	3,240 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.....	115 00	35 00	115 00	
Merchants' National Bank, Boston.....	3,700 00	7,067 00	3,700 00	
National Bank of Commerce, Boston.....	3,700 00	5,920 00	3,700 00	
National Bank of Commerce, N. Y.....	1,000 00	3,600 00	1,000 00	
National Exchange Bank, Salem, Mass....	210 00	60 00	210 00	
Total national bank stock out of Maine...	8,725 00			8,725 00
<i>Loans on Railroad Bonds.</i>				
Burlington Railway & Light Company, Ia.....		10,615 00	10,615 00	
Ottawa Street, Ill.....		750 00	750 00	
Winnebago Traction Company, Wis.....		1,500 00	1,500 00	12,865 00
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass...		31,000 00	31,000 00	
Castine Water Company.....		52,750 00	52,750 00	
Inter-State Petroleum Company, Miss.....		6,000 00	6,000 00	
Northeastern Telephone Company, Portland.....		38,000 00	38,000 00	127,750 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine.....		400 00	400 00	
Pennsylvania.....		10,000 00	10,000 00	10,400 00
<i>Loans on Corporation Stock.</i>				
Deering Packing Company, Saco.....		2,000 00	2,000 00	
Everett Mills, Lawrence, Mass.....		700 00	700 00	
Goodall Worsted Company, Sanford.....		2,500 00	2,500 00	
J. G. Deering & Son, Biddeford.....		15,000 00	15,000 00	
Massachusetts Gas Companies.....		6,000 00	6,000 00	
Pepperell Manufacturing Company, Biddeford.....		12,200 00	12,200 00	
Shetucket Company, Norwich, Conn.....		1,900 00	1,900 00	
The Leatheroid Manufacturing Co., Kennebunk.....		24,000 00	24,000 00	
York Manufacturing Company, Saco.....		60,694 00	60,694 00	124,994 00
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford.....		800 00	800 00	
Saco National Bank, Saco.....		2,200 00	2,200 00	3,000 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank, Augusta.....		200 00	200 00	
Maine Savings Bank, Portland.....		600 00	600 00	
Portland Savings Bank, Portland.....		100 00	100 00	
Saco Savings Bank, Saco.....		2,000 00	2,000 00	
Saco & Biddeford Savings Institution, Saco.....		1,470 00	1,470 00	4,370 00
Loans on County of Vigo, Ind. bonds.....		4,000 00	4,000 00	
Loans on mortgages of real estate.....		493,325 47	493,325 47	497,325 47
Real estate, investment.....		20,000 00	15,722 29	15,722 29
Cash on deposit.....		23,598 07	23,598 07	
Cash on hand.....		7,892 88	7,892 88	31,490 95
Unpaid accrued interest.....		48,942 10		
		4,469,862 52		
Due depositors, earned dividend and accrued State tax.....		3,460,456 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		1,009,406 49		3,744,327 04

SEARSPORT SAVINGS BANK—SEARSPORT.

July 15, 1903.

FRANK I. PENDLETON, President.

A. H. NICHOLS, Treasurer.

LIABILITIES.

Deposits	\$147,610 39
Reserve fund.....	8,400 00
Undivided profits.....	2,177 87
	\$158,188 26

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Dallas, Ia., 4s, 1912, Court House	\$1,000 00	\$1,020 00	\$1,000 00	
Franklin, O., 4s, 1911, Bdg. Emerg.	2,000 00	2,110 00	2,000 00	
Lyon, Kan., 4s, Opt. 1907, Refund.	5,000 00	5,075 00	5,000 00	
Lyon, Kan., 4½s, Opt. 1912, Fund.	3,000 00	3,165 00	3,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	2,000 00	2,130 00	2,000 00	
Shelby, O., 6s, 1906, Funding. . .	1,000 00	1,065 00	1,000 00	
City of Cincinnati, O., 7 3-10s, 1906, Munic.	5,000 00	5,575 00	5,000 00	
Emporia, Kan., 4½s, 1929, Fund.	3,000 00	3,000 00	3,000 00	
Indianapolis, Ind., 4s, Optional 1900, Funding.....	5,000 00	5,000 00	5,000 00	
Lima, O., 6s, 1908, Paving.....	1,000 00	1,110 00	1,000 00	
Lima, O., 5s, 1906, Water Works	1,000 00	1,040 00	1,000 00	
Minneapolis, Minn., 4½s, 1913, Mun.	5,000 00	5,525 00	5,000 00	
Muskegon, Mich., 5s, 1906, St. Imp.	500 00	520 00	500 00	
Omaha, Neb., 5s, 1907, Paving...	3,000 00	3,165 00	3,000 00	
Pawtucket, R. I., 4s, 1923, Gen. Fund	1,000 00	1,070 00	1,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	8,000 00	9,080 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	3,000 00	3,105 00	3,000 00	
Stillwater, Minn., 5s, 1919, Permanent Improvement	5,000 00	5,750 00	5,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed.	4,000 00	4,480 00	4,000 00	
Toledo, O., 4s, 1929, Refunding...	16,000 00	17,760 00	16,000 00	
Youngstown, O., 5s, 1910, School	3,000 00	3,255 00	3,000 00	
Borough of Homestead, Pa., 5 4-10s, 1910, Wat.	2,000 00	2,160 00	2,000 00	
Village of Duluth, Minn., 5s, 1906, Munic...	4,000 00	4,180 00	4,000 00	
Total public funds owned.....	83,500 00			\$83,500 00
<i>Railroad Bonds Owned.</i>				
Portland & Ogdensburg, 5s, 1908.....	6,000 00	6,390 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	5,300 00	5,000 00	
Iowa Central, 5s, 1938	3,000 00	3,315 00	3,000 00	
Missouri, Kansas & Texas, 5s, 1944	1,000 00	1,000 00	1,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	5,000 00	4,700 00	4,900 00	
Toledo, Peoria & Western, 4s, 1917.....	2,000 00	1,780 00	1,949 00	
Wheeling & Lake Erie, 4s, 1949.	5,000 00	4,500 00	4,880 00	
Total railroad bonds out of Maine.....	23,000 00			22,729 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 6s, 1903.	3,000 00	3,000 00	3,000 00	
Eastern Steamship Company, 5s, 1927.....	1,000 00	1,045 00	1,000 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.....	9,000 00			9,000 00

SEARSPORT 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>
Cleveland & Canton, Preferred... ..	\$6,100 00	-	} \$1,350 00	
Cleveland & Canton, Common... ..	1,060 00	-		
Iowa Central, Preferred.....	6,000 00	2,400 00		5,559 51
Total railroad stock owned.....	13,100 00			\$6,909 51
<i>Corporation Stock Owned.</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	260 00	200 00	
Cumberland National Bank, Portland.....	800 00	816 00	800 00	
First National Bank, Bangor.....	1,400 00	2,072 00	1,400 00	
First National Bank, Portland.....	2,100 00	2,205 00	2,100 00	
Portland National Bank, Portland.....	4,000 00	5,800 00	4,000 00	
Searsport National Bank, Searsport.....	9,300 00	13,950 00	9,300 00	
Total national bank stock owned.....	17,800 00			17,800 00
Loan on Belfast National Bank stock.....		400 00	400 00	
Loans on mortgages of real estate.....		1,899 04	1,899 04	2,299 04
Premium account.....		-	1,150 99	
Expense account.....		-	88 92	1,239 91
Cash on deposit.....		2,283 76	2,283 76	
Cash on hand.....		143 04	143 04	2,426 80
Unpaid accrued interest.....		2,450 00		\$158,188 26
		170,828 84		
Due depositors, earned dividend and accrued State tax.....		148,725 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$22,102 95		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

July 21, 1903.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

LIABILITIES.

Deposits	\$1,648,656 45
Reserve fund	61,000 00
Undivided profits	2,527 60
	\$1,712,184 05

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	\$7,595 00	\$7,000 00	
Town of Anson, 3½s, Optional, Refunding	14,000 00	14,000 00	14,000 00	
Damariscotta, 3½s, 1923-32, Ref...	5,000 00	5,000 00	5,000 00	
Eustis, 3½s, 1919, Refunding.....	4,000 00	4,000 00	4,000 00	
Total public funds of Maine.....	30,000 00			\$30,000 00
County of Atchison, Kan., 4s, 1914, Refund.	10,000 00	10,200 00	10,000 00	
Clay, Ind., 5s, 1904, Funding.....	5,000 00	5,075 00	5,000 00	
Franklin, Ky., 4s, 1913, Funding	10,000 00	10,300 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike ...	15,600 00	17,475 00	15,000 00	
Grant, Ind., 5s, 1905, Funding...	10,000 00	10,300 00	10,000 00	
Greene, Ind., 6s, 1903-4, Ditch....	6,500 00	6,565 00	6,500 00	
Hancock, O., 4½s, 1919-20, Funding	6,000 00	6,660 00	6,000 00	
Jefferson, Ind., 4s, 1920, Road...	10,000 00	10,300 00	10,000 00	
Lawrence, O., 5s, 1907-8, Turmp'k	10,000 00	10,550 00	10,000 00	
Lyon, Kan., 4½s, 1912, Refunding	15,000 00	15,600 00	15,000 00	
Madison, Ky., 4s, Opt. 1919, Ref.	10,000 00	10,450 00	10,000 00	
Muskegon, Mich., 4½s, 1911, Ref.	5,000 00	5,300 00	5,000 00	
Muskingum, O., 5s, 1904, Bridge	10,000 00	10,150 00	10,000 00	
Ottawa, O., 6s, 1903, Bridge	500 00	500 00	500 00	
Otter Tail, Minn., 5s, 1904, Ref...	10,000 00	10,150 00	10,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	10,800 00	10,000 00	
Paulding, O., 5s, 1904-7, Bridge..	7,000 00	7,245 00	7,000 00	
Portage, Wis., 5s, 1912, Refund.	10,000 00	11,050 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding	11,000 00	13,090 00	11,000 00	
Stark, O., 5s, 1904, Refunding....	10,000 00	10,150 00	10,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	15,000 00	15,450 00	15,000 00	
City of Ashland, Wis., 5s, 1911-12, Imp...	10,000 00	10,900 00	10,000 00	
Canton, O., 4s, 1918, School Dist.	15,000 00	15,675 00	15,000 00	
Cincinnati, O., 5s, Opt. 1910, Sinking Fund.....	4,000 00	4,440 00	4,000 00	
Elkhart, Ind., 4s, 1919, School ..	7,000 00	7,315 00	7,000 00	
Hazleton, Pa., 4s, 1905, Sewer....	12,000 00	12,060 00	12,000 00	
Hazleton, Pa., 4s, 1922-4, Sch. D.	8,000 00	8,280 00	8,000 00	
Indianapolis, Ind., 5s, 1911, School City.....	10,000 00	11,200 00	10,000 00	
Ishpeming, Mich., 4s, 1915, Sch. D.	9,000 00	9,225 00	9,000 00	
Kansas City, Mo., 5s, 1908, Ref...	10,000 00	10,750 00	10,000 00	
La Crosse, Wis., 3½s, Opt. 1909, Water and Sewer.....	4,000 00	4,000 00	4,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.	10,000 00	10,700 00	10,000 00	
Little Falls, Minn., 5½s, 1907, Sch. D.	10,000 00	10,350 00	10,000 00	
Manistee, Mich., 4s, 1912, Water	10,000 00	10,200 00	10,000 00	
Marinette, Wis., 5s, 1905, Bridge	4,000 00	4,100 00	4,000 00	
Marion, O., 5s, 1905, Street.....	5,000 00	5,125 00	5,000 00	
Marshalltown, Ia., 4½s, Optional 1911, Refunding.....	10,000 00	10,500 00	10,000 00	
Massillon, O., 4s, 1920-2, Sch. D...	10,000 00	10,350 00	10,000 00	
Muncie, Ind., 5s, 1913, Funding...	10,000 00	11,150 00	10,000 00	
Muskegon, Mich., 4s, 1923, St. Imp.	10,000 00	10,550 00	10,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit.....	15,000 00	15,900 00	15,000 00	
Omaha, Neb., 4s, 1919, Sewer....	10,000 00	10,600 00	10,000 00	
Owensboro, Ky., 4s, Opt. 1915, St.	10,000 00	10,250 00	10,000 00	
Port Huron, Mich., 3½s, 1920, Park	7,000 00	7,000 00	7,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	20,000 00	22,700 00	20,000 00	

SKOWHEGAN SAVINGS BANK—Continued.
RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Sioux City, Ia., 4½s, Opt. 1906, Ref. Springfield, Mo., 4½s, Optional 1906, School District.....	\$5,000 00	\$5,075 00	\$5,000 00	
Superior, Wis., 5s, Optional 1908, Sewer Improvement.....	10,000 00	10,250 00	10,000 00	
Toledo, O., 4s, 1919, Refunding..	5,000 00	3,750 00	5,000 00	
Wausau, Wis., 5s, 1906, School H.	10,000 00	10,750 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	2,000 00	2,070 00	2,000 00	
Champaign Township, Ill., 5s, 1904, Fund.	9,000 00	10,665 00	9,000 00	
	16,000 00	16,160 00	16,000 00	
Total public funds out of Maine	483,000 00			\$483,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	25,000 00	29,250 00	25,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,500 00	9,500 00	
Maine Central, 4s, 1912.....	25,000 00	26,000 00	25,000 00	
Maine Central, 7s, 1912.....	60,000 00	76,800 00	60,000 00	
Maine Central, 5s, 1923.....	35,000 00	41,300 00	35,000 00	
Penobscot Shore Line, Reg. 4s, 1920	30,000 00	32,100 00	30,000 00	
Phillips & Rangeley, 5s, 1910	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 5s, 1908.....	53,000 00	56,445 00	53,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	16,000 00	18,240 00	16,000 00	
Total railroad bonds of Maine	264,000 00			263,500 00
Allegheny & Western, 4s, 1908.	10,000 00	9,500 00	10,060 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,400 00	20,000 00	
Baltimore & Ohio 4s, 1948.....	10,000 00	10,100 00	10,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	10,000 00	8,800 00	9,060 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	10,000 00	8,700 00	9,060 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	20,000 00	20,100 00	20,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	12,000 00	13,560 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	10,000 00	10,200 00	10,000 00	
Central Branch, Union Pacific, 4s, 1948.....	10,000 00	9,100 00	9,100 00	
Central Vermont, 4s, 1920.....	20,000 00	16,400 00	20,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949.	15,000 00	13,350 00	15,000 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	10,000 00	10,800 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	10,000 00	10,800 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	12,000 00	12,720 00	12,060 00	
Columbus Consolidated Street, O., 5s, 1909	10,000 00	10,400 00	10,060 00	
Dayton, Springfield & Urbana, O., 5s, 1928	12,000 00	12,360 00	12,000 00	
Des Moines Street, Ia., 6s, 1919.....	10,000 00	11,400 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,400 00	5,000 00	
East Cleveland Street, O., 5s, 1910.....	10,000 00	10,250 00	10,000 00	
Hereford, 4s, 1930.....	15,000 00	15,300 00	15,000 00	
Illinois Central, 3s, 1951.....	10,000 00	8,750 00	9,060 00	
Illinois Central, Litchfield Div., 3s, 1951....	25,000 00	21,875 00	22,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,275 00	5,060 00	
Manhattan Elevated, N. Y., 4s, 1990.....	15,000 00	15,150 00	15,000 00	
Metropolitan St. Kansas City, Mo., 5s, 1909	12,000 00	12,120 00	12,000 00	
Mexican Central, 4s, 1911.....	10,000 00	7,200 00	6,500 00	
Missouri, Kansas & Texas, 5s, 1942.....	10,000 00	10,000 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	30,000 00	30,000 00	27,000 00	
Northern Pacific, General Lien, 3s, 2047....	20,000 00	14,200 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	15,000 00	14,700 00	15,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,550 00	9,550 00	
St. Lawrence & Adirondack, 5s, 1906.....	5,000 00	5,550 00	5,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,200 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,000 00	6,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,400 00	9,500 00	
Trenton Passenger, N. J., 6s, Opt. 1929.....	5,000 00	5,925 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,500 00	10,060 00	
Wisconsin Central, 5s, 1909, 1st Series.....	20,000 00	20,000 00	20,000 00	
Total railroad bonds out of Maine.....	469,000 00			446,150 00
<i>Corporation Bonds Owned.</i>				
Portland Water Company, 4s, 1927.....	5,000 00	5,250 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
Eau Claire Water Works, Wis., 6s, 1915.....	10,000 00	9,000 00	10,000 00	10,000 00

SKOWHEGAN 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.....	\$30,000 00	\$15,300 00	\$13,650 00	\$13,650 00
Syracuse Rapid Transit, N. Y., Common...	7,000 00	2,100 00	-	-
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	318 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.....	26,090 00	36,400 00	26,000 00	
Gardiner National Bank, Gardiner.....	850 00	1,020 00	850 00	
Merchants' National Bank, Gardiner.....	2,500 00	2,500 00	2,500 00	
Merchants' National Bank, Portland.....	3,750 00	5,150 00	3,750 00	
National Shoe & Leather Bank, Auburn...	14,000 00	12,600 00	14,000 00	
People's National Bank, Waterville.....	600 00	672 00	600 00	
Portland National Bank, Portland.....	2,500 00	3,625 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	4,028 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
<i>Loans on Public Funds.</i>				
United States.....		500 00	500 00	
Town of Norridgewock.....		3,500 00	3,500 00	4,000 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.....		2,400 00	2,400 00	5,425 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Dexter.....		500 00	500 00	
Messalonskee National Bank, Oakland.....		500 00	500 00	
Presque Isle National Bank, Presque Isle.....		338 80	338 80	1,338 80
<i>Loans to Corporations.</i>				
Kennebec Log Driving Company.....		10,000 00	10,000 00	
Skowhegan Grange.....		1,100 00	1,100 00	
Stratton Manufacturing Company.....		6,000 00	6,000 00	
The Roman Catholic Bishop of Portland.....		14,500 00	14,500 00	31,600 00
<i>Loans to Municipalities.</i>				
Town of Bingham.....		1,900 00	1,900 00	
Norridgewock.....		3,000 00	3,000 00	
Flagstaff Plantation.....		1,396 97	1,396 97	
Madison Village Corporation.....		1,200 00	1,200 00	7,496 97
Loan on Little Rock & Fort Smith Railroad bonds...		3,000 00	3,000 00	
Loan on City Water Company, Chattanooga, Tenn. bonds.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		235,204 50	235,204 50	239,204 50
Real estate, foreclosure.....		6,440 61	6,440 61	6,440 61
Premium account.....		-	12,000 00	12,000 00
Cash on deposit.....		37,378 17	37,378 17	37,378 17
Unpaid accrued interest.....		24,772 65		1,712,184 05
		1,821,039 70		
Due depositors, earned dividend and accrued State tax		1,654,206 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$166,833 25		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 16, 1903.

GEORGE C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

LIABILITIES.

Deposits	\$416,299 16
Reserve fund	15,179 15
Undivided profits.....	4,334 55
	\$435,812 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 Registered 4s, 1925	\$50,000 00	\$67,250 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912, R. R. Aid...	10,000 00	10,750 00	10,000 00	10,000 00
City of Boston, Mass., Reg. 4s, 1913, Street	10,000 00	10,850 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hosp.	10,000 00	10,550 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp.	20,000 00	22,000 00	20,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,325 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	10,300 00	10,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,190 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,035 00	1,000 00	
Total public funds out of Maine.....	63,000 00			63,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,700 00	10,000 00	
Bangor & Aroostook, Piscataquis Division,				
Registered 5s, 1943.....	10,000 00	11,650 00	10,000 00	
Boston & Maine, Registered 4s, 1937.....	15,000 00	16,875 00	15,000 00	
Knox & Lincoln, 5s, 1921.....	20,000 00	22,200 00	20,000 00	
Maine Central, Registered 7s, 1912.....	25,000 00	32,000 00	24,970 00	
Maine Central and E. & N. A., 4s, 1933.....	10,000 00	11,000 00	10,000 00	
Penobscot Shore Line, 4s, 1920.....	10,000 00	10,700 00	10,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	105,000 00			104,970 00
Baltimore & Ohio, Registered 3½s, 1925.....	10,000 00	9,460 00	9,900 00	
Baltimore & Ohio, Registered 4s, 1948.....	10,000 00	10,000 00	9,950 00	
Belleville & Carondelet, 6s, 1923.....	7,000 00	8,400 00	7,000 00	
Chicago, Burlington & Quincy, Illinois				
Division, Registered 3½s, 1949.....	10,000 00	9,500 00	10,000 00	
Chicago, Rock Island & Pacific, General				
Mortgage, 4s, 1938.....	15,000 00	15,750 00	15,000 00	
Chicago, Milwaukee & St. Paul, Dubuque				
Division, 6s, 1920.....	15,000 00	19,050 00	15,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,350 00	4,338 24	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,100 00	4,912 50	
Des Moines Street, Ia., 6s, 1914.....	6,000 00	6,600 00	6,000 00	
Fitchburg, Registered 4s, 1927.....	10,000 00	10,900 00	10,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s,				
1908.....	5,000 00	5,125 00	4,800 00	
Hereford, 4s, 1930.....	10,000 00	10,200 00	10,000 00	
Illinois Central, St. Louis Division and				
Terminal, 3½s, 1951.....	10,000 00	8,400 00	9,300 00	
Minneapolis, Lyndale & Minnetonka				
Street, Minn., 5s, 1919.....	10,000 00	10,700 00	9,500 00	
Morris & Essex, Registered 7s, 1915.....	5,000 00	6,725 00	5,000 00	
New York Central & Hudson River, Regis-				
tered 5s, 1904.....	5,000 00	5,050 00	5,000 00	
New York & New England, 7s, 1905.....	5,000 00	5,150 00	5,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918				
Southern Pacific, 6s, 1906.....	3,000 00	3,180 00	3,000 00	
Total railroad bonds out of Maine.....	151,000 00			148,700 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	1,300 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	22,400 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.....		21,386 00	21,386 00	22,286 00
Real estate foreclosure.....		100 00	100 00	100 00
Cash on deposit.....		7,655 93	7,655 93	
Cash on hand.....		800 19	800 19	8,456 12
Unpaid accrued interest.....		3,820 00		\$435,812 86
Due depositors, earned dividend and accrued State tax		493,052 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		417,299 16		
		\$75,752 96		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 25, 1903.

N. DAYTON BOLSTER, President.

GEORGE M. ATWOOD, Treasurer.

LIABILITIES.

Deposits	\$297,156 51
Reserve fund.....	9,108 50
Special reserve fund.....	7,132 32
Undivided profits.....	5,989 68
	<hr/>
	\$319,337 01

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	\$1,000 00	\$1,115 00	\$1,000 00	
Lyon, Kan., 4s, 1909, Refunding	2,000 00	2,030 00	2,060 00	
City of Boston, Mass., Reg. 3½s, 1928, Highways	5,000 00	5,225 00	5,000 00	
Columbus, O., 3½s, 1921, Sch. Dist.	1,000 00	1,015 00	1,000 00	
Duluth, Minn., 5s, 1906, Ind. S. D.	2,000 00	2,080 00	2,000 00	
Ishpeming, Mich., 4s, 1916, Sch. D.	3,000 00	3,075 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	4,160 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.....	28,000 00			\$28,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,350 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
Bristol County Street, Mass., 5s, 1921	5,000 00	5,153 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4 5/8s, 1950	5,000 00	5,025 00	5,000 00	
Ganton-Massillon Electric, O., 5s, 1920	10,000 00	10,000 00	10,000 00	
Cicero & Proviso St., Chicago, 5s, 1915	3,000 00	3,150 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 00	5,000 00	
Citizens' Electric Street, Newburyport, Mass., 5s, 1920.....	5,000 00	5,300 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	6,000 00	6,000 00	6,000 00	
Des Moines Street, Ia., 6s, Optional 1900 ...	3,000 00	3,000 00	3,000 00	
Des Moines Suburban St., Ia., 6s, Opt. 1906.	10,000 00	10,350 00	10,000 00	
Detroit & Mackinac, 4s, 1935.....	1,000 00	920 00	500 00	
Hereford, 4s, 1950.....	5,000 00	5,100 00	5,000 00	
Lehigh & New York, 4s, 1945	2,000 00	1,860 00	1,955 00	
Lexington & Boston St., Mass., 4½s, 1920 ...	5,000 00	5,200 00	5,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,900 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047....	3,500 00	2,502 50	2,500 00	
Sioux City Traction, Ia., 5s, 1919	3,000 00	3,045 00	3,000 00	
Wabash, Omaha Division, 3½s, 1941	3,000 00	2,460 00	2,700 00	
Williamsport & North Branch, 4½s, 1931	7,000 00	7,350 00	7,000 00	
Total railroad bonds out of Maine	91,500 00			89,655 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903...	10,000 00	10,000 00	10,000 00	
Berlin Mills Company, 5s, 1913 ..	5,000 00	5,000 00	5,000 00	
Consolidated Elec. Lt. Co., Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,225 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Norway Shoe Shop Company, 5s, Optional.	1,020 00	510 00	520 00	
Oxford County Loan Ass'n., Norway, 5s, Opt.	6,200 00	6,200 00	6,200 00	
Total corporation bonds of Maine.....	37,220 00			37,020 00

SOUTH PARIS 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>
Littleton Water & Light Co., N. H., 5s, 1916	\$5,000 00	\$3,750 00	\$5,000 00	
Rennselaer Water Co., N. Y., 4½s, Opt. 1905.	500 00	500 00	500 00	
Total corporation bonds out of Maine	5,500 00			\$5,500 00
<i>Corporation Stock Owned.</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	
Norway Water Company.....	500 00	500 00	500 00	
Richmond Water Company	2,800 00	2,800 00	2,000 00	
Sanborn Shoe Company, Norway.	300 00	150 00	100 00	
Total corporation stock of Maine.....	5,600 00			4,600 00
Rennselaer Water Company, N. Y.....	400 00	20 00	200 00	200 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	756 00	700 00	
Casco National Bank, Portland.....	500 00	530 00	500 00	
First National Bank, Bath.	1,000 00	1,200 00	1,000 00	
First National Bank, Lewiston	1,000 00	1,500 00	1,000 00	
First National Bank, Portland	2,700 00	2,835 00	2,700 00	
Manufacturers' National Bank, Lewiston...	1,000 00	1,080 00	1,000 00	
Merchants' National Bank, Portland.....	750 00	1,030 00	750 00	
National Shoe & Leather Bank, Auburn...	15,200 00	13,680 00	14,700 00	
National Traders' Bank, Portland.....	400 00	412 00	400 00	
Norway National Bank, Norway	4,100 00	4,920 00	4,100 00	
Total national bank stock owned.....	27,350 00			26,850 00
<i>Other Bank Stock Owned.</i>				
Auburn Trust Company.....	2,625 00	525 00	2,125 00	2,125 00
<i>Loans on Corporation Bonds</i>				
Norway Building Association.....		100 00	100 00	
People's Gas Light & Coke Company, Buffalo, N. Y. .		2,600 00	2,600 00	2,700 00
<i>Loans on Corporation Stock.</i>				
Canton Bridge Company... ..		100 00	100 00	
Masonic Building Association, South Paris.....		50 00	50 00	
Paris Manufacturing Company		400 00	400 00	
Pine Tree Aqueduct Company, South Paris		75 00	75 00	625 00
<i>Loans on Bank Stock.</i>				
Auburn Trust Company		50 00	50 00	
Bank of Calloway, Neb.....		7,955 70	7,955 70	8,005 70
<i>Loans on Savings Bank Books.</i>				
Norway Savings Bank		200 00	200 00	
South Paris Savings Bank.		1,535 00	1,535 00	1,735 00
<i>Loans to Corporations.</i>				
Citizens Telephone & Telegraph Co., South Paris....		368 90	368 90	
Oxford County P. of H. Mutual Fire Insurance Com- pany, South Paris		1,725 00	1,725 00	
Pythian Building Association, South Paris.....		600 00	600 00	2,693 90
Loan on town of Anson bond		200 00	200 00	
Loan on Davenport & Rock Island Railway bond....		730 00	730 00	
Loan to town of Paris		2,500 00	2,500 00	
Loan on names.....		300 00	300 00	
Loans on life insurance policies.....		2,734 00	2,734 00	
Loans on personal property.....		410 00	410 00	
Loans on mortgages of real estate.....		69,388 01	69,388 01	76,262 01
Real estate, investment		6,200 00	6,870 00	
Real estate, foreclosure		5,200 00	5,835 00	12,705 00
Premium account		-	3,140 00	
Expense account		-	800 95	3,940 95

SOUTH PARIS SAVINGS BANK—Concluded.
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$9,284 71	\$9,284 71	
Cash on hand.....	1,084 74	1,084 74	\$10,369 45
Unpaid accrued interest.....	6,587 49		\$319,337 01
	324,339 05		
Due depositors, earned dividend and accrued State tax.....	302,188 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$22,150 70		

THOMASTON SAVINGS BANK—THOMASTON.

June 24, 1903.

M. R. MATHEWS, President.

J. A. ANDREWS, Treasurer.

LIABILITIES.

Deposits	\$645,867 76
Reserve fund	30,500 00
Undivided profits	8,164 05
	\$684,531 81

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 2s, 1930.....	\$10,000 00	\$10,575 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	5,000 00	5,475 00	5,000 00	
Knox, 6s, 1910, Court House.....	3,000 00	3,465 00	3,000 00	
York, 4s, 1904-5, Funding.....	5,000 00	5,050 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, 8s, 1931, Highways.....	27,000 00	27,000 00	27,000 00	
County of Anne Arundel, Md., 5s, 1918, Bdg.	5,000 00	5,800 00	5,000 00	
Athens, O., 5s, 1929, Funding....	9,000 00	11,070 00	9,000 00	
Clarke, Ind., 5s, 1905, Funding....	5,000 00	5,125 00	5,000 00	
Floyd, Ind., 5s, 1910, Funding....	5,000 00	5,425 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	10,300 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike....	8,000 00	9,320 00	8,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,475 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	7,000 00	7,420 00	7,000 00	
Macon, Ill., 5s, 1907, Court House	4,000 00	4,200 00	4,000 00	
Madison, Ky., 4s, Opt. 1919, Ref.	6,000 00	6,270 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund.	10,000 00	10,800 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refund.	5,000 00	5,500 00	5,000 00	
Warren, Ky., 4s, Opt. 1914, Ref...	5,000 00	5,175 00	5,000 00	
Webster, Ia., 4s, 1917, Funding...	2,000 00	2,080 00	2,000 00	
City of				
Ashland, Wis., 5s, 1909, Funding	10,000 00	10,650 00	10,000 00	
Columbus, O., 4s, 1912, Water...	3,000 00	3,150 00	3,000 00	
Galesburg, Ill., 5s, 1910, Water...	8,000 00	8,680 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,375 00	5,000 00	
Joplin, Mo., 4s, Opt. 1910, Sch. D.	10,000 00	10,250 00	10,000 00	
Kansas City, Mo., 4s, 1912, Sch. D.	10,000 00	10,500 00	10,000 00	
Newport, Ky., 5s, 1919, Street....	2,000 00	2,330 00	2,000 00	
Owensboro, Ky., 4s, Opt. 1915, St.	10,000 00	10,250 00	10,000 00	
Peru, Ind., 4½s, 1913, School City	8,000 00	8,480 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	5,175 00	5,000 00	
Superior, Wis., 5s, Opt. Sewer...	5,000 00	3,750 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	16,050 00	15,000 00	
Portland & Ogdensburg, 5s, 1908.....	5,000 00	5,325 00	5,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Total railroad bonds of Maine.....	35,000 00			34,750 00
Allegheny & Western, 4s, 1998	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,200 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	7,000 00	7,210 00	7,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.....	10,000 00	9,000 00	9,150 00	
Central New England, 5s, 1919.....	5,000 00	5,000 00	5,000 00	
Chicago & Cincinnati, 5s, Optional 1912....	5,000 00	5,400 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915	5,000 00	5,250 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>
Cincinnati & Indiana Western, 5s, Opt. 1912	\$10,000 00	\$10,800 00	\$10,000 00	
Cincinnati, Richmond & Muncie, 5s, Opt. 1910	5,000 00	5,400 00	5,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	12,450 00	10,000 00	
Cleveland Electric, O., 5s, 1913	10,000 00	10,600 00	10,000 00	
Des Moines Street, Ia., 6s, 1912	5,000 00	5,450 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	5,000 00	5,000 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,800 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,200 00	5,000 00	
Grafton & Upton, 4s, 1912	10,000 00	9,800 00	9,800 00	
Hereford, 4s, 1930	13,000 00	13,260 00	13,000 00	
Hutchinson & Southern, 5s, 1928	5,000 00	5,000 00	5,000 00	
Iowa Central, 5s, 1938	5,000 00	5,525 00	5,000 00	
Lehigh & New York, 4s, 1945	5,000 00	4,675 00	4,950 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, Optional	5,000 00	5,250 00	4,500 00	
Montville Street, Conn., 5s, 1920	10,000 00	10,600 00	10,000 00	
New Haven & Derby, 5s, 1918	5,000 00	5,700 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	5,000 00	5,350 00	5,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,500 00	5,000 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	5,000 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1907	12,000 00	12,240 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918	5,000 00	5,600 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	11,200 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947	6,000 00	5,220 00	5,400 00	
St. Lawrence & Adirondack, 5s, 1906	5,000 00	5,550 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,450 00	5,000 00	
Sioux City Traction Co., Ia., 5s, 1919	10,000 00	10,150 00	10,000 00	
Trenton Passenger, N. J., 6s, Opt. 1909	5,000 00	5,325 00	5,000 00	
Union Pacific, 4s, 1947	7,000 00	7,210 00	7,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,500 00	10,000 00	
Total railroad bonds out of Maine	270,000 00			\$265,800 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	3,500 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	5,250 00	4,800 00	
Rockland Water Company, 5s, 1919	10,000 00	11,200 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine	48,000 00			47,800 00
Brazoo Channel & Dock Company, 6s, 1909	4,000 00	-	4,000 00	4,000 00
<i>Railroad Stock Owned.</i>				
Union Pacific, Preferred	2,500 00	2,187 50	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	-	} 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

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cumberland National Bank, Portland. . .	\$1,000 00	\$1,020 00	\$1,000 00	
First National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Georges National Bank, Thomaston.....	15,800 00	15,800 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	2,060 00	1,500 00	
National Traders' Bank, Portland.....	500 00	515 00	500 00	
Thomaston National Bank, Thomaston....	4,800 00	5,280 00	4,800 00	
Total national bank stock owned.....	27,930 00			\$27,915 00
<i>Loans on Corporation Bonds.</i>				
Augusta Water Company.....		500 00	500 00	
Ellsworth Water Company.....		500 00	500 00	
New England Water Works, R. I.....		495 00	495 00	1,495 00
<i>Loans on National Bank Stock.</i>				
Casco National Bank, Portland.....		275 00	275 00	
Georges National Bank, Thomaston.....		1,000 00	1,000 00	1,275 00
Loan 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.....		400 00	400 00	
Loans on mortgages of real estate		30,036 16	30,036 16	31,311 16
Real estate, investment		3,000 00	3,600 00	
Furniture, fixtures and vault.....		7,000 00	7,000 00	10,600 00
Premium account		-	18,154 44	18,154 44
Cash on deposit.....		7,981 19	7,981 19	
Cash on hand.....		6,225 02	6,225 02	14,206 21
Unpaid accrued interest.		4,509 14		\$684,531 81
Due depositors, earned dividend, accrued State tax and bills payable		700,014 01		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		652,501 64		
		\$47,512 37		

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

March 16, 1903.

SAMUEL KNIGHT, President.

WALTER D. HATCH, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits	\$288,902 85
Reserve fund	4,000 00
Undivided profits	5,721 49
	\$301,624 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>
County of Cook, Ill., 4s, 1912, Refunding....	\$2,000 00	\$2,120 00	\$2,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage .	2,000 00	2,110 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	6,000 00	6,690 00	6,000 00	
Indianapolis, Ind., 4s, 1908, Sch .	5,000 00	5,175 00	5,000 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	3,510 00	3,000 00	
Total public funds owned.....	19,000 00			\$19,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1913	5,000 00	5,850 00	5,000 00	
Maine Central, Consolidated Mort. 7s, 1912	6,300 00	8,064 00	6,300 00	
Total railroad bonds of Maine.....	11,300 00			11,300 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,600 00	5,000 00	
Burlington Ry. & Light Co., Ia., 5s, Opt. 1902	3,000 00	3,000 00	3,000 00	
Central Pacific, 4s, 1849.....	5,000 00	4,925 00	4,937 50	
Chicago & Cincinnati, 5s, Optional 1912....	5,000 00	5,400 00	5,000 00	
Chicago, Indiana & Eastern, 5s, 1942.....	5,000 00	5,300 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,300 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	5,600 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,000 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	
Iowa Central, 4s, 1951.....	5,000 00	4,600 00	4,875 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,790 00	2,970 00	
Long Island, North Shore Branch, 5s, 1932 .	5,000 00	5,400 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,700 00	5,000 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,750 00	5,000 00	
St. Louis & San Francisco, 4s, 1951.....	5,000 00	4,375 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	5,050 00	5,000 00	
Total railroad bonds out of Maine... ..	92,000 00			91,307 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 Light & Power Com- pany, 5s, Optional 1902... ..	1,000 00	1,000 00	1,000 00	
Brunswick Manufacturing Co., 5s, 1903....	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	3,210 00	3,000 00	
Public Works Company, Bangor, 5s, 1929....	10,600 00	10,000 00	10,000 00	
Total corporation bonds owned	24,000 00			24,000 00

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

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac, Preferred	\$1,900 00	\$1,520 00	\$500 00	
Detroit & Mackinac, Common	4,000 00	1,200 00	-	
Total railroad stock owned.....	5,900 00			\$500 00
<i>Corporation Stock Owned.</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	2,205 00	2,100 00	
Cumberland National Bank, Portland.....	3,100 00	3,162 00	3,100 00	
First National Bank, Bath.....	3,000 00	3,600 00	3,000 00	
First National Bank, Portland	3,000 00	3,150 00	3,000 00	
Merchants' National Bank, Portland.....	1,050 00	1,442 00	1,050 00	
National Shoe & Leather Bank, Auburn...	3,000 00	2,700 00	3,000 00	
Pejepscot National Bank, Brunswick.....	10,000 00	10,000 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
<i>Loans on National Bank Stock.</i>				
Pejepscot National Bank, Brunswick.....		500 00	500 00	
Union National Bank, Brunswick.....		500 00	500 00	1,000 00
Loan on Public Works Company bond, Bangor.....		1,000 00	1,643 46	
Loan to Cabot Manfg. Co., Brunswick (endorsed) ...		10,000 00	10,000 00	
Loan to town of Topsham.....		2,000 00	2,000 00	
Loan on life insurance policy.....		375 00	375 00	
Loans on mortgages of real estate		88,078 88	88,078 88	102,097 34
Real estate, foreclosure.....		8,140 67	8,140 67	8,140 67
Premium account.....		-	5,229 51	
Expense account.....		-	1,405 30	6,634 81
Cash on deposit.....		7,126 69	7,126 69	7,126 69
Unpaid accrued interest.....		5,316 05		\$301,624 34
Due depositors, earned dividend and accrued State tax.....		310,607 62		
		293,269 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$17,338 32		

TREMONT SAVINGS BANK—TREMONT.

September 10, 1903.

PERRY W. RICHARDSON, President.

JOHN G. WILSON, Treasurer.

LIABILITIES.

Deposits.....	\$62,248 55
Reserve fund.....	1,717 82
Undivided profits	2,228 93
	<u>\$66,190 10</u>

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.....	\$1,000 00	\$1,170 00	\$1,000 00	
Bangor & Aroostook, 4s, 1951.....	1,000 00	950 00	950 00	
Bridgton & Saco River, 4s, 1928.....	1,000 00	1,020 00	1,000 00	
Lime Rock, 4s, 1929.....	1,000 00	1,010 00	1,000 00	
Mousam River, 6s, 1912.....	500 00	500 00	500 00	
Penobscot Shore Line, 4s, 1920.....	1,000 00	1,070 00	1,000 00	
Portland & Rumford Falls, 4s, 1927.....	1,000 00	1,000 00	1,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	2,000 00	2,000 00	2,000 00	
Total railroad bonds owned.....	8,500 00			\$8,450 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 Co., 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 Co., 5s, 1909	500 00	515 00	500 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	500 00	500 00	500 00	
Rockland-Rockport Lime Company, 5s, 1920	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	1,050 00	1,000 00	
Southwest Harbor Water Company, 5s, 1922.	1,500 00	1,500 00	1,500 00	
Total corporation bonds owned.....	7,000 00			7,000 00
Loans to town of Tremont.....		5,400 00	5,400 00	
Loan on life insurance policy.....		75 00	75 00	
Loans on names.....		150 00	150 00	
Loans on mortgages of real estate		26,421 93	26,421 93	32,046 93
Real estate foreclosure		100 00	100 00	100 00
Premium account.....		-	68 99	68 99
Cash on deposit		17,592 92	17,592 92	
Cash on hand		931 26	931 26	18,524 18
Unpaid accrued interest		1,079 64		\$66,190 10
Due depositors, earned dividend, and accrued State tax		67,535 75		
		63,739 00		
Estimated market value of resources above liability for deposits, earned dividend, and State tax..		\$3,796 75		

WATERVILLE SAVINGS BANK—WATERVILLE.

May 28, 1903.

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

ALBERT F. DRUMMOND, Assistant Treasurer.

LIABILITIES.

Deposits	\$1,285,671 84
Reserve fund	57,300 00
Undivided profits	15,074 09
	\$1,358,045 93

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Registered 4s, 1925	\$17,000 00	\$23,098 75	\$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	5,125 00	5,000 00	
Lawrence, O., 5s, 1907, Turnp'k..	5,000 00	5,250 00	5,000 00	
Muskingum, O., 5s, 1913, Hall....	6,000 00	6,750 00	6,000 00	
Otter Tail, Minn., 5s, 1904, Ref..	2,000 00	2,030 00	2,000 00	
Reno, Kan., 6s, 1919, Refunding	4,000 00	5,000 00	4,000 00	
Woodbury, Ia., 4s, Opt. 1910, Fund.	5,000 00	5,150 00	5,000 00	
City of Akron, O., 4s, 1913-14, School D.	10,000 00	10,350 00	10,000 00	
Ashland, Wis., 4s, 1903-8, st. Imp.	3,000 00	3,030 00	3,000 00	
Clinton, Ia., 5s, 1912, Refunding	5,000 00	5,525 00	5,000 00	
Columbus, O., 4½s, 1914, Viaduct	1,000 00	1,105 00	1,000 00	
Dayton, O., 4s, 1920, Sch. Dist....	5,000 00	5,325 00	5,000 00	
East Liverpool, O., 5s, 1908, S. D.	1,000 00	1,060 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.	6,000 00	6,450 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. D.	7,000 00	7,070 00	7,000 00	
Ironton, O., 5s, 1915, Refunding	5,000 00	5,600 00	5,000 00	
Kansas City, Mo., 3½s, 1919, S. D.	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1903-24, Wat.	3,000 00	3,360 00	3,000 00	
Nebraska City, Neb., 4s, 1917-19, Independent School Dist., Ref.	6,000 00	6,000 00	6,000 00	
Newark, O., 5s, 1904, Sewer	3,000 00	3,045 00	3,000 00	
Port Huron, Mich., 4s, 1932, Canal	10,000 00	10,650 00	10,000 00	
Saginaw, Mich., 4s, 1909-10, Sew.	2,000 00	2,040 00	2,000 00	
Sandusky, O., 4½s, 1904-6, Water	2,000 00	2,030 00	2,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	5,175 00	5,000 00	
Springfield, Mo., 4½s, Opt. 1904, Sew	1,000 00	1,010 00	1,000 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	10,000 00	10,150 00	10,000 00	
Toledo, O., 4½s, 1917, Gen. Fund.	1,000 00	1,125 00	1,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,475 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,350 00	5,000 00	
Woonsocket, R. I., Registered 3½s, 1931, Water, Funding.....	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School..	5,000 00	5,575 00	5,000 00	
Total public funds out of Maine.....	143,000 00			142,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,350 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,700 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	5,000 00	5,825 00	5,000 00	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,500 00	
Calais Street, 6s, 1914.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,550 00	5,000 00	
Maine Central, 7s, 1912.....	6,000 00	7,680 00	6,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	6,000 00	6,390 00	6,000 00	
Portland & Rumford Falls, 4s, 1927.....	10,000 00	10,000 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	5,000 00	5,700 00	5,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	6,500 00	1,625 00	2,000 00	
Total railroad bonds of Maine..	73,500 00			68,400 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	\$5,200 00	\$5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,200 00	10,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	5,000 00	4,475 00	4,500 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917	5,000 00	5,375 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,650 00	5,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,050 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,525 00	4,600 00	
Central Pacific, 4s, 1949	5,000 00	4,925 00	5,000 00	
Chicago & Cincinnati, 5s, Optional 1912	15,000 00	16,200 00	15,000 00	
Chicago, Hammond & Western, 6s, 1927	5,000 00	6,000 00	5,000 00	
Chicago, Indiana & Eastern, 5s, 1942	6,000 00	6,360 00	6,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	5,000 00	5,800 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915	5,000 00	5,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s Opt. 1910	15,000 00	16,200 00	15,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,225 00	5,000 00	
Concord, Maynard & Hudson St., 5s, 1922	10,000 00	10,450 00	10,000 00	
Current River, 5s, 1927	5,000 00	5,050 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	10,000 00	10,000 00	10,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,400 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,200 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	5,000 00	4,900 00	4,800 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,320 00	8,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920	5,000 00	5,275 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,400 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907	5,000 00	5,000 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	5,050 00	4,825 00	
Iowa Central, 4s, 1951	2,000 00	1,840 00	1,850 00	
Lehigh & New York, 4s, 1945	5,000 00	4,650 00	4,950 00	
Lynn & Boston, Mass., 5s, 1924	5,000 00	5,825 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00	5,400 00	5,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1917	7,000 00	7,560 00	7,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	5,000 00	5,400 00	5,000 00	
Northampton & Amherst St., Mass., 5s, 1920	5,000 00	5,300 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,900 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,150 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,800 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906	5,000 00	5,550 00	5,000 00	
St. Louis, Iron Mountain & Southern, General Consolidated Ry. & Land Grant, 5s, 1931	5,000 00	5,625 00	5,000 00	
St. Louis & San Francisco, Central Div., 4s, 1929	5,000 00	4,650 00	4,875 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,075 00	5,000 00	
South Shore & Boston Street, Mass., 5s, 1919	10,000 00	11,000 00	10,000 00	
Trenton Passenger, N. J., 6s, Opt. 1928	5,000 00	5,900 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	10,000 00	10,300 00	10,000 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	5,075 00	5,000 00	
Worcester & Marlboro Street, Mass., 5s, 1917	3,000 00	3,120 00	3,000 00	
Total railroad bonds out of Maine	289,000 00			\$287,400 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Maine & N. H.), 5s, 1905	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929	5,500 00	5,500 00	5,500 00	
Portland Lighting & Power Co., 4½s, 1921	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine	20,500 00			20,500 00
Berlin Water Company, N. H., 5s, Opt. 1902	5,000 00	5,000 00	5,000 00	
Littleton Water & Light Co., N. H., 5s, 1916	5,000 00	3,750 00	5,000 00	
Manitowoc Water Company, Wis., 5s, 1922	1,000 00	900 00	900 00	
Municipal Water Works Co., Fort Smith, Arkansas, 4-4½s, 1922	1,000 00	1,000 00	1,000 00	
Omaha Water Company, Neb., 5s, 1946	7,000 00	5,600 00	5,500 00	
Total corporation bonds out of Maine	19,000 00			17,400 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>
European & North American.....	\$10,000 00	\$15,000 00	\$10,000 00	\$10,000 00
Duluth-Superior Traction Co., Preferred..	2,000 00	1,500 00	1,500 00	
Duluth-Superior Traction Co., Common...	500 00	110 00	-	
Wisconsin Central Company, Preferred...	6,000 00	2,550 00	3,000 00	
Wisconsin Central Company, Common....	6,700 00	1,404 00	-	
Total railroad stock out of Maine.....	15,200 00			4,500 00
<i>Corporation Stock Owned.</i>				
Riverview Worsted Mills, Pref., Waterville	8,000 00	8,000 00	8,000 00	8,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,100 00	5,355 00	5,100 00	
Canal National Bank, Portland.....	4,000 00	4,320 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,240 00	4,000 00	
Cumberland National Bank, Portland.....	1,800 00	1,836 00	1,800 00	
First National Bank, Bangor.....	1,800 00	2,664 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	4,500 00	5,000 00	
Newcastle National Bank, Newcastle ..	5,000 00	5,150 00	5,000 00	
North National Bank, Rockland.....	5,000 00	6,650 00	5,000 00	
Northern National Bank, Hallowell.....	4,000 00	4,320 00	4,000 00	
Peoples' National Bank, Waterville.....	9,200 00	10,304 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,625 00	2,500 00	
Ticonic National Bank, Waterville.....	3,700 00	3,922 00	3,470 00	
Veazie National Bank, Bangor.....	5,000 00	6,750 00	5,000 00	
Total national bank stock owned.....	83,500 00			83,270 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 Railroad Bonds.</i>				
Boston & Worcester Street (notes).....		10,000 00	10,000 00	
Chicago, Burlington & Quincy.....		1,000 00	1,000 00	
Cincinnati, Richmond & Muncie.....		7,000 00	7,000 00	
Hoosier Equipment Company.....		2,000 00	2,000 00	
Maine Central.....		5,000 00	5,000 00	
New York, New Haven & Hartford.....		10,000 00	10,000 00	35,000 00
<i>Loans on Corporation Bonds.</i>				
City Water Company, Sheboygan, Wis.....		1,000 00	1,000 00	
Dodlin Granite Company, Norridgewock.....		3,450 00	3,450 00	
Somerset & Kennebec Company, Fairfield.....		7,000 00	7,000 00	
Union Gas & Electric Company, Waterville.....		1,000 00	1,000 00	12,450 00
<i>Loans on Corporation Stock.</i>				
American Grass Twine Company.....		1,350 00	1,350 00	
Clukey & Libby Company, Waterville.....		8,000 00	8,000 00	
Golden Valley Hydraulic Mining Company, N. C.....		100 00	100 00	
Lockwood Company, Waterville.....		7,894 00	7,894 00	
Maine Investment Company, Auburn.....		900 00	900 00	
Maine Timberland Company, Waterville.....		7,100 00	7,100 00	
Oakland Woolen Company ..		2,500 00	2,500 00	
Scituate Water Company, Mass.....		2,400 00	2,400 00	
Seguinland Cottage Company.....		500 00	500 00	
Somerset & Kennebec Company, Fairfield.....		4,100 00	4,100 00	
United Box Board & Paper Company.....		7,000 00	7,000 00	
Whittemore Furniture Company, Waterville.....		2,100 00	2,100 00	43,944 00
<i>Loans on National Bank Stock.</i>				
People's National Bank, Waterville.....		100 00	100 00	
Ticonic National Bank, Waterville.....		13,500 00	13,500 00	13,600 00

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Other Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Lewiston Trust & Safe Deposit Company.	\$1,500 00	\$1,500 00	
Waterville Trust Company.	12,000 00	12,000 00	\$13,500 00
<i>Loans on Savings Bank Books.</i>			
Dollar Savings Bank, Pittsburgh, Pa.	400 00	400 00	
Waterville Savings Bank.	585 00	585 00	985 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company, (endorsed)	5,500 00	5,500 00	
Board of Trustees, Pleasant St. M. E. Church, Waterville	1,980 00	1,980 00	
First Congregational Church, Waterville.	800 00	800 00	
Kennebec Valley Campmeeting Association.	1,300 00	1,300 00	
Maine Wesleyan College & Female Seminary Kent's Hill.	16,700 00	16,700 00	
Oakland Woolen Company.	2,700 00	2,700 00	
Somerset & Kennebec Company, Fairfield (endorsed)	5,000 00	5,000 00	33,980 00
<i>Loans to Municipalities.</i>			
City of Waterville	29,100 00	29,100 00	
Town of Winslow.	8,000 00	8,000 00	37,100 00
Loan on Somerset Railway stock.	25,800 00	25,800 00	
Loan to Messalonskee National Bank, Oakland	5,000 00	5,000 00	
Loan on life insurance policy.	600 00	600 00	
Loans on personal property.	1,350 00	1,350 00	
Loans on mortgages of real estate.	349,512 00	349,512 00	382,262 00
Real estate, investment.	28,136 00	28,136 00	
Real estate foreclosure.	24,386 50	24,386 50	52,522 50
Premium account		7,000 00	7,000 00
Cash on deposit	49,712 84	49,712 84	
Cash on hand	3,469 59	3,469 59	53,182 43
Unpaid accrued interest.	21,253 00		1,358,045 93
Due depositors, earned dividend and accrued State tax	1,427,973 68		
	1,293,911 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$134,061 84		

WISCASSET SAVINGS BANK—WISCASSET.

May 19, 1903.

SETH PATTERSON, President.

WILLIAM D. PATTERSON, Treasurer.

LIABILITIES.

Deposits	\$182,315 99
Reserve fund.....	7,611 17
Undivided profits	11,118 08
	\$201,045 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Village of Duluth, Minn., 6s, 1908, School ..	\$1,000 00	\$1,115 00	\$1,000 00	\$1,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912	10,000 00	12,800 00	9,767 50	
Portland & Ogdensburg, 5s, 1905	10,000 00	10,650 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 ..	2,000 00	2,280 00	2,000 00	
Sandy River, 5s, 1913	13,000 00	13,780 00	13,000 00	
Total railroad bonds of Maine	35,000 00			34,767 50
Black Rocks & Salisbury Beach, Mass., 5s, 1911	2,000 00	2 020 00	1,950 00	
Burlington Railway & Lt. Co., Ia., 5s, Opt. 1902	2,000 00	2,000 00	2,000 00	
Canton-Massillon Electric, O., 5s, 1920	2,000 00	2,000 00	2,000 00	
Central Vermont, 4s, 1920	3,000 00	2,490 00	2,000 00	
Chicago & Cincinnati, 5s, Optional 1912	5,000 00	5,400 00	5,000 00	
Chicago & West Michigan, 5s, 1921	4,000 00	4,160 00	3,200 00	
Cincinnati & Indiana Western, 5s, Opt. 1912	5,000 00	5,400 00	5,000 00	
Cleveland City Cable, O., 5s, 1909	4,000 00	3,880 00	3,940 00	
Davenport & Rock Island, 6s, 1911	1,000 00	1,020 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921	1,000 00	1,155 00	1,000 00	
Detroit & Mackinac, 4s, 1905	2,000 00	1,820 00	1,200 00	
Flint & Pere Marquette, 6s, 1920	1,000 00	1,205 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1933	4,000 00	4,360 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908	3,000 00	3,075 00	2,880 00	
Housatonic, 5s, 1937	5,000 00	6,475 00	5,000 00	
Iowa Central, 5s, 1938	1,000 00	1,140 00	750 00	
Lowell, Lawrence & Haverhill Street, Mass., 5s, Opt	2,000 00	2,100 00	1,800 00	
Milwaukee City, Wis., 5s, 1908	3,000 00	3,090 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	2,000 00	2,160 00	1,900 00	
Northern Pacific, 3s, 2047	3,000 00	2,160 00	1,200 00	
Oregon Short Line, 6s, 1922	5,000 00	6,250 00	5,000 00	
Peoria & Eastern, 4s, 1940	2,000 00	1,900 00	1,400 00	
Peoria & Eastern, 2nd Mortgage, 4s, 1930 ..	1,000 00	730 00	-	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,250 00	962 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,450 00	5,000 00	
South Middlesex Street, Mass., 5s, 1915	5,000 00	5,400 00	5,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,060 00	2,400 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,975 00	5,000 00	
Wisconsin Central, 5s, 1909	2,000 00	2,080 00	1,880 00	
Total railroad bonds out of Maine	84,000 00			76,462 50
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, Opt. 1903 ..	5,000 00	5,000 00	5,000 00	
Mallison Power Company, Gorham, 5s, 1923	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	10,000 00			10,000 00
<i>Railroad Stock Owned.</i>				
Central Vermont	240 00	19 20	-	
Detroit & Mackinac, Preferred	1,200 00	960 00	-	
Detroit & Mackinac, Common	2,400 00	720 00	-	

WISCASSET SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Iowa Central, Preferred.	\$1,300 00	\$689 00	\$260 00	
New York, New Haven & Hartford.	1,200 00	2,280 00	2,000 00	
Northern Railroad, N. H.	400 00	668 00	400 00	
Syracuse Rapid Transit, N. Y., Common ...	3,500 00	1,050 00	-	
Total railroad stock owned.....	10,240 00			\$2,660 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company.....	500 00	1,210 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	2,520 00	2,400 00	
First National Bank, Wiscasset.	9,600 00	3,600 00	9,600 00	
North National Bank, Rockland	5,000 00	6,650 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	750 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.....		2,720 00	2,720 00	
Des Moines Water Company, Ia.		1,000 00	1,000 00	3,720 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company, Auburn		200 00	200 00	
Southport, Boothbay Harbor & Boothbay Tel. & Tel. Co.		700 00	700 00	900 00
<i>Loans to Municipalities</i>				
County of Lincoln.....		2,500 00	2,500 00	
Town of Wiscasset.....		600 00	660 00	3,100 00
Loan on Thomaston National Bank stock.....		140 50	140 50	
Loan to Wiscasset Loan & Building Association ...		50 00	50 00	
Loan on personal property.....		180 00	180 00	
Loans on mortgages of real estate.		29,702 17	29,702 17	30,072 67
Real estate, foreclosure.....		3,235 00	3,235 00	3,235 00
Cash on deposit.....		11,697 96	11,697 96	
Cash on hand.....		45 61	45 61	11,743 57
Unpaid accrued interest.....		2,089 97		\$201,045 24
Due depositors, earned dividend and accrued State tax		227,207 41		
		183,685 99		
Estimated market value of resources above liability for deposits, earned dividend and State tax.		\$43,521 42		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 8, 1903.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

LIABILITIES.

Deposits	\$958,531 26
Reserve fund	19,415 54
Undivided profits.....	32,243 84
	\$1,010,190 64

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1904, Municipal...	\$500 00	\$502 50	\$500 00	\$500 00
Commonwealth of Massachusetts, 3½s, 1942, Metropolitan Water Loan	10,000 00	10,550 00	10,000 00	
County of Atchison, Kan., 4s, 1914, Refund.	18,000 00	18,360 00	18,000 00	
City of Beltaire, O., 5s, 1910, Water & Fund.	9,000 00	9,675 00	9,000 00	
Council Bluffs, Ia., 6s, Optional 1899, Improvement	7,000 00	7,000 00	7,000 00	
Defiance, O., 6s, 1903, Street	700 00	700 00	700 00	
Jacksonville, Ill., 5s, 1905, Fund.	10,000 00	10,250 00	10,000 00	
New York, N. Y., Registered 3½s, 1919, Aqueduct.....	10,000 00	10,300 00	10,000 00	
Omaha, Neb., 4s, 1906, Street Imp.	5,000 00	5,075 00	5,000 00	
Superior, Wis., 5s, 1912, School ..	5,000 00	5,475 00	5,000 00	
Topeka, Kan., 6s, 1912, Refund...	10,000 00	11,700 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	89,700 00			89,700 00
<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, 4½s, 1914	21,000 00	25,200 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
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995	5,000 00	5,000 00	5,000 00	
Belleville & Carondelet, 6s, 1923	5,000 00	6,000 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912	5,000 00	5,400 00	5,000 00	
Bristol County Street, Mass., 5s, 1921	3,000 00	3,090 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4.5s, 1950 .	3,000 00	3,015 00	3,000 00	
Central Branch, 4s, 1919	5,000 00	4,500 00	4,700 00	
Cicero & Proviso St., Chicago, 5s, 1915	8,000 00	8,400 00	8,000 00	
Cincinnati & Indiana Western, 6s, Opt. 1912	5,000 00	5,400 00	5,000 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	5,100 00	4,925 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,100 00	10,000 00	
Cleveland Terminal & Valley, 4s, 1995	2,000 00	1,880 00	2,000 00	
Columbus, Grove City & Southwestern, 5s, Optional, 1906 ..	5,000 00	5,000 00	5,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928..	5,000 00	5,200 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, 1931	5,000 00	5,000 00	5,000 00	
Dubuque Light & Traction Co., Ia., 6s, 1910	5,000 00	2,500 00	5,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920	3,000 00	3,180 00	3,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	5,000 00	5,200 00	5,000 00	
Haverhill & Amesbury, St., Mass., 5s, 1912 .	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	2,000 00	2,040 00	2,000 00	
Hutchinson & Southern, 5s, 1928	10,000 00	10,400 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,700 00	
Iowa Central, 5s, 1933	9,000 00	10,035 00	9,000 00	
Kansas City & Pacific, 4s, 1990	5,000 00	4,300 00	4,560 00	
Lexington & Boston St., Mass., 4½s, 1920	5,000 00	5,200 00	5,000 00	

YORK COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Little Rock & Fort Smith, 7s, 1905.....	\$5,000 00	\$5,100 00	\$5,000 00	
Louisville & Nashville, 4s, 1940	5,000 00	5,025 00	5,000 00	
Middleboro, Wareham & Buzzards Bay, 5s, 1921.....	5,000 00	5,300 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.....	10,000 00	10,800 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944	6,000 00	6,150 00	6,000 00	
Montville Street, Conn., 5s, 1920.....	5,000 00	5,400 00	5,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,900 00	10,000 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,350 00	5,000 00	
Newport & Fall River, 5s, 1918.....	5,000 00	5,400 00	5,000 00	
Ogdensburg & Lake Champlain 4s, 1948 ...	10,000 00	9,800 00	10,000 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	5,000 00	4,000 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,075 00	5,000 00	
Southern Railway, St. Louis, Mo., 6s, 1904..	10,000 00	10,000 00	10,000 00	
Springfield & Western Electric, O., 5s, 1921.	5,000 00	5,000 00	5,000 00	
Toledo Traction, O., 5s, 1909	5,000 00	5,050 00	4,900 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	6,000 00	5,000 00	
Total railroad bonds out of Maine.....	235,000 00			\$233,775 00
<i>Corporation Bonds Owned.</i>				
Calais Water Company, 5s, 1906	5,000 00	5,050 00	5,000 00	
Continental Mills, Lewiston, 5s, 1913	24,000 00	24,000 00	24,000 00	
Gardiner Water Company, 5s, 1905.....	8,000 00	8,160 00	8,000 00	
Total corporation bonds of Maine.....	37,000 00			37,000 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	3,510 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, Preferred ..	3,300 00	3,201 00	2,060 00	
Cleveland Terminal & Valley, Preferred ..	3,700 00	1,850 00	2,473 72	
Iowa Central, Preferred.	2,000 00	1,200 00	1,000 00	
Saginaw Valley Traction Co., Preferred ...	5,000 00	5,000 00		
Saginaw Valley Traction Co., Common... }	2,000 00	200 00	5,000 00	
Saginaw Valley Traction Company, Voting Trust Certificates	2,000 00	200 00		
Total railroad stock out of Maine	18,000 00			10,533 72
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Co., Biddeford..	14,000 00	36,400 00	14,000 00	14,000 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	13,674 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	3,906 00	2,600 00	
First National Bank, Portland.....	12,300 00	12,915 00	12,300 00	
Merchants' National Bank, Portland.....	3,975 00	5,459 00	3,975 00	
National Traders' Bank, Portland.....	3,000 00	3,080 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... ..	72,175 00			72,175 00
American National Bank, Kansas City, Mo.,	2,400 00	3,528 00	2,400 00	
Continental National Bank, Memphis, Tenn.	3,375 00	400 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	

YORK COUNTY 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>
Kansas National Bank, Topeka, Kan. . . .	\$1,710 00	\$100 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	34,400 00	9,300 00
National Bank of Sioux City, Sioux City, Ia.	7,000 00	-	2,500 00
St. Paul National Bank, St. Paul, Minn. . .	5,000 00	5,250 00	5,000 00
Total national bank stock out of Maine ...	51,985 00		\$46,785 00
<i>Loans on Corporation Stock.</i>			
American Express Company.....		150 00	150 00
Hill Manufacturing Company, Lewiston.....		500 00	650 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Biddeford		75 00	75 00
Ocean National Bank, Kennebunk.....		300 00	375 00
Loans on Atchison, Topeka & Santa Fe Railway stock Loan on name.....	5,000 00 100 00	5,000 00 100 00	
Loans on mortgages of real estate	320,288 25	320,288 25	325,388 25
Real estate, foreclosure.....	41,547 89	41,547 89	
Furniture and fixtures	1,200 00	1,200 00	42,747 89
Premium account.....	-	58,440 00	58,440 00
Cash on deposit.	17,425 83	17,425 83	
Cash on hand	3,244 95	3,244 95	20,670 78
Unpaid accrued interest.....	21,807 69		1,010,190 64
Due depositors, earned dividends and accrued State tax.....	1,050,543 61 977,518 90		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$73,024 71		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1903.

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 13, 1903.

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

TRUSTEES—Carl C. King, John P. Donworth, William C. Spaulding,
 William H. Gray, James H. Glenn, Herschel D. Collins, Atwood W.
 Spaulding, Simeon L. White, Albion Runnells.

Organized January 2, 1890.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	40,000 00
Undivided profits.....	9,127 53
Demand deposits.....	128,659 96
Bill re-discounted.....	7,500 00
Bills payable.....	20,000 00
	<hr/>
	\$255,287 49

RESOURCES.

Time loans.....	\$159,149 72
Loans on mortgages of real estate.....	39,396 67
Bonds	21,750 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	216 50
Cash on deposit.....	22,632 00
Cash on hand.....	9,142 60
	<hr/>
	\$255,287 49

AUGUSTA TRUST COMPANY—AUGUSTA.

October 21, 1903.

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, W. Scott Hill, H. E. Bowditch, Fred G. Kinsman, Arthur W. Whitney, Nathan Weston, Thomas J. Lynch, Frank E. Smith.

Organized January 29, 1894.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	25,000 00
Undivided profits.....	81,931 06
Time deposits.....	2,086,039 31
Demand deposits.....	464,938 37
Certificates of deposit.....	21,010 00
Trust department.....	15,000 00
Unpaid dividends.....	200 00
Treasurer's checks outstanding.....	4,115 70
Due to other banks.....	54,700 07
	<hr/>
	\$2,852,934 51

RESOURCES.

Loans on collateral.....	\$977,371 15
Loans on mortgages of real estate.....	20,834 74
Other loans.....	481,680 85
Bonds and stocks.....	1,114,907 77
Trust investments.....	15,000 00
Coupons	2,092 44
Interest account.....	3,983 56
Expense account.....	2,920 00
Cash on deposit.....	198,125 92
Cash on hand.....	36,018 08
	<hr/>
	\$2,852,934 51

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

September 11, 1903.

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	50,000 00
Undivided profits.....	12,576 43
Demand deposits.....	567,717 76
Certificates of deposits.....	168,826 69
Trust funds.....	6,000 00
Deposits for coupons.....	387 43
Treasurer's checks outstanding.....	854 85
	\$856,363 16

RESOURCES.

Loans on mortgages of real estate.....	\$114,377 54
Other loans.....	410,457 38
Bonds and stocks.....	88,781 25
Trust investments.....	6,000 00
Real estate owned.....	4,000 00
Furniture and fixtures.....	4,000 00
Expense account.....	1,567 90
Due from other banks.....	883 64
Cash on deposit.....	197,381 69
Cash on hand.....	28,913 76
	\$856,363 16

BATH TRUST COMPANY—BATH.

April 29, 1903.

A. H. SHAW, President. E. W. HYDE, Vice-President.
 W. D. MUSSENDEN, Treasurer. W. B. MUSSENDEN, Asst. Treas

TRUSTEES—Albert H. Shaw, Edward W. Hyde, D. Howard Spear,
 John S. Hyde, Harry B. Sawyer, Charles W. Clifford, Daniel T. Dougherty,
 Elwell S. Crosby, Milton G. Shaw, Thomas P. Gibbons, Frank A. Small,
 James L. Spinney, Frank B. Nichols, Gardiner G. Deering, Charles A.
 Coombs, Samuel R. Percy, Charles V. Minott, Frank E. Southard, L. B.
 Swett.

Organized October 23, 1902.

 LIABILITIES.

Capital stock.....	\$100,000 00
Undivided profits.....	13,029 81
Demand deposits.....	369,294 69
Due to other banks.....	200 54
	<hr/>
	\$482,525 04

 RESOURCES.

Loans and discounts.....	\$363,990 57
Over-drafts	212 29
Real estate, investment.....	21,908 75
Furniture and fixtures.....	509 56
Interest account.....	2,257 08
Expense account.....	3,469 37
Cash on deposit.....	75,884 46
Cash on hand.....	14,292 96
	<hr/>
	\$482,525 04

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 7, 1903.

JOHN CASSIDY, President.

JAMES ADAMS, Vice-President.

GEO. B. CANNEY, Secretary.

C. D. CROSBY, Treasurer.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, 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, F. H. Parkhurst, J. F. Singleton, C. D. Crosby, G. B. Canney, R. W. Stewart, I. M. Sargent, C. W. Mullen, H. F. Dowst, H. D. Stewart, J. H. Rice, E. B. Curtis, D. J. Sawyer, H. F. Ross, J. W. Cassidy, W. H. Rollins.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$172,000 00
Surplus	100,000 00
Undivided profits.....	145,053 93
Time deposits.....	1,557,273 43
Demand deposits.....	1,041,797 30
Deposits for coupons.....	886 53
Certified checks.....	21 00
Due to other banks.....	13,215 93
Guaranteed mortgages.....	68,686 00
	<hr/>
	\$3,098,934 12

RESOURCES.

Demand and time loans.....	\$2,098,508 04
Loans on mortgages of real estate.....	118,024 30
Bonds and stocks.....	580,222 37
Real estate owned.....	48,944 78
Furniture and fixtures.....	4,507 13
Cash on deposit.....	174,194 37
Cash on hand.....	74,533 13
	<hr/>
	\$3,098,934 12

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

November 10, 1903.

GEORGE H. EATON, President. GEO. A. CURRAN, Vice-Pres.
FRANK V. LEE, Treasurer.

TRUSTEES—George H. Eaton, George A. Curran, J. Murray Hill, Frank
N. Beckett, Brono Kalish, George R. Gardner, J. G. Harrington.

Organized September 19, 1903.

LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits.....	1,923 04
Time deposits.....	9,291 18
Demand deposits.....	54,915 93
	<hr/>
	\$116,130 15

RESOURCES.

Demand and time loans.....	\$87,891 67
Furniture and fixtures.....	150 00
Expense account.....	772 18
Cash on deposit.....	25,712 97
Cash on hand.....	1,603 33
	<hr/>
	\$116,130 15

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

October 5, 1903.

HARRY STETSON, President.

F. M. DREW, Vice-Pres.

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, R. P. Kelley.

Organized July 14, 1897.

LIABILITIES.

Capital stock.....	\$75,000 00
Surplus	750 00
Undivided profits.....	9,110 17
Time deposits.....	253,277 65
Demand deposits.....	100,641 23
	<hr/>
	\$438,779 05

RESOURCES.

Loans	\$288,934 29
Bonds	64,092 50
Building, vaults and furniture.....	50,800 00
Expense account.....	1,662 45
Cash on deposit.....	8,528 20
Cash on hand.....	24,761 61
	<hr/>
	\$438,779 05

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

June 5, 1903.

S. H. NILES, President.

EDWIN RILEY, Vice-Pres.

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	20,000 00
Undivided profits.....	5,933 48
Time deposits.....	269,159 06
Demand deposits.....	81,867 84
Certificates of deposit.....	54,196 10
Unpaid dividends.....	19 20
	<hr/>
	\$481,175 68

RESOURCES.

Loans on collateral.....	\$29,289 17
Loans on mortgages of real estate.....	142,740 70
Loans to municipalities.....	3,601 75
Other loans.....	112,359 73
Bonds and stocks.....	169,846 00
Furniture and fixtures.....	6,400 00
Expense account.....	1,549 09
Cash on deposit.....	7,566 67
Cash on hand.....	7,822 57
	<hr/>
	\$481,175 68

MACHIAS BANKING COMPANY—MACHIAS.

July 28, 1903.

GEO. F. CARY, President. P. H. LONGFELLOW, Vice-Pres.
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	3,200 00
Undivided profits.....	3,145 49
Time deposits.....	5,716 29
Demand deposits.....	91,234 32
	<hr/>
	\$128,296 10

RESOURCES.

Loans	\$50,524 28
Bonds	61,530 27
Cash on deposit.....	10,474 69
Cash on hand.....	5,766 86
	<hr/>
	\$128,296 10

MAINE TRUST AND BANKING COMPANY—GARDINER.

June 2, 1903.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice-Pres.
 P. H. WINSLOW, 2nd Vice-Pres. 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.....	40,854 47
Time deposits.....	217,290 30
Demand deposits.....	306,262 83
Certificates of deposit.....	104,596 34
Trust department.....	65,014 25
Secretary's checks outstanding.....	1,338 72
Bills payable.....	70,000 00
	<hr/>
	\$935,356 91

RESOURCES.

Loans on collateral.....	\$94,619 57
Loans on mortgages of real estate.....	80,118 26
Other loans.....	86,622 76
Bonds and stocks.....	573,640 41
Trust investments.....	65,014 25
Furniture and fixtures.....	2,500 00
Expense account.....	1,728 96
Coupons	450 00
Cash on deposit.....	17,775 00
Cash on hand.....	12,887 70
	<hr/>
	\$935,356 91

MERCANTILE TRUST COMPANY—PORTLAND.

September 24, 1903.

HENRY P. COX, PresidentSecretary.
 HUTSON B. SAUNDERS, Treasurer.

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

Organized May 2, 1898.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	20,000 00
Undivided profits.....	53,550 30
Demand deposits.....	546,492 18
Demand certificates of deposit.....	53,047 02
Time certificates of deposit.....	151,866 91
Sinking fund for corporation.....	6,500 00
Bills payable.....	50,000 00
	<hr/>
	\$981,456 41

 RESOURCES.

Loans on collateral.....	\$331,214 68
Loans on mortgages of real estate.....	52,969 00
Other loans.....	116,577 50
Bonds and stocks.....	396,320 70
Sinking fund investments.....	6,500 00
Furniture and fixtures.....	3,000 00
Expense account.....	1,286 40
Cash on deposit.....	40,793 77
Cash on hand.....	32,794 36
	<hr/>
	\$981,456 41

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 14, 1903.

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, S. W. Boone, R.
H. McDonald, R. J. Smith.

Organized June 27, 1891.

LIABILITIES.	
Capital stock.....	\$50,000 00
Surplus	5,000 00
Undivided profits.....	8,087 45
Time deposits.....	28,448 36
Demand deposits.....	19,564 56
Dividends unpaid.....	6 00
	\$111,106 37

RESOURCES.	
Loans and discounts.....	\$90,431 70
Bonds	1,900 00
Real estate, foreclosure.....	3,794 66
Expense account.....	1,571 38
Cash on deposit.....	12,297 80
Cash on hand.....	1,110 83
	\$111,106 37

MERRILL TRUST COMPANY—BANGOR.

October 8, 1903.

EDWIN G. MERRILL, President. W. B. HASSARD, Treasurer.

DIRECTORS—F. H. Appleton, E. R. Burpee, H. C. Chapman, M. S. Clifford, Thomas U. Coe, Henry F. Dowst, William Engel, John R. Graham, Edwin G. Merrill, Eugene B. Sanger, B. B. Thatcher, Wilson D. Wing.

Organized April 9, 1903.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits.....	5,448 73
Demand deposits.....	283,121 43
Certificates of deposit.....	1,506 40
Certified checks.....	300 00
	<hr/>
	\$415,376 56

RESOURCES.

Loans	\$213,223 11
Overdrafts	2,572 98
Bonds and stocks.....	96,775 98
Safe deposit vaults.....	25,000 00
Cash on deposit.....	55,163 88
Cash on hand.....	22,640 61
	<hr/>
	\$415,376 56

PEOPLE'S TRUST COMPANY—FARMINGTON.

June 4, 1903.

GEORGE W. WHEELER, President. J. P. FLINT, Treasurer.

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

Organized September 5, 1885.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	1,200 00
Undivided profits.....	14,252 97
Demand deposits.....	129,887 37
Deposits, savings department.....	207,324 22
Trust department.....	7,000 00
Dividends unpaid.....	342 00
Due to other banks and bankers.....	26 07
	<hr/>
	\$410,032 63

 RESOURCES.

Loans on mortgages of real estate.....	\$126,307 92
Loans on collateral.....	28,717 80
Other loans.....	22,745 58
Municipal bonds.....	23,146 10
Railroad bonds.....	9,700 00
Railroad stock.....	10,134 00
Bank stock.....	12,340 00
Other stocks and bonds.....	52,500 00
Trust investment.....	7,000 00
Real estate.....	68,895 40
Furniture and fixtures.....	1,194 20
Expense account.....	896 74
Cash on deposit.....	42,274 37
Cash on hand.....	4,180 02
	<hr/>
	\$410,032 63

PITTSFIELD TRUST COMPANY—PITTSFIELD,

September 23, 1903.

JAMES M. CHALMERS, President. CHAS. E. VICKERY, Vice-Pres.
 GEORGE H. MORSE, Secretary. WILLIAM L. PUSHOR, Treasurer.

TRUSTEES—Franz S. Bagley, Geo. M. Barrows, Wm. A. Blaisdell,
 James M. Chalmers, Leroy W. Coons, Mark T. Dodge, Thomas E.
 Getchell, A. W. Knowlton, C. A. Moulton, George H. Morse, E. E.
 McCauslin, Llewellyn Parks, R. H. Reed, D. J. Sawyer, Chas. D. Shaw, Ira
 A. Sutherland, A. A. Shaw, Fred R. Smith, Elmer D. Smith, Chas. E.
 Vickery, E. I. White.

Organized April 30, 1903.

 LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits.....	828 51
Time deposits.....	16,245 08
Demand deposits.....	23,828 80
	<hr/>
	\$90,902 39

 RESOURCES.

Loans	\$65,261 03
Bonds	10,000 00
Furniture and fixtures.....	2,226 12
Cash on deposit.....	4,448 33
Cash on hand.....	8,966 91
	<hr/>
	\$90,902 39

PORTLAND TRUST COMPANY—PORTLAND.

May 7, 1903.

..... President JAMES P. BAXTER, Vice-Pres.
 HARRY BUTLER, Treasurer. JOSHUA C. LIBBY, Asst. Treasurer.

TRUSTEES—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. Runyon.

Organized March 31, 1883.

 LIABILITIES.

Capital stock.....	\$200,000 00
Surplus	300,000 00
Undivided profits.....	37,695 03
Time certificates of deposit.....	50,503 32
Deposits for coupons.....	14,174 00
Certified checks.....	1,303 92
Other deposits.....	1,776,183 34
Sinking funds for corporations.....	717,178 02
Renewal fund.....	4,410 28
Bills payable.....	10,000 00
	<hr/>
	\$3,111,447 91

 RESOURCES.

Demand loans.....	\$770,845 46
Time loans.....	334,027 84
State of Maine bonds.....	100,000 00
Other bonds and stocks.....	948,274 50
Sinking funds investments.....	684,388 85
Renewal fund investment.....	4,157 00
Furniture and fixtures.....	100 00
Expense account.....	1,527 98
Cash on deposit.....	248,839 71
Cash on hand.....	19,286 57
	<hr/>
	\$3,111,447 91

ROCKLAND TRUST COMPANY—ROCKLAND.

June 23, 1903.

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

TRUSTEES—A. F. Crockett, G. L. Farrand, 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, William T. White.

Organized March 14, 1889.

LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	25,000 00
Undivided profits.....	17,132 66
Time deposits.....	123,586 10
Demand deposits.....	79,943 31
Certificates of deposit.....	1,000 00
Unpaid dividends.....	17 84
Due to other banks and bankers.....	1,638 44
	<hr/>
	\$348,318 35

RESOURCES.

Demand loans.....	\$44,861 18
Time loans.....	141,529 34
Bonds and stocks.....	114,597 50
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	500 00
Cash on deposit.....	24,025 31
Cash on hand.....	18,805 02
	<hr/>
	\$348,318 35

RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

June 11, 1903.

GEORGE D. BISBEE, President. WALDO PETTENGILL, Vice-Pres.
ELISHA PRATT, Treasurer. LEWIS M. IRISH, Asst. Treas.

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	50,000 00
Undivided profits.....	13,656 79
Deposits, savings department.....	512,792 14
Demand deposits.....	216,114 52
Certificates of deposit.....	6,350 00
Due to other banks.....	30,462 55
	<hr/>
	\$879,376 00

RESOURCES.

Demand loans.....	\$125,839 61
Time loans.....	113,705 99
Loans on mortgages of real estate.....	167,316 68
Loans to municipalities.....	48,000 00
Bonds and stocks.....	342,825 40
Real estate.....	15,000 00
Safe and furniture.....	1,000 00
Expense account.....	2,750 78
Due from other banks.....	358 39
Cash on deposit.....	45,554 09
Cash on hand.....	17,025 06
	<hr/>
	\$879,376 00

SECURITY TRUST COMPANY--ROCKLAND.

October 23, 1903.

GEORGE W. BERRY, President. JARVIS C. PERRY, Treasurer

DIRECTORS—John F. Hill, H. Irvin Hix, D. M. Murphy, Sidney M. Bird, Nelson B. Cobb, George W. Berry, Edward P. Ricker, Cornelius Doherty, Jarvis C. Perry, J. W. Hupper, C. S. Staples, William O. Fuller, Jr., T. E. Libby, Maynard S. Bird, William T. Cobb, Benjamin C. Perry, Wm. A. Walker, W. O. Vinal.

Organized August 13, 1903.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	12,500 00
Undivided profits.....	3,015 76
Time deposits.....	71,073 15
Demand deposits..	91,616 23
Treasurer's checks outstanding.....	50 00
Due to other banks.....	30,589 36
	<hr/>
	\$258,844 50

RESOURCES.

Loans	\$161,578 84
Stocks and bonds.....	23,034 86
Real estate, investment.....	2,700 00
Vault, furniture and fixtures.....	6,755 28
Expense account.....	683 39
Cash on deposit.....	50,645 56
Cash on hand.....	13,446 57
	<hr/>
	\$258,844 50

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

September 25, 1903.

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

DIRECTORS—Fred E. Richards, 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, J. H. Drummond, Jr.

Organized January 3, 1894.

LIABILITIES.

Capital stock.....	\$250,000 00
Surplus	55,000 00
Deposits	140,151 94
Certificates of deposit.....	51,582 54
Deposits for coupons.....	9,790 25
Deposits for sinking funds.....	57,740 62
Bond subscription.....	175,418 87
Bills payable.....	65,000 00
Undivided profits.....	61,963 32
	\$866,647 54

RESOURCES.

Loans on mortgages of real estate.....	\$11,400 00
Other loans.....	121,461 83
Bonds and stocks.....	650,799 14
Real estate foreclosure.....	15,078 37
Sinking funds, investment.....	51,965 00
Accrued interest uncollected.....	9,985 61
Cash on deposit.....	4,867 46
Cash on hand.....	1,090 13
	\$866,647 54

Amount of surety bonds outstanding.....	\$11,157,340 00
Amount of premiums received on same.....	32,148 20
Estimated unearned premiums credited to profits.....	16,074 10

WATERVILLE TRUST COMPANY—WATERVILLE.

September 17, 1903.

E. J. LAWRENCE, President. HORACE PURINTON, Vice-Pres.

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	4,000 00
Undivided profits.....	37,840 81
Time deposits.....	755,113 10
Demand deposits.....	438,362 89
Due to other banks.....	3,378 42
	<hr/>
	\$1,338,695 22

RESOURCES.

Loans and discounts.....	\$1,080,012 67
Bonds and stocks.....	50,000 00
Real estate.....	3,000 00
Furniture, fixtures and vault.....	33,000 00
Expense account.....	5,287 72
Cash on deposit.....	130,669 99
Cash on hand.....	36,724 84
	<hr/>
	\$1,338,695 22

WESTBROOK TRUST COMPANY—WESTBROOK.

May 1, 1903.

..... President. JOHN C. SCATES, Vice-Pres.
 RUSSELL D. WOODMAN, Treasurer.

TRUSTEES—John C. Scates, Henry B. Cleaves, William W. Lamb,
 Thomas P. Smith, Percival Bonney, Arthur W. Merrill, Russell D. Wood-
 man. *

Organized January 11, 1890.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	9,600 00
Undivided profits.....	4,977 73
Deposits, savings department.....	329,031 96
Time certificates of deposit.....	8,174 53
Demand deposits.....	68,901 75
Due to other banks.....	710 74
	<hr/>
	\$471,396 71

 RESOURCES.

Loans on mortgages of real estate.....	\$56,934 56
Demand loans.....	106,528 95
Time loans.....	77,728 45
Bonds and stocks.....	143,127 25
Real estate, investment.....	5,650 00
Real estate, foreclosure.....	14,282 89
Safe and furniture.....	2,000 00
Cash on deposit.....	42,522 32
Cash on hand.....	22,622 29
	<hr/>
	\$471,396 71



ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

Loan and Building Associations.

1903.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

September 5, 1903.

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, F. M. Taylor, J. W. Ricker.

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital.....	\$75,810 80
Advance payments.....	18,133 94
Guaranty fund.....	3,355 92
Profits	2,068 19
	<hr/>
	\$99,368 85

 RESOURCES.

Loans on mortgages of real estate.....	\$71,558 55
Loans on shares.....	5,605 00
Real estate foreclosure.....	14,079 58
Permanent expense.....	217 75
Temporary expense.....	283 76
Cash	7,624 21
	<hr/>
	\$99,368 85

Number of shareholders.....	189
Number of borrowers.....	74
Number of shares outstanding.....	1,171½
Number of shares pledged for loans.....	426½
Number of loans.....	94

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 26, 1903.

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.....	\$160,929 82
Advance payments.....	130 00
Guaranty fund.....	5,196 03
Bills payable.....	1,000 00
Profits	15,919 50
	\$183,175 35

RESOURCES.

Loans on mortgages of real estate.....	\$178,532 01
Loans on shares.....	2,165 00
Real estate foreclosure.....	1,280 38
Temporary expense.....	87 00
Cash	1,110 96
	\$183,175 35

Number of shareholders.....	438
Number of borrowers.....	237
Number of shares outstanding.....	2,591
Number of shares pledged for loans.....	926
Number of loans.....	286

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

August 25, 1903.

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.....	\$239,856 85
Advance payments.....	1,856 00
Guaranty fund.....	9,276 02
Forfeited shares.....	166 77
Due on loans.....	763 67
Profits	1,682 63
	<hr/>
	\$253,601 94

 RESOURCES.

Loans on mortgages of real estate.....	\$221,861 25
Loans on shares.....	3,350 00
Real estate foreclosure.....	3,437 33
Permanent expense.....	173 14
Temporary expense.....	332 32
Cash	24,447 90
	<hr/>
	\$253,601 94

Number of shareholders.....	881
Number of borrowers.....	253
Number of shares outstanding.....	7,196
Number of shares pledged for loans.....	1,265
Number of loans.....	351

BAR HARBOR LOAN AND BUILDING ASSOCIATION
—BAR HARBOR.

August 12, 1903.

L. A. AUSTIN, President.

B. E. CLARK, Sec'y and Treas.

DIRECTORS—L. A. Austin, Max Franklin, A. E. Lawrence, E. S. Clark,
Fred C. Lynam, W. H. Davis, J. H. Stevens, C. H. Wood.

Organized November 14, 1902.

LIABILITIES.

Accumulated capital.....	\$3,362 55
Advance payments.....	55 00
Guaranty fund.....	2 40
Bills payable.....	850 00
Profits	71 54
	\$4,341 49

RESOURCES.

Loans on mortgages of real estate.....	\$4,200 00
Permanent expense.....	139 35
Cash	2 14
	\$4,341 49

Number of shareholders.....	92
Number of borrowers.....	4
Number of shares outstanding.....	508
Number of shares pledged for loans.....	51
Number of loans.....	5

BATH LOAN AND BUILDING ASSOCIATION—BATH.

July 17, 1903.

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

DIRECTORS—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.....	\$77,465 26
Advance payments.....	108 00
Guaranty fund.....	1,400 00
Forfeited shares.....	54 28
Profits	1,137 05
	<hr/>
	\$80,164 59

 RESOURCES.

Loans on mortgages of real estate.....	\$76,742 11
Loans on shares.....	2,830 00
Permanent expense.....	110 00
Temporary expense.....	128 82
Cash	353 66
	<hr/>
	\$80,164 59

Number of shareholders.....	248
Number of borrowers.....	108
Number of shares outstanding.....	1,378
Number of shares pledged for loans.....	429
Number of loans.....	144

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

July 15, 1903.

WILLIAM B. SWAN, President. C. W. WESCOTT, Sec'y and Treas.

DIRECTORS—William B. Swan, R. F. Dunton, A. Gammans, A. I. Brown, C. F. Ginn, C. W. Wescott, W. H. Quimby, Geo. W. Burkett, R. H. Howes.

Organized January 21, 1891.

 LIABILITIES.

Accumulated capital.....	\$23,105 07
Advance payments.....	2 00
Guaranty fund.....	1,066 05
Bills payable.....	1,070 25
Overdraft, Belfast National Bank.....	107 72
Profits.....	604 56
	<hr/>
	\$25,955 65

 RESOURCES.

Loans on mortgages of real estate.....	\$25,950 50
Temporary expense.....	5 15
	<hr/>
	\$25,955 65

Number of shareholders.....	73
Number of borrowers.....	40
Number of shares outstanding.....	344
Number of shares pledged for loans.....	138
Number of loans.....	46

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

July 10, 1903.

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.....	\$62,793 07
Guaranty fund.....	2,000 00
Profits	248 48
	\$65,041 55

RESOURCES.

Loans on mortgages of real estate.....	\$50,485 74
Loans on shares.....	3,766 50
Real estate, foreclosure.....	6,350 90
Temporary expense.....	50 00
Cash deposit at interest.....	3,000 00
Cash	1,388 41
	\$65,041 55

Number of shareholders.....	191
Number of borrowers.....	83
Number of shares outstanding.....	913
Number of shares pledged for loans.....	331
Number of loans.....	110

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

September 12, 1903.

C. C. HOMER, President. PARKER SPOFFORD, Secretary.
A. F. PAGE, Treasurer.

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

Organized April 11, 1889.

LIABILITIES.

Accumulated capital.....	\$28,696 12
Advance payments.....	7 00
Guaranty fund.....	351 17
Profits	599 54
	\$29,653 83

RESOURCES.

Loans on mortgages of real estate.....	\$25,769 73
Loans on shares.....	2,929 00
Cash	955 10
	\$29,653 83

Number of shareholders.....	171
Number of borrowers.....	87
Number of shares outstanding.....	466
Number of shares pledged for loans.....	180
Number of loans.....	87

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

November 9, 1903.

HENRY P. COX, President.

JOSEPH F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—Henry P. Cox, Fred N. Dow, Nathan E. Redlon, Edward B. Winslow, Seth L. Larrabee, William H. Scott, Albion Little, Alonzo W. Smith, Charles W. T. Goding, William H. Milliken, Ami Whitney, William H. Roberts, Jr., Charles S. Chase, Waldo Pettengill, Horace C. Day.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital.....	\$297,999 30
Advance payments.....	17,500 00
Guaranty fund.....	5,807 22
Forfeited shares.....	47 80
Due on loans.....	1,100 00
Profits	2,359 18
	<hr/>
	\$324,813 50

 RESOURCES.

Loans on mortgages of real estate.....	\$230,288 00
Loans on shares.....	1,450 00
Real estate foreclosure.....	59,888 66
Permanent expense.....	121 40
Temporary expense.....	340 77
Cash	32,724 67
	<hr/>
	\$324,813 50

Number of shareholders.....	749
Number of borrowers.....	227
Number of shares outstanding.....	4,316
Number of shares pledged for loans.....	1,213
Number of loans.....	227

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 7, 1903.

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 Thomp-
son, Adam P. Leighton, Enoch W. Hunt, William J. Knowlton, Charles
J. McDonald, Edwin C. Reynolds, Phillip F. Turner, M. M. Duroy, William
L. Blake.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital.....	\$165,609 41
Advance payments.....	7,800 33
Guaranty fund.....	5,000 00
Profits	5,613 08
	\$184,022 82

RESOURCES.

Loans on mortgages of real estate.....	\$170,795 00
Loans on shares.....	2,200 00
Real estate, foreclosure.....	7,744 51
Temporary expense.....	132 20
Cash	3,151 11
	\$184,022 82

Number of shareholders.....	513
Number of borrowers.....	122
Number of shares outstanding.....	2,693
Number of shares pledged for loans.....	902
Number of loans.....	124

DEERING LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 15, 1903.

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. Bragg, Adam W. Wilson, Fred E. Briggs, Elbridge G. Johnson, J. C. Colesworthy, M. M. Bailey, R. B. Lowe, Scott Wilson, Albion L. Chapman, L. M. Leighton, Charles S. Farnham.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital.....	\$95,982 01
Advance payments.....	646 00
Guaranty fund.....	984 96
Forfeited shares.....	22 80
Due on loans.....	3,381 00
Bills payable.....	7,942 31
Profits	3,153 50
	<hr/>
	\$112,112 58

RESOURCES.

Loans on mortgages of real estate.....	\$84,827 70
Loans on shares.....	1,900 00
Real estate, foreclosure.....	23,223 21
Temporary expense.....	30 40
Cash	2,131 27
	<hr/>
	\$112,112 58

Number of shareholders.....	242
Number of borrowers.....	58
Number of shares outstanding.....	1,606
Number of shares pledged for loans.....	427
Number of loans.....	77

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

August 11, 1903.

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.....	\$88,459 10
Advance payments.....	33 00
Guaranty fund.....	889 38
Profits	470 80
	<hr/>
	\$89,852 28

 RESOURCES.

Loans on mortgages of real estate.....	\$61,505 00
Loans on shares.....	3,763 00
Real estate, foreclosure.....	32 73
Bonds	21,060 58
Permanent expense.....	37 50
Cash	3,453 47
	<hr/>
	\$89,852 28

Number of shareholders.....	272
Number of borrowers.....	111
Number of shares outstanding.....	1,091
Number of shares pledged for loans.....	423
Number of loans.....	145

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

August 12, 1903.

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.....	\$49,516 62
Advance payments.....	427 33
Guaranty fund.....	1,200 00
Forfeited shares.....	22 72
Profits	1,474 89
	<hr/>
	\$52,641 56

RESOURCES.

Loans on mortgages of real estate.....	\$48,575 00
Loans on shares.....	550 00
Permanent expense.....	50 00
Cash	3,466 56
	<hr/>
	\$52,641 56

Number of shareholders.....	285
Number of borrowers.....	60
Number of shares outstanding.....	1,160
Number of shares pledged for loans.....	264
Number of loans.....	60

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 24, 1903.

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

DIRECTORS—A. H. Berry, N. W. Morse, S. A. True, J. H. Humphrey,
F. H. Morse, George Smith, A. N. Waterhouse, K. S. Raymond, L. W.
Edwards, A. L. Hanscome, Wm. H. Gray, Charles Cook, Franklin M.
Lawrence, Fred E. Eastman.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$96,393 89
Advance payments.....	2,293 24
Guaranty fund.....	2,057 36
Bills payable.....	5,000 00
Profits	1,350 13
	<hr/>
	\$107,094 62

RESOURCES.

Loans on mortgages of real estate.....	\$96,914 05
Loans on shares.....	350 00
Real estate, foreclosure.....	4,798 77
Temporary expense.....	325 63
Guaranty fund deposit.....	2,057 36
Cash	2,648 81
	<hr/>
	\$107,094 62

Number of shareholders.....	225
Number of borrowers.....	85
Number of shares outstanding.....	1,796
Number of shares pledged for loans.....	501
Number of loans.....	91

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 8, 1903.

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, Brian E. McDonough, John Lawlor, Elisha W. Conley, Edward J. McDonough, William Deeham, John B. Kehoe, Edward Duddy, Wilbur C. Whelden.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital.....	\$20,806 05
Guaranty fund.....	202 32
Profits	847 07
	\$21,855 44

RESOURCES.

Loans on mortgages of real estate.....	\$18,575 92
Loans on shares.....	600 00
Temporary expense.....	79 66
Cash	2,599 86
	\$21,855 44

Number of shareholders.....	42
Number of borrowers.....	16
Number of shares outstanding.....	329
Number of shares pledged for loans.....	89
Number of loans.....	17

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 27, 1903.

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

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, O. B. Clason, George W. Heselton, F. A. Danforth, F. W. Willey, E. E. Hanley.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$36,865 39
Advance payments.....	15 00
Guaranty fund.....	1,900 00
Bills payable.....	11,468 04
Due on loans.....	665 38
Profits	5,602 11
	\$56,515 92

RESOURCES.

Loans on mortgages of real estate.....	\$55,900 00
Loans on shares.....	100 00
Permanent expense.....	30 55
Temporary expense.....	155 41
Cash	329 96
	\$56,515 92

Number of shareholders.....	147
Number of borrowers.....	76
Number of shares outstanding.....	568
Number of shares pledged for loans.....	316
Number of loans.....	87

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

August 6, 1903.

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, Henry Douglass, W. W. Edes, R. H. Marsh, John Houston, Daniel Cimpher.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital.....	\$5,493 69
Advance payments.....	23 00
Guaranty fund.....	10 41
Profits	44 30
	\$5,571 40

RESOURCES.

Loans on mortgages of real estate.....	\$4,800 00
Loan on shares.....	38 00
Permanent expense.....	20 00
Temporary expense.....	1 39
Cash	712 01
	\$5,571 40

Number of shareholders.....	50
Number of borrowers.....	7
Number of shares outstanding.....	176
Number of shares pledged for loans.....	27
Number of loans.....	7

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

October 27, 1903.

CHAS. W. TILDEN, President. GEO. 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.....	\$28,884 78
Advance payments	9 00
Guaranty fund.....	1,369 06
Profits	603 25
	\$30,866 09

RESOURCES.

Loans on mortgages of real estate.....	\$29,730 60
Permanent expense.....	45 00
Cash	1,090 49
	\$30,866 09

Number of shareholders.....	102
Number of borrowers	39
Number of shares outstanding.....	515
Number of shares pledged for loans.....	159
Number of loans.....	37

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

July 29, 1903.

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	\$47,782 41
Advance payments	21,707 43
Guaranty fund	1,824 92
Profits	1,148 41
	\$72,463 17

RESOURCES.

Loans on mortgages of real estate.....	\$70,664 91
Loans on shares	370 00
Real estate, foreclosure	836 22
Temporary expense	52 99
Cash	539 05
	\$72,463 17

Number of shareholders	231
Number of borrowers	111
Number of shares outstanding	965
Number of shares pledged for loans	392
Number of loans	136

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

November 14, 1903.

WILLIAM B. SKELTON, President. GEO. S. McCARTY, Secretary.
JOHN L. READE, Treasurer.

DIRECTORS—William B. Skelton, Harry Stetson, Chas. H. Miller,
W. B. Small, L. L. Hersey, R. E. Attwood, Geo. A. Whitney, W. H. Harts-
horn, T. J. Murphy, Wilfred E. Cloutier, E. P. Langley, John L. Reade,
H. W. Haswell.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$3,291 01
Advance payments	1 00
Guaranty fund	2 93
Bills payable	4,079 49
Profits	243 85
	\$7,618 28

RESOURCES.

Loans on mortgages of real estate	\$7,250 00
Permanent expense	189 90
Temporary expense	144 66
Cash	33 72
	\$7,618 28

Number of shareholders	36
Number of borrowers	5
Number of shares outstanding	175
Number of shares pledged for loans.....	37
Number of loans	5

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

July 20, 1903.

C. A. WILBUR, President.

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

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

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$10,209 72
Advance payments	69 00
Guaranty fund	110 00
Profits	464 18
	<hr/>
	\$10,852 90

RESOURCES.

Loans on mortgages of real estate	\$3,890 00
Temporary expense	14 53
Cash	1,948 37
	<hr/>
	\$10,852 90

Number of shareholders	51
Number of borrowers	13
Number of shares outstanding	289
Number of shares pledged for loans.....	81
Number of loans	16

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

July 31, 1903.

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

DIRECTORS—Holman S. Melcher, Arthur W. Merrill, George H. Allan, George M. Seiders, 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 Goad, Wilford G. Chapman, Clarence W. Small, Henry S. Trickey, Frank H. Swan.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$67,389 95
Advance payments	30 00
Guaranty fund	1,511 59
Due on loans	550 01
Bills payable	5,982 95
Matured shares	1,042 52
Profits	621 15
	\$77,128 17

RESOURCES.

Loans on mortgages of real estate	\$57,193 12
Loans on shares	2,625 00
Loan on collateral	300 00
Real estate, foreclosure	15,605 80
Permanent expense	42 08
Temporary expense	389 26
Cash	972 91
	\$77,128 17

Number of shareholders	161
Number of borrowers	49
Number of shares outstanding	1,035
Number of shares pledged for loans	185
Number of loans	54

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

September 4, 1903.

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, George A. Harmon.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$26,567 27
Advance payments	7,865 49
Guaranty fund	911 59
Profits	939 44
	<hr/>
	\$36,283 79

RESOURCES.

Loans on mortgages of real estate	\$31,620 60
Loans on shares	2,517 00
Real estate foreclosure.....	47 00
Temporary expense	239 58
Cash	1,859 61
	<hr/>
	\$36,283 79

Number of shareholders	179
Number of borrowers	61
Number of shares outstanding.....	1,094
Number of shares pledged for loans.....	324
Number of loans	82

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

August 26, 1903.

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	\$79,226 85
Advance payments	193 00
Guaranty fund	2,268 54
Profits	2,388 27
	<hr/>
	\$84,076 66

RESOURCES.

Loans on mortgages of real estate	\$72,066 00
Loans on shares	3,029 00
Cash	8,981 66
	<hr/>
	\$84,076 66

Number of shareholders	275
Number of borrowers	95
Number of shares outstanding	1,447
Number of shares pledged for loans	494
Number of loans	126

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

August 13, 1903.

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	\$87,944 79
Advance payments	1,060 00
Guaranty fund	739 15
Bills payable	4,862 50
Profits	1,083 72
	<hr/>
	\$95,690 16

RESOURCES.

Loans on mortgages of real estate	\$89,486 90
Loans on shares	2,125 00
Bonds	3,240 00
Temporary expense	314 69
Cash	523 57
	<hr/>
	\$95,690 16

Number of shareholders	237
Number of borrowers	89
Number of shares outstanding	1,756
Number of shares pledged for loans	529
Number of loans	97

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

August 5, 1903.

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	\$44,177 66
Advance payments	720 00
Guaranty fund	2,022 74
Profits	1,679 00
	<hr/>
	\$48,599 40

RESOURCES.

Loans on mortgages of real estate	\$42,060 00
Loan on shares	1,000 00
Bonds	2,000 00
Cash	3,539 40
	<hr/>
	\$48,599 40

Number of shareholders	127
Number of borrowers	50
Number of shares outstanding	772
Number of shares pledged for loans	270
Number of loans	62

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 9, 1903.

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

DIRECTORS—Fred N. Dow, Edward B. Winslow, 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	\$197,138 22
Advance payments	12,150 00
Guaranty fund	4,869 12
Forfeited shares	54 81
	\$214,212 15

RESOURCES.

Loans on mortgages of real estate	\$144,262 00
Loans on shares	1,450 00
Loans on collateral	4,110 00
Real estate, foreclosure	40,434 67
Permanent expense	145 35
Interest	2,281 16
Cash	21,528 97
	\$214,212 15

Number of shareholders	595
Number of borrowers	123
Number of shares outstanding	3,507
Number of shares pledged for loans	647
Number of loans	123

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

June 24, 1903.

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	\$119,117 09
Advance payments	268 00
Guaranty fund	3,106 41
Forfeited shares	106 96
Due on loans	200 00
Matured shares	6,344 05
Profits	2,350 62
	\$131,493 13

RESOURCES.

Loans on mortgages of real estate	\$123,184 28
Loans on shares	4,045 00
Loans on collateral	500 00
Real estate, foreclosure	741 12
Bonds	1,000 00
Permanent expense	300 00
Temporary expense	213 35
Cash	1,509 38
	\$131,493 13

Number of shareholders	519
Number of borrowers	182
Number of shares outstanding	2,363
Number of shares pledged for loans.....	800
Number of loans.....	210

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

November 10, 1903.

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, Chas. A. Bodwell.

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$61,546 77
Advance payments	8,934 00
Guaranty fund	1,179 36
Profits	2,997 68
	\$74,657 81

RESOURCES.

Loans on mortgages of real estate	\$61,900 00
Loans on shares	340 00
Loans to corporations	5,100 00
Real estate, foreclosure	2,869 19
Permanent expense	154 63
Temporary expense	737 75
Cash	3,556 24
	\$74,657 81

Number of shareholders	263
Number of borrowers	65
Number of shares outstanding.....	1,301
Number of shares pledged for loans	311¼
Number of loans	75

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

July 21, 1903.

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	\$70,223 44
Advance payments	3,071 18
Guaranty fund	1,672 53
Profits	1,354 32
	\$76,321 47
RESOURCES.	
Loans on mortgages of real estate	\$66,858 46
Loans on shares	740 00
National bank stock	8,399 50
Cash	323 51
	\$76,321 47
Number of shareholders	182
Number of borrowers.....	73
Number of shares outstanding	947
Number of shares pledged for loans	481
Number of loans	108

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

October 24, 1903.

NILES NELSON, President. CORA G. CLEVELAND, Secretary.
A. E. THURRELL, Treasurer.

DIRECTORS—Frederick H. Harford, Herbert R. Cole, Marcus A. Hanna, Geo. F. Stevens, 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, W. A. Willard, J. W. Lowell.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$38,065 99
Advance payments	5,705 23
Guaranty fund	1,156 87
Forfeited shares	58 74
Profits	1,667 48
	\$46,654 31

RESOURCES.

Loans on mortgages of real estate	\$45,469 04
Permanent expense	69 37
Temporary expense	114 78
Cash	1,001 12
	\$46,654 31

Number of shareholders	169
Number of borrowers	51
Number of shares outstanding	850
Number of shares pledged for loans.....	239
Number of loans	53

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

June 26, 1903.

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	\$13,347 09
Advance payments	29 25
Guaranty fund	208 10
Forfeited shares	3 00
Bills payable	1,500 00
Profits	199 84
	\$15,287 28

RESOURCES.

Loans on mortgages of real estate	\$14,780 00
Loans on shares	300 00
Temporary expense	6 82
Cash	200 46
	\$15,287 28

Number of shareholders	111
Number of borrowers	41
Number of shares outstanding	222
Number of shares pledged for loans	98
Number of loans	43

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

September 8, 1903.

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	\$85,454 42
Advance payments	946 00
Guaranty fund	813 00
Bills payable	4,600 00
Cash overdraft	525 81
Profits	1,340 16
	\$93,679 39

RESOURCES.

Loans on mortgages of real estate.....	\$90,071 82
Loans on shares	386 00
Real estate, foreclosure	3,000 00
Temporary expense	221 57
	\$93,679 39

Number of shareholders	208
Number of borrowers	65
Number of shares outstanding	1,697
Number of shares pledged for loans	491
Number of loans	78

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

May 19, 1903.

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

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

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,222 66
Guaranty fund	74 97
Forfeited shares	44 94
Bills payable	450 00
Profits	37 11
	\$1,829 68

RESOURCES.

Loans on mortgages of real estate	\$1,800 00
Cash	29 68
	\$1,829 68
Number of shareholders	7
Number of borrowers	3
Number of shares outstanding	18
Number of shares pledged for loans	9
Number of loans	3

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

September 18, 1903.

GORHAM N. WEYMOUTH, Pres. JAMES A. STROUT, 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	\$67,728 96
Advance payments	363 00
Guaranty fund	2,153 33
Forfeited shares	576 35
Profits	1,040 01
	<hr/>
	\$71,861 65

 RESOURCES.

Loans on mortgages of real estate.....	\$60,592 76
Loans on shares	2,400 00
Real estate, foreclosure	8,594 80
Temporary expense	179 44
Cash	94 65
	<hr/>
	\$71,861 65

Number of shareholders	214
Number of borrowers	87
Number of shares outstanding	1,236
Number of shares pledged for loans	395
Number of loans	94

ABSTRACT

OF THE

ANNUAL REPORTS OF TREASURERS

OF

SAVINGS BANKS

1903.

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

October 31, 1903.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

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

Organized March 5, 1870.

 LIABILITIES.

Deposits	\$2,723,315 59
Reserve fund	90,750 00
Profits	67,215 09
	<hr/>
	\$2,881,280 68

 RESOURCES.

Public funds in Maine.....	\$227,500 00
Public funds out of Maine.....	396,450 00
Railroad bonds in Maine.....	267,550 00
Railroad bonds out of Maine.....	901,100 00
Corporation bonds in Maine.....	59,500 00
Railroad stock in Maine.....	26,600 00
Corporation stock in Maine.....	22,315 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.....	697,535 66
Loans on stocks and bonds.....	27,429 00
Loans on other collateral (personal).....	2,890 00
Loans to corporations.....	32,150 00
Real estate foreclosure.....	10,757 33
Premium account.....	37,575 12
Cash on deposit.....	26,722 91
Cash on hand.....	10,205 66
	<hr/>
	\$2,881,280 68

Dividends are paid in May and November.

Examinations are made by trustees in April and October.

Deposits draw interest from first of each month.

Treasurer's bond renewed June 1, 1903; amount, \$20,000.

AUBURN SAVINGS BANK—AUBURN.

October 31, 1903.

FRANK BARTLETT, President. GEO. H. BROWN, Treasurer.

TRUSTEES—Frank Bartlett, A. M. Peables, H. M. Packard, John A. Morrill, F. I. Day, A. M. Penley, James Elms.

Organized March 16, 1868.

LIABILITIES.	
Deposits	\$1,928,427 56
Reserve fund.....	48,196 99
Profits	24,158 82
	\$2,000,783 37
RESOURCES.	
Public funds in Maine.....	\$70,500 00
Public funds out of Maine.....	271,750 00
Railroad bonds in Maine.....	192,495 00
Railroad bonds out of Maine.....	710,195 00
Corporation bonds in Maine.....	75,500 00
Corporation bonds out of Maine.....	23,750 00
Railroad stock in Maine.....	32,605 85
Railroad stock out of Maine.....	2,000 00
Corporation stock in Maine.....	8,700 00
Corporation stock out of Maine.....	5,000 00
National bank stock in Maine.....	120,020 00
Loans on mortgages of real estate.....	259,789 23
Loans on stocks and bonds.....	50,050 00
Loans on other collateral (personal).....	1,080 00
Loans to municipalities.....	9,500 00
Loans to corporations.....	48,883 94
Real estate investment.....	16,428 07
Real estate foreclosure.....	27,006 09
Furniture account, (safes, etc.).....	289 87
Premium account.....	59,348 05
Expense account.....	876 18
Cash on deposit.....	10,108 96
Cash on hand.....	4,907 13
	\$2,000,783 37

Dividends are paid in January and July.

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, 1903; amount, \$15,000.

AUGUSTA SAVINGS BANK—AUGUSTA.

October 31, 1903.

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	\$7,092,062 26
Reserve fund.....	300,000 00
Profits	82,389 57
	<hr/>
	\$7,474,451 83

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	157,000 00
Public funds out of Maine.....	4,817,900 00
Railroad bonds in Maine.....	1,159,100 00
Railroad bonds out of Maine.....	721,000 00
Corporation stock in Maine.....	10,000 00
National bank stock in Maine.....	75,400 00
Loans on mortgages of real estate.....	48,360 54
Loans on stocks and bonds.....	88,950 00
Loans on other collateral (personal).....	8,179 32
Loans to municipalities.....	35,500 00
Loans to corporations.....	27,500 00
Real estate investment.....	25,000 00
Real estate foreclosure.....	1,275 00
Cash on deposit.....	182,988 87
Cash on hand.....	22,298 10
	<hr/>
	\$7,474,451 83

Dividends are paid in February and August.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed November, 1903; amount, \$25,000.

BANGOR SAVINGS BANK—BANGOR.

October 31, 1903.

CHAS. V. LORD, President.

JOHN L. CROSBY, Treasurer.

TRUSTEES—James Adams, Chas. V. Lord, Moses Giddings, Fred'k H. Appleton, George Varney.

Organized March 27, 1852.

LIABILITIES.	
Deposits	\$4,712,564 16
Reserve fund.....	241,182 19
Special reserve fund.....	529 66
Profits	94,635 99
Premium account.....	7,822 36
	\$5,056,734 36
RESOURCES.	
Public funds in Maine.....	\$327,880 00
Public funds out of Maine.....	2,163,225 24
Railroad bonds in Maine.....	245,160 00
Railroad bonds out of Maine.....	1,371,685 00
Corporation bonds in Maine.....	95,000 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
Sundry real estate accounts.....	394 21
Loans on mortgages of real estate.....	162,595 56
Loans on stocks and bonds.....	304,975 00
Loans on other collateral (personal).....	680 00
Loans to municipalities.....	25,000 00
Loans to corporations.....	98,425 00
Real estate investment.....	55,644 36
Real estate foreclosure.....	30,600 03
Expense account.....	1,092 52
Cash on deposit.....	18,189 49
Cash on hand.....	1,410 20
	\$5,056,734 36

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 30, 1903; amount, \$25,000.

BATH SAVINGS INSTITUTION—BATH.

October 31, 1903.

WILLIAM D. SEWALL, President. HENRY F. PALMER, Treasurer.

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

Organized July 16, 1852.

LIABILITIES.	
Deposits	\$3,800,462 74
Reserve fund	100,904 55
Profits	123,938 32
Premium	4,466 78
	\$4,029,772 39

RESOURCES.	
United States bonds.....	\$200,000 00
Public funds in Maine.....	155,000 00
Public funds out of Maine.....	564,332 50
Railroad bonds in Maine.....	433,678 75
Railroad bonds out of Maine.....	1,678,864 40
Corporation bonds in Maine.....	114,267 50
Corporation bonds out of Maine.....	118,114 00
Railroad stock in Maine.....	55,750 00
Railroad stock out of Maine.....	77,056 00
Corporation stock in Maine.....	1,300 00
Corporation stock out of Maine.....	22,000 00
National bank stock in Maine.....	68,440 00
National bank stock out of Maine.....	8,400 00
Loans on mortgages of real estate.....	165,356 43
Loans on stocks and bonds.....	186,520 00
Loans on other collateral (personal).....	550 00
Loans to municipalities.....	32,000 00
Loans to corporations.....	23,933 36
Real estate investment.....	47,766 10
Real estate foreclosure.....	1,239 91
Expense account	1,485 40
Cash on deposit.....	72,205 20
Cash on hand.....	1,512 84
	\$4,029,772 39

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of every month.

Treasurer's bond renewed September 9, 1903; amount, \$25,000.

BELFAST SAVINGS BANK--BELFAST.

October 31, 1903.

EDWARD JOHNSON, President. WILLIAM H. QUIMBY, Treasurer.

TRUSTEES—Edward Johnson, C. B. Hazeltine, J. H. Howes, R. F. Dunton, A. I. Brown.

Organized April 30, 1868.

LIABILITIES.	
Deposits	\$1,312,632 45
Reserve fund	69,000 00
Profits	59,814 12
	\$1,441,446 57
RESOURCES.	
Public funds in Maine.....	\$85,000 00
Public funds out of Maine.....	90,000 00
Railroad bonds in Maine.....	113,000 00
Railroad bonds out of Maine.....	437,000 00
Corporation bonds in Maine.....	95,800 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	15,400 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	4,750 00
Loans on mortgages of real estate.....	105,582 86
Loans on stocks and bonds.....	380,963 38
Loans to municipalities.....	3,000 00
Loans to corporations.....	9,375 93
Real estate investment.....	7,000 00
Real estate foreclosure.....	7,008 47
Expense account	799 00
Cash on deposit.....	51,064 05
Cash on hand.....	9,202 88
	\$1,441,446 57

Dividends are paid in June and December.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 1, 1903; amount, \$20,000.

BETHEL SAVINGS BANK—BETHEL.

October 31, 1903.

S. B. TWITCHELL, President. A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

LIABILITIES.

Deposits	\$381,577 60
Reserve fund	15,582 52
Profits	11,713 51
	\$408,873 63

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	12,000 00
Public funds out of Maine.....	129,956 95
Railroad bonds in Maine.....	8,000 00
Railroad bonds out of Maine.....	24,400 00
Corporation bonds in Maine.....	13,267 21
National bank stock in Maine.....	30,134 00
Other bank stock in Maine.....	1,250 00
Loans on mortgages of real estate.....	148,677 96
Loans on stocks and bonds.....	5,875 00
Loans on other collateral (personal).....	110 00
Real estate investment.....	5,006 07
Furniture account (safes, etc.).....	1,000 00
Premium account	500 00
Expense account	1,967 32
Cash on deposit.....	13,162 93
Cash on hand.....	3,566 59
	\$408,873 63

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed June 8, 1903; amount, \$7,500.

BIDDEFORD SAVINGS BANK—BIDDEFORD.

October 31, 1903.

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	\$1,109,258 72
Reserve fund	3,284 29
Profits	20,965 11
	<hr/>
	\$1,133,508 12

 RESOURCES.

Public funds in Maine.....	\$1,500 00
Public funds out of Maine.....	41,000 00
Railroad bonds in Maine.....	48,970 00
Railroad bonds out of Maine.....	318,920 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.....	86,182 00
Corporation stock out of Maine.....	9,500 00
National bank stock in Maine.....	46,300 00
National bank stock out of Maine.....	3,500 00
Other bank stock in Maine.....	1,250 00
Loans on mortgages of real estate.....	329,147 93
Loans on stocks and bonds.....	46,854 94
Loans on other collateral (personal).....	2,650 00
Loans on names alone.....	1,024 30
Loans to municipalities.....	9,000 00
Loans to corporations.....	4,597 46
Real estate investment.....	56,000 00
Real estate foreclosure.....	36,566 46
Premium account.....	13,999 82
Cash on deposit.....	43,262 46
Cash on hand.....	2,782 75
	<hr/>
	\$1,133,508 12

Dividends are paid in April and October.

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 31, 1903.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

TRUSTEES—R. G. Hodgdon, A. R. Nickerson, G. B. Kenniston, K. N. Richards, W. T. Marr.

Organized February 22, 1872.

LIABILITIES.

Deposits	\$323,641 11
Reserve fund	13,136 21
Profits	4,390 50
	\$341,167 82

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.....	145,245 00
Corporation bonds in Maine.....	39,000 00
Corporation bonds out of Maine.....	1,000 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	3,300 00
National bank stock out of Maine.....	2,000 00
Loans on mortgages of real estate.....	\$8,206 91
Loans on stocks and bonds.....	250 00
Loans to corporations.....	900 00
Real estate foreclosure.....	1,000 00
Furniture account, (safes, etc.).....	450 00
Premium account	2,417 04
Cash on deposit.....	3,239 08
Cash on hand.....	1,114 79
	\$341,167 82

Dividends are paid in April and October.

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, \$15,000.

BREWER SAVINGS BANK—BREWER.

October 31, 1903.

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	\$266,780 27
Reserve fund	8,388 95
Profits	5,081 56
	\$280,250 78
RESOURCES.	
Public funds in Maine.....	\$43,500 00
Public funds out of Maine.....	48,500 00
Railroad bonds in Maine.....	17,000 00
Railroad bonds out of Maine.....	45,750 00
Corporation bonds in Maine.....	17,000 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.....	66,738 00
Loans on stocks and bonds.....	450 00
Loans on other collateral (personal).....	1,763 33
Loans on names alone.....	78 17
Loans to municipalities.....	1,900 00
Real estate investment.....	2,892 14
Real estate foreclosure.....	2,486 00
Furniture account, (safes, etc.).....	400 00
Premium account	5,294 64
Cash on deposit.....	13,083 07
Cash on hand.....	315 43
	\$280,250 78

Dividends are paid in May and November.

Examinations are made by trustees in May.

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

Treasurer's bond renewed January 1, 1903; amount, \$10,000.

BRIDGTON SAVINGS BANK—BRIDGTON.

October 31, 1903.

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

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

Organized July 1, 1869.

 LIABILITIES.

Deposits	\$667,288 15
Reserve fund	26,100 00
Profits	15,847 84
	<hr/>
	\$709,235 99

 RESOURCES.

Public funds in Maine.....	\$28,000 00
Public funds out of Maine.....	59,620 00
Railroad bonds in Maine.....	73,000 00
Railroad bonds out of Maine.....	194,170 00
Corporation bonds in Maine.....	50,500 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.....	161,964 00
Loans on stocks and bonds.....	53,589 54
Loans on other collateral (personal).....	4,264 52
Loans to municipalities.....	15,762 88
Loans to corporations.....	3,933 33
Real estate investment.....	585 00
Real estate foreclosure.....	3,016 18
Furniture account, (safes, etc.).....	700 00
Premium account	12,000 00
Expense account	706 33
Cash on deposit.....	18,701 40
Cash on hand.....	1,330 31
	<hr/>
	\$709,235 99

Dividends are paid in January and July.

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 31, 1903.

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

TRUSTEES—Weston Thompson, Nathaniel T. Palmer, Alonzo Day,
Lyman E. Smith, Samuel L. Forsaith.

Organized April 27, 1858.

 LIABILITIES.

Deposits	\$741,662 09
Reserve fund	34,235 40
Profits	17,291 62
	<hr/>
	\$793,189 11

 RESOURCES.

Public funds in Maine.....	\$4,000 00
Public funds out of Maine.....	186,607 40
Railroad bonds in Maine.....	62,000 00
Railroad bonds out of Maine.....	269,322 50
Corporation bonds in Maine.....	64,000 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.....	53,075 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	79,873 30
Loans on stocks and bonds.....	1,182 32
Loans on other collateral (personal).....	3,345 40
Loans on names alone.....	400 00
Loans to municipalities.....	18,700 00
Loans to corporations.....	8,000 00
Real estate investment.....	6,700 00
Real estate foreclosure.....	2,300 00
Cash on deposit.....	2,002 85
Cash on hand.....	885 34
	<hr/>
	\$793,189 11

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed May 22, 1903; amount, \$20,000.

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

October 31, 1903.

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

TRUSTEES—F. H. Hargraves, E. A. Hobson, W. S. Moulton, J. O. Anderson, Martin Coffin, W. A. McCorrison, Leonard Palmer, J. G. Locke, Willis Crockett, C. P. Harmon.

Organized April 18, 1868.

 LIABILITIES.

Deposits	\$320,425 66
Reserve fund	16,050 72
Profits	4,771 39
	<hr/>
	\$341,247 77

 RESOURCES.

Public funds out of Maine.....	\$77,500 00
Railroad bonds in Maine.....	13,955 00
Railroad bonds out of Maine.....	113,832 50
Corporation bonds in Maine.....	22,490 00
Corporation bonds out of Maine.....	5,500 00
Corporation stock in Maine.....	2,875 00
National bank stock in Maine.....	20,200 00
Loans on mortgages of real estate.....	59,460 08
Loans on other collateral (personal).....	10,049 64
Loans to municipalities.....	3,704 15
Real estate foreclosure.....	4,985 48
Furniture account, (safes, etc.).....	600 00
Expense account	67 81
Cash on deposit.....	4,775 24
Cash on hand.....	1,252 87
	<hr/>
	\$341,247 77

Dividends are paid in March and September.

Examinations are made by trustees in May and November.

Deposits draw interest from first of month after deposit.

Treasurer's bond renewed July 1, 1903; amount, \$10,000.

CALAIS SAVINGS BANK—CALAIS.

October 31, 1903.

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	\$392,998 20
Reserve fund	13,846 95
Profits	25,125 66
	<hr/>
	\$431,970 81

 RESOURCES.

United States bonds.....	\$150 00
Public funds in Maine.....	57,000 00
Public funds out of Maine.....	75,500 00
Railroad bonds in Maine.....	21,000 00
Railroad bonds out of Maine.....	164,607 50
Railroad stock in Maine.....	5,000 00
National bank stock in Maine.....	17,525 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	44,655 43
Loans on stocks and bonds.....	15,933 50
Loans on other collateral (personal).....	2,800 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	3,312 16
Expense account	708 75
Cash on deposit.....	11,782 75
Cash on hand.....	995 72
	<hr/>
	\$431,970 81

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed October 17, 1903; amount, \$10,000.

CAMDEN SAVINGS BANK—ROCKPORT.

October 31, 1903.

G. E. CARLETON, President. C. F. RICHARDS, Treasurer.

TRUSTEES—E. A. Morrill, G. E. Carleton, E. C. Fletcher, J. W. Bowers, H. L. Shepherd, R. W. Carleton, Geo. W. Achorn.

Organized November 1, 1870.

LIABILITIES.

Deposits	\$253,617 04
Reserve fund	12,515 37
Profits	5,738 78
	\$271,871 19

RESOURCES.

Railroad bonds in Maine.....	\$19,850 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.....	2,120 00
Corporation stock in Maine.....	515 00
Other bank stock in Maine.....	1,500 00
Loans on mortgages of real estate.....	26,661 25
Loans on stocks and bonds.....	56,850 00
Loans on other collateral (personal).....	6,850 68
Loans on names alone.....	415 80
Loans to corporations.....	16,000 00
Real estate foreclosure.....	3,755 67
Furniture account, (safes, etc.).....	1,440 00
Premium account	2,650 00
Cash on deposit.....	19,940 41
Cash on hand.....	4,659 88
	\$271,871 19

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed August 1, 1903; amount, \$10,000.

CASCADE SAVINGS BANK—OAKLAND.

October 31, 1903.

J. W. GREELEY, President.

M. A. HARRIS, Treasurer.

TRUSTEES—J. W. Greeley, W. M. Ayer, M. Libby, H. Wyman, C. E. A. Winslow.

Organized May 7, 1869.

 LIABILITIES.

Deposits	\$219,319 09
Reserve fund	11,200 00
Profits	4,778 33
	\$235,297 42

 RESOURCES.

Railroad bonds in Maine.....	\$25,000 00
Railroad bonds out of Maine.....	84,320 00
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	2,500 00
National bank stock in Maine.....	33,600 00
Loans on mortgages of real estate.....	25,213 29
Loans on stocks and bonds.....	1,337 75
Loans on other collateral (personal).....	1,000 00
Real estate investment.....	14,125 53
Real estate foreclosure.....	14,430 36
Furniture account, (safes, etc.).....	800 00
Premium account	7,705 83
Expense account	446 63
Cash on deposit.....	9,887 52
Cash on hand	1,030 51
	\$235,297 42

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from the first of every month, if received on or before the 6th.

Treasurer's bond accepted May 15, 1903; amount, \$5000.

DEXTER SAVINGS BANK—DEXTER.

October 31, 1903.

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	\$400,548 64
Reserve fund	4,100 00
Profits	13,412 28
	<hr/>
	\$418,060 92

 RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	10,000 00
Railroad bonds in Maine.....	46,550 00
Railroad bonds out of Maine.....	162,995 00
Corporation bonds in Maine.....	56,000 00
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	2,000 00
National bank stock in Maine.....	33,500 00
Loans on mortgages of real estate.....	54,334 09
Loans on stocks and bonds.....	910 67
Loans on other collateral (personal).....	3,325 00
Loans to municipalities.....	1,000 00
Real estate investment.....	25,167 16
Real estate foreclosure.....	13,756 02
Premium account	1,864 90
Cash on hand	3,203 08
	<hr/>
	\$418,060 92

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

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

EASTPORT SAVINGS BANK—EASTPORT.

October 31, 1903.

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

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

Organized May 13, 1869.

 LIABILITIES.

Deposits	\$657,265 72
Reserve fund	12,591 66
Profits	7,924 83
	<hr/>
	\$677,782 21

 RESOURCES.

Public funds in Maine.....	\$68,500 00
Public funds out of Maine.....	135,000 00
Railroad bonds in Maine.....	49,000 00
Railroad bonds out of Maine.....	94,750 00
Corporation bonds in Maine.....	12,000 00
Corporation bonds out of Maine.....	4,500 00
Corporation stock in Maine.....	2,100 00
National bank stock in Maine.....	17,800 00
National bank stock out of Maine.....	3,575 00
Other bank stock in Maine.....	250 00
Loans on mortgages of real estate.....	153,864 22
Loans on stocks and bonds.....	6,524 24
Loans on other collateral (personal).....	24,481 19
Loans on names alone.....	1,500 00
Loans to municipalities.....	2,500 00
Loans to corporations.....	10,000 00
Real estate investment.....	32,455 53
Furniture account, (safes, etc.).....	1,000 00
Premium account	18,139 11
Cash on deposit.....	36,656 34
Cash on hand.....	3,186 58
	<hr/>
	\$677,782 21

Dividends are paid in January and July.

Examinations are made by trustees in May.

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

Treasurer's bond renewed May 14, 1903.

FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 31, 1903.

C. G. TOTMAN, President.

A. A. MERRILL, Treasurer.

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

Organized March 4, 1871.

 LIABILITIES.

Deposits	\$494,186 84
Reserve fund	19,200 00
Profits	12,757 89
	<hr/>
	\$526,144 73

 RESOURCES.

Public funds in Maine.....	\$37,000 00
Public funds out of Maine.....	50,250 00
Railroad bonds in Maine.....	35,000 00
Railroad bonds out of Maine.....	94,850 00
Corporation bonds in Maine.....	23,500 00
Corporation bonds out of Maine.....	7,750 00
Railroad stock out of Maine.....	3,000 00
Corporation stock in Maine.....	1,400 00
National bank stock in Maine.....	25,425 00
Loans on mortgages of real estate.....	81,973 15
Loans on stocks and bonds.....	82,683 42
Loans on other collateral (personal).....	275 00
Loans to municipalities.....	36,625 00
Loans to corporations.....	300 00
Real estate foreclosure.....	6,000 00
Furniture account, (safes, etc.).....	300 00
Premium account	2,947 34
Expense account	2,292 70
Cash on deposit.....	29,458 80
Cash on hand.....	5,114 32
	<hr/>
	\$526,144 73

Dividends are paid in May and November.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 27, 1903; amount, \$15,000.

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

October 31, 1903.

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

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

Organized November 16, 1868.

LIABILITIES.

Deposits	\$724,392 87
Reserve fund	9,000 00
Profits	4,627 85
	<hr/>
	\$738,020 72

RESOURCES.

Public funds in Maine.....	\$73,000 00
Public funds out of Maine.....	34,200 00
Railroad bonds in Maine.....	59,450 00
Railroad bonds out of Maine.....	206,190 00
Corporation bonds in Maine.....	84,080 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock in Maine.....	34,785 00
Railroad stock out of Maine.....	1,900 00
Corporation stock in Maine.....	2,750 00
National bank stock in Maine.....	77,870 00
Other bank stock in Maine.....	400 00
Loans on mortgages of real estate.....	67,642 00
Loans on stocks and bonds.....	43,875 00
Loans on other collateral (personal).....	1,185 00
Loans to municipalities.....	5,000 00
Real estate investment.....	21,400 00
Real estate foreclosure.....	7,200 00
Cash on deposit.....	6,890 20
Cash on hand.....	7,703 52
	<hr/>
	\$738,020 72

Dividends are paid in April and October.

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 yearly in April; amount, \$10,000.

GARDINER SAVINGS INSTITUTION—GARDINER.

October 31, 1903.

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

TRUSTEES—George L. Rogers, Joseph C. Atkins, Josiah S. Maxcy,
Ernest W. Morrell, James Walker.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,481,027 18
Reserve fund	126,000 00
Profits	45,900 46
	\$2,652,927 64

RESOURCES.

United States bonds.....	\$20,000 00
Public funds in Maine.....	324,100 00
Public funds out of Maine.....	1,368,705 96
Railroad bonds in Maine.....	151,750 00
Railroad bonds out of Maine.....	326,537 50
Corporation bonds in Maine.....	125,800 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.....	103,624 37
Loans on stocks and bonds.....	28,010 00
Loans on other collateral (personal).....	675 00
Loans to municipalities.....	51,100 00
Loans to corporations.....	60,000 00
Real estate investment.....	20,000 00
Real estate foreclosure.....	12,000 00
Cash on deposit.....	40,372 58
Cash on hand.....	2,252 23
	\$2,652,927 64

Dividends are paid in January and July.

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

Deposits draw interest from third Wednesday of each month.

Treasurer's bond renewed August, 1903; amount, \$20,000.

GORHAM SAVINGS BANK—GORHAM.

October 31, 1903.

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	\$521,973 01
Reserve fund	27,050 00
Profits	6,900 30
	<hr/>
	\$555,923 31

 RESOURCES.

Public funds in Maine.....	\$16,000 00
Public funds out of Maine.....	206,000 00
Railroad bonds in Maine.....	13,000 00
Railroad bonds out of Maine.....	119,135 00
Corporation bonds in Maine.....	18,500 00
Corporation bonds out of Maine.....	1,750 00
Corporation stock in Maine.....	1,400 00
National bank stock in Maine.....	4,182 22
Loan on mortgage of personal estate.....	250 00
Loans on mortgages of real estate.....	152,604 73
Loans on stocks and bonds, and savings bank books..	7,150 00
Loans to municipalities.....	1,500 00
Loans to corporations.....	700 00
Real estate foreclosure.....	5,950 00
Cash on deposit.....	5,355 55
Cash on hand.....	2,445 81
	<hr/>
	\$555,923 31

Dividends are paid in March and September.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed April 1, 1893; amount, \$20,000.

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

October 31, 1903.

E. ROWELL, Treasurer.

CHARLES H. DUDLEY, Treasurer.

TRUSTEES—E. Rowell, Ben Tenney, B. F. Fuller, F. S. Wingate, L. D. Merchant.

Organized July 3, 1854.

 LIABILITIES.

Deposits	\$790,097 63
Reserve fund	40,000 00
Profits	17,913 03
	<hr/>
	\$848,010 66

 RESOURCES.

Public funds in Maine.....	\$37,660 00
Public funds out of Maine.....	368,500 00
Railroad bonds in Maine.....	41,481 42
Railroad bonds out of Maine.....	141,575 00
Corporation bonds in Maine.....	114,875 00
Corporation bonds out of Maine.....	49,000 00
National bank stock in Maine.....	21,400 00
Loans on mortgages of real estate.....	49,248 46
Loans on other collateral (personal).....	900 00
Loans to municipalities.....	8,000 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	1,963 06
Expense account	567 05
Cash on deposit.....	11,292 93
Cash on hand.....	547 74
	<hr/>
	\$848,010 66

Dividends are paid in February and August.

Examinations are made by trustees in May.

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

Treasurer's bond renewed August 6, 1903; amount, \$20,000.

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 31, 1903.

N. B. COOLIDGE, President.

C. C. BURRILL, Treasurer.

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

Organized March 17, 1873.

LIABILITIES.

Deposits	\$387,583 75
Reserve fund	18,874 00
Profits	4,779 42
	<hr/>
	\$411,237 17

RESOURCES.

United States bonds.....	\$6,000 00
Public funds in Maine.....	29,470 00
Public funds out of Maine.....	36,000 00
Railroad bonds in Maine.....	13,000 00
Railroad bonds out of Maine.....	14,920 00
Corporation bonds in Maine.....	23,000 00
Corporation bonds out of Maine.....	980 00
Railroad stock in Maine.....	400 00
Railroad stock out of Maine.....	1 00
National bank stock in Maine.....	13,500 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	154,417 02
Loans on stocks and bonds.....	18,797 50
Loans on other collateral (personal).....	222 00
Loans to municipalities.....	1,000 00
Loans to corporations.....	14,514 55
Real estate foreclosure.....	18,234 83
Premium account	3,839 05
Cash on deposit.....	61,324 98
Cash on hand.....	1,116 24
	<hr/>
	\$411,237 17

Dividends are paid in June and December.

Examinations are made by trustees annually.

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

Treasurer's bond renewed October 1, 1903; amount, \$10,000.

HOULTON SAVINGS BANK—HOULTON.

October 31, 1903.

A. H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—D. A. H. Powers, O. F. French, Sam'l Lane, Simon Friedman, Chas. D. Merritt, James Archibald, L. O. Ludwig.

Organized February 13, 1872.

 LIABILITIES.

Deposits	\$830,636 36
Reserve fund	15,135 00
Profits	19,936 17
Bills payable	15,000 00
	<hr/>
	\$880,707 53

 RESOURCES.

Public funds in Maine.....	\$87,200 00
Public funds out of Maine.....	47,550 00
Railroad bonds in Maine.....	115,155 00
Railroad bonds out of Maine.....	86,664 30
Corporation bonds in Maine.....	31,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	35,400 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	352,964 28
Loans on stocks and bonds.....	20,360 00
Loans on other collateral (personal).....	1,930 00
Loans to municipalities.....	19,511 00
Real estate investment.....	4,000 00
Furniture account, (safes, etc.).....	800 00
Premium account	25,824 30
Expense account	4,866 03
Cash on deposit.....	25,925 69
Cash on hand.....	16,456 93
	<hr/>
	\$880,707 53

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed 1903; amount, \$10,000.

KENNEBEC SAVINGS BANK—AUGUSTA.

October 31, 1903.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

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

Organized March 19, 1870.

 LIABILITIES.

Deposits	\$1,115,083 92
Reserve fund	47,500 00
Profits	22,942 35
	<hr/>
	\$1,185,526 27

 RESOURCES.

Public funds out of Maine.....	\$238,300 00
Railroad bonds in Maine.....	192,000 00
Railroad bonds out of Maine.....	15,000 00
Corporation bonds in Maine.....	16,500 00
Railroad stock in Maine.....	90,100 00
Railroad stock out of Maine.....	10,000 00
Corporation stock in Maine.....	21,440 00
Corporation stock out of Maine.....	400 00
National bank stock in Maine.....	130,812 50
Loans on mortgages of real estate.....	188,227 43
Loans on stocks and bonds.....	183,796 52
Loans on other collateral (personal).....	11,900 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	15,000 00
Real estate investment.....	34,750 00
Furniture account, (safes, etc.).....	2,500 00
Cash on deposit.....	28,222 17
Cash on hand.....	2,577 65
	<hr/>
	\$1,185,526 27

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed March 18, 1890; amount, \$20,000.

KENNEBUNK SAVINGS BANK—KENNEBUNK.

October 31, 1903.

C. W. GOODNOW, President.

JOSEPH DANE, Treasurer.

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

Organized April 4, 1871.

LIABILITIES.

Deposits	\$699,629 68
Reserve fund	13,008 83
Profits	9,518 74
	\$722,157 25

RESOURCES.

Public funds in Maine.....	\$19,000 00
Public funds out of Maine.....	63,500 00
Railroad bonds in Maine.....	48,725 00
Railroad bonds out of Maine.....	346,303 75
Corporation bonds in Maine.....	45,500 00
Corporation bonds out of Maine.....	7,000 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.....	116,535 21
Loans on stocks and bonds.....	12,318 24
Loans on other collateral (personal).....	200 00
Real estate foreclosure.....	1,822 00
Premium account	10,497 32
Expense account	616 59
Cash on deposit.....	7,189 67
Cash on hand.....	856 47
	\$722,157 25

Dividends are paid in January and July.

Examinations are made by trustees in April annually.

Deposits draw interest from first of each month.

Treasurer's bond renewed February, 1903; amount, \$20,000.

KINGFIELD SAVINGS BANK—KINGFIELD.

October 31, 1903.

A. G. WINTER, President.

H. S. WING, Treasurer.

TRUSTEES—A. G. Winter, H. S. Wing, C. O. Wilkins, E. E. Jenkins,
S. J. Wyman.

Organized May 28, 1895.

LIABILITIES.

Deposits	\$52,646 37
Reserve fund	850 00
Profits	877 13
	\$54,373 50

RESOURCES.

Public funds in Maine.....	\$1,000 00
Railroad bonds in Maine.....	3,000 00
Corporation bonds in Maine.....	3,000 00
National bank stock in Maine.....	1,350 00
Loans on mortgages of real estate.....	24,690 00
Loans on stocks and bonds.....	3,500 00
Loans on other collateral (personal).....	13,316 00
Furniture account, (safes, etc.).....	500 00
Premium account.....	540 00
Cash on deposit.....	2,796 89
Cash on hand.....	680 61
	\$54,373 50

Dividends are paid in April and October.

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

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

Treasurer's bond renewed April 16, 1903; amount, \$10,000.

MACHIAS SAVINGS BANK—MACHIAS.

October 31, 1903.

GEORGE W. DRISKO, President. GEORGE F. CARY, Treasurer.

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

Organized April 30, 1869.

 LIABILITIES.

Deposits	\$781,330 97
Reserve fund.....	39,390 83
Profits	11,230 47
	<hr/>
	\$831,952 27

 RESOURCES.

Public funds in Maine.....	\$69,046 80
Public funds out of Maine.....	319,000 00
Railroad bonds in Maine.....	40,000 00
Railroad bonds out of Maine.....	204,050 00
Corporation bonds in Maine.....	88,500 00
Railroad stock in Maine.....	10,000 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	38,250 00
Loans on mortgages of real estate.....	27,018 85
Loans on stocks and bonds.....	500 00
Loans on other collateral (personal).....	2,050 00
Loans to municipalities.....	4,913 47
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Premium account.....	536 50
Cash on deposit.....	13,095 23
Cash on hand.....	4,141 42
	<hr/>
	\$831,952 27

Dividends are paid in January and July.

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 31, 1903.

EBEN COREY, President.

ALPHEUS G. ROGERS, Treasurer.

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

Organized June 4, 1859.

 LIABILITIES.

Deposits	\$9,438,297 44
Reserve fund.....	800,000 00
Profits	137,578 88
Interest	205,207 97
	<hr/>
	\$10,581,084 29

 RESOURCES.

Public funds in Maine.....	\$100,000 00
Public funds out of Maine.....	900,200 00
Railroad bonds in Maine.....	498,750 00
Railroad bonds out of Maine.....	7,999,498 25
Corporation bonds in Maine.....	708,545 00
Corporation stock in Maine.....	21,675 00
Other bank stock in Maine.....	7,200 00
Loans on mortgages of real estate.....	225,569 96
Loans on stocks and bonds.....	39,482 37
Loans to corporations.....	2,200 00
Real estate investment.....	5,000 00
Expense account.....	6,844 27
Cash on deposit.....	52,327 85
Cash on hand.....	13,791 59
	<hr/>
	\$10,581,084 29

Dividends are paid in January and July.

Examinations are made by trustees in May, securities and bookkeeping monthly.

Deposits draw interest from first of each month, i. e. \$100 or less.

Treasurer's bond renewed August 1, 1903; amount, \$20,000.

MECHANICS' SAVINGS BANK—AUBURN.

October 31, 1903.

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, John N. Packard, H. L. Irish, O. H. Olfene.

Organized February 25, 1875.

LIABILITIES.

Deposits	\$514,705 01
Reserve fund	30,000 00
Profits	10,860 82
Bills payable.....	40,000 00
	\$595,565 83

RESOURCES.

Public funds in Maine.....	\$11,000 00
Public funds out of Maine.....	35,100 00
Railroad bonds in Maine.....	35,750 00
Railroad bonds out of Maine.....	95,855 00
Corporation bonds in Maine.....	24,950 00
Corporation bonds out of Maine.....	24,200 00
Corporation stock in Maine.....	3,600 00
National bank stock in Maine.....	116,600 00
Other bank stock in Maine.....	2,500 00
Loans on mortgages of real estate.....	132,510 00
Loans on stocks and bonds.....	9,915 00
Loans on other collateral (personal).....	8,045 00
Loans to corporations.....	36,150 00
Real estate investment.....	40,000 00
Real estate foreclosure.....	5,893 12
Premium account.....	5,155 15
Cash on deposit.....	7,540 54
Cash on hand.....	802 02
	\$595,565 83

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed March 1, 1903; amount, \$10,000.

NORWAY SAVINGS BANK--NORWAY.

October 31, 1903.

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, H. F. Andrews.

Organized March 16, 1866.

LIABILITIES.

Deposits	\$344,398 26
Reserve fund	2,500 00
Profits	6,742 27
	\$353,640 53

RESOURCES.

Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	36,500 00
Railroad bonds out of Maine.....	115,798 75
Corporation bonds in Maine.....	32,398 50
Railroad stock in Maine.....	5,027 50
Corporation stock in Maine.....	4,800 00
National bank stock in Maine.....	42,200 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	74,385 11
Loans on stocks and bonds.....	4,844 02
Loans on other collateral (personal).....	3,403 08
Loans on names alone.....	446 21
Loans to corporations.....	304 00
Real estate investment.....	6,200 00
Real estate foreclosure.....	1,800 00
Furniture account, (safes, etc.,).....	1,500 00
Premium account.....	8,184 88
Expense account.....	13 65
Cash on deposit.....	8,747 10
Cash on hand.....	1,087 73
	\$353,640 53

Dividends are paid in May and November.

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, 1903; amount, \$10,000.

PENOBSCOT SAVINGS BANK—BANGOR.

October 31, 1903.

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	\$2,468,692 68
Reserve fund.....	84,602 75
Profits	24,534 78
	<hr/>
	\$2,577,830 21

 RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	372,000 00
Public funds out of Maine.....	306,200 00
Railroad bonds in Maine.....	477,000 00
Railroad bonds out of Maine.....	439,483 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.....	41,400 00
Loans on mortgages of real estate.....	316,810 62
Loans on stocks and bonds.....	309,364 31
Loans on other collateral (personal).....	550 00
Loans to municipalities.....	333 34
Loans to corporations.....	1,000 00
Premium account.....	3,308 41
Expense account.....	389 75
Cash on deposit.....	40,613 58
Cash on hand.....	4,027 20
	<hr/>
	\$2,577,830 21

Dividends are paid in April and October.

Examinations are made by trustees in April.

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

Treasurer's bond renewed January 14, 1903; amount, \$20,000.

PEOPLE'S SAVINGS BANK—LEWISTON.

October 31, 1903.

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	\$1,414,225 40
Reserve fund.....	54,808 00
Profits	1,821 93
	\$1,470,855 33
RESOURCES.	
United States bonds.....	\$700 00
Public funds in Maine.....	83,000 00
Public funds out of Maine.....	192,000 00
Railroad bonds in Maine.....	208,032 50
Railroad bonds out of Maine.....	208,088 75
Corporation bonds in Maine.....	73,787 50
Railroad stock in Maine.....	500 00
Railroad stock out of Maine.....	2,400 00
Corporation stock in Maine.....	7,800 00
Corporation stock out of Maine.....	2,972 90
National bank stock in Maine.....	82,000 00
Other bank stock in Maine.....	250 00
Loans on mortgages of real estate.....	335,321 46
Loans on stocks and bonds.....	54,813 12
Loans on other collateral (personal).....	5,000 00
Loans on names alone.....	300 00
Loans to municipalities.....	40,000 00
Loans to corporations.....	87,500 00
Real estate investment.....	13,900 00
Real estate foreclosure.....	2,917 64
Furniture account, (safes, etc.).....	4,000 00
Premium account.....	50,556 09
Expense account.....	139 13
Cash on deposit.....	11,641 38
Cash on hand.....	3,234 86
	\$1,470,855 33

Dividends are paid in April and October.

Examinations are made by trustees in March and September.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 1, 1903; amount, \$20,000.

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

October 31, 1903.

DAVID T. PERCY, President.

O. C. ROGERS, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, Thos. P. Gibbons, D.
Howard Spear, C. O. Carter, F. C. Cox, H. D. Maxwell.

Organized February 21, 1868.

 LIABILITIES.

Deposits	\$764,287 95
Reserve fund.....	9,500 00
Profits	18,788 07
	<hr/>
	\$792,576 02

 RESOURCES.

United States bonds.....	\$3,500 00
Public funds in Maine.....	15,093 50
Public funds out of Maine.....	42,275 87
Railroad bonds in Maine.....	68,693 75
Railroad bonds out of Maine.....	301,199 00
Corporation bonds in Maine.....	44,500 00
Corporation bonds out of Maine.....	39,250 00
Railroad stock out of Maine.....	6,250 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	15,200 00
Other bank stock in Maine.....	5,500 00
Safe deposit department.....	5,000 00
Loans on mortgages of real estate.....	130,751 86
Loans on stocks and bonds.....	43,895 27
Loans on other collateral (personal).....	18,162 50
Loans to corporations.....	1,775 00
Real estate investment.....	20,881 85
Furniture account, (safes, etc.).....	4,500 00
Premium account.....	15,660 50
Cash on deposit.....	5,209 34
Cash on hand.....	3,777 58
	<hr/>
	\$792,576 02

Dividends are paid in January and July.

Examinations are made by trustees in May and November.

Deposits draw interest from first of each month.

Treasurer's bond renewed January 15, 1903; amount, \$10,000.

PHILLIPS SAVINGS BANK—PHILLIPS.

October 31, 1903.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—George A. French, Frank H. Wilbur, Fremont Scamman,
Albert M. Greenwood, Arthur W. McLeary.

Organized March 29, 1871.

LIABILITIES.

Deposits	\$167,683 26
Reserve fund.....	7,000 00
Profits	3,579 16
	<hr/>
	\$178,262 42

RESOURCES.

Public funds in Maine.....	\$6,746 93
Public funds out of Maine.....	5,000 00
Railroad bonds in Maine.....	24,875 00
Railroad bonds out of Maine.....	12,000 00
Corporation bonds in Maine.....	20,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	16,000 00
Other bank stock in Maine.....	5,250 00
Loans on mortgages of real estate.....	32,947 54
Loans on stocks and bonds.....	31,746 25
Loans on other collateral (personal).....	4,960 00
Loans to municipalities.....	2,000 00
Furniture account, (safes, etc.).....	200 00
Cash on deposit.....	8,917 15
Cash on hand.....	2,619 55
	<hr/>
	\$178,262 42

Dividends are paid in May and November.

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

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

Treasurer's bond renewed September 18, 1900; amount, \$10,000.

PISCATAQUIS SAVINGS BANK—DOVER.

October 31, 1903.

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	\$779,706 57
Reserve fund.....	18,372 00
Profits	19,702 89
	<hr/>
	\$817,781 46

RESOURCES.

Public funds in Maine.....	\$47,000 00
Public funds out of Maine.....	141,000 00
Railroad bonds in Maine.....	45,985 00
Railroad bonds out of Maine.....	239,726 25
Corporation bonds in Maine.....	63,470 00
Corporation bonds out of Maine.....	10,000 00
Corporation stock in Maine.....	1,250 00
National bank stock in Maine.....	30,840 00
Other bank stock in Maine.....	5,250 00
Loans on mortgages of real estate.....	114,137 35
Loans on stocks and bonds.....	26,200 00
Loans on other collateral (personal).....	12,362 88
Loans to municipalities.....	17,931 46
Real estate investment.....	11,335 54
Real estate foreclosure.....	315 00
Premium account.....	18,016 12
Expense account.....	1,914 84
Cash on deposit.....	28,358 94
Cash on hand.....	2,688 08
	<hr/>
	\$817,781 46

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed May 16, 1903; amount, \$10,000.

PORTLAND SAVINGS BANK—PORTLAND.

October 31, 1903.

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, Edward A. Noyes.

Organized April 18, 1852.

LIABILITIES.

Deposits	\$10,455,728 08
Reserve fund.....	771,400 00
Profits	227,217 54
	\$11,454,345 62

RESOURCES.

United States bonds.....	\$250,000 00
Public funds in Maine.....	261,800 00
Public funds out of Maine.....	2,420,750 00
Railroad bonds in Maine.....	964,000 00
Railroad bonds out of Maine.....	3,789,527 50
Corporation bonds in Maine.....	1,074,775 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	27,400 00
National bank stock in Maine.....	96,614 00
Loans on mortgages of real estate.....	1,152,985 27
Loans on stocks and bonds.....	502,351 77
Loans on other collateral (personal).....	3,500 00
Loans to corporations.....	427,901 56
Real estate investment.....	55,075 33
Real estate foreclosure.....	112,946 09
Expense account.....	11,440 69
Cash on deposit.....	172,214 50
Cash on hand.....	23,763 91
	\$11,454,345 62

Dividends are paid in May and November.

Examinations are made by trustees in January.

Deposits draw interest from first of each month.

Treasurer's bond renewed October, 1903; amount \$20,000.

ROCKLAND SAVINGS BANK—ROCKLAND.

October 31, 1903.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—E. H. Lawry, E. R. Spear, John Lovejoy, E. A. Burpee,
G. M. Brainerd, N. F. Cobb, E. D. Spear.

Organized May, 1868.

 LIABILITIES.

Deposits	\$1,856,092 00
Reserve fund.....	47,628 40
Profits	41,762 98
	<hr/>
	\$1,945,483 38

 RESOURCES.

Public funds in Maine.....	\$2,695 00
Public funds out of Maine.....	578,000 00
Railroad bonds in Maine.....	129,750 00
Railroad bonds out of Maine.....	604,334 35
Corporation bonds in Maine.....	94,450 00
Corporation bonds out of Maine.....	5,370 00
Railroad stock in Maine.....	2,350 00
Railroad stock out of Maine.....	15,300 00
Corporation stock in Maine.....	1,200 00
National bank stock in Maine.....	55,750 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	85,772 48
Loans on stocks and bonds.....	257,632 72
Loans on other collateral (personal).....	6,325 00
Loans to corporations.....	15,000 00
Real estate investment.....	9,000 00
Furniture account, (safes, etc.).....	4,000 00
Premium account.....	27,976 89
Cash on deposit.....	30,464 76
Cash on hand.....	15,112 18
	<hr/>
	\$1,945,483 38

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

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

Treasurer's bond renewed September 15, 1903; amount, \$15,000.

SACO SAVINGS BANK—SACO.

October 31, 1903.

LUTHER R. MOORE, President.

FRANK W. NUTTER, Treasurer.

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

Organized November 27, 1869.

LIABILITIES.

Deposits	\$1,285,666 33
Reserve fund.....	22,810 00
Profits	41,217 71
Rents	130 24
	<hr/>
	\$1,349,824 28

RESOURCES.

Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	45,500 00
Railroad bonds in Maine.....	75,950 00
Railroad bonds out of Maine.....	486,032 50
Corporation bonds in Maine.....	35,000 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	13,966 73
Corporation stock in Maine.....	31,850 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	48,730 00
National bank stock out of Maine.....	411 00
Loans on mortgages of real estate.....	473,059 61
Loans on stocks and bonds.....	39,230 83
Loans to municipalities.....	7,000 00
Real estate foreclosure.....	6,046 32
Premium account.....	12,870 00
Expense account.....	766 66
Cash on deposit.....	13,954 18
Cash on hand.....	3,706 45
	<hr/>
	\$1,349,824 28

Dividends are paid in January and July.

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 31, 1903.

ENOCH LOWELL, President.

M. H. KELLEY, Treasurer.

TRUSTEES—Lucius L. Milliken, Sumner C. Parcher, Chas. H. Sawyer,
Harry P. Garland, Melville H. Kelley, Jasper D. Cochrane, Enoch Lowell.

Organized March 29, 1827.

LIABILITIES.

Deposits	\$3,395,630 47
Reserve fund.....	145,576 89
Profits	196,934 90
	<hr/>
	\$3,738,142 26

RESOURCES.

Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	280,000 00
Railroad bonds in Maine.....	154,355 00
Railroad bonds out of Maine.....	1,583,570 84
Corporation bonds in Maine.....	169,800 00
Corporation bonds out of Maine.....	60,733 87
Railroad stock in Maine.....	262,924 62
Railroad stock out of Maine.....	183,150 00
Corporation stock in Maine.....	115,330 00
National bank stock in Maine.....	58,255 00
National bank stock out of Maine.....	8,725 00
Loans on mortgages of real estate.....	511,316 66
Loans on stocks and bonds.....	232,844 48
Loans on other collateral (personal).....	6,045 00
Loans to corporations.....	31,000 00
Real estate investment.....	15,722 29
Cash on deposit.....	30,407 64
Cash on hand.....	3,961 86
	<hr/>
	\$3,738,142 25

Dividends are paid in January and July.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed yearly: amount \$20,000.

SEARSPORT SAVINGS BANK—SEARSPORT.

October 31, 1903.

FRANK I. PENDLETON, President. A. H. NICHOLS, Treasurer.

TRUSTEES—Frank I. Pendleton, Chas. E. Adams, B. O. Sargent, J. A. Clement, Cyrus True, Andrew M. Ross.

Organized April 1, 1874.

 LIABILITIES.

Deposits	\$148,421 33
Reserve fund.....	8,800 00
Profits	27 35
	<hr/>
	\$157,248 68

 RESOURCES.

Public funds out of Maine.....	\$83,500 00
Railroad bonds in Maine.....	6,000 00
Railroad bonds out of Maine.....	22,729 00
Corporation bonds in Maine.....	9,000 00
Railroad stock out of Maine.....	5,500 00
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	17,800 00
Loans on mortgages of real estate.....	2,249 04
Loans on stocks and bonds.....	1,250 00
Premium account.....	1,150 99
Cash on deposit.....	1,332 06
Cash on hand.....	453 59
	<hr/>
	\$157,248 68

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, May, June, July, November, December.

Treasurer's bond renewed June 20, 1902; amount \$10,000.

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

October 31, 1903.

ALBERT H. WESTON, President. ED. P. PAGE, Treasurer.

TRUSTEES—Albert H. Weston, Levi W. Weston, George N. Page, S. J. Walton, Ed. P. Page.

Organized October 2, 1869.

LIABILITIES.

Deposits	\$1,646,853 02
Reserve fund.....	61,000 00
Profits	20,094 27
	\$1,727,947 29

RESOURCES.

Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	482,500 00
Railroad bonds in Maine.....	278,500 00
Railroad bonds out of Maine.....	431,150 00
Corporation bonds in Maine.....	42,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	13,650 00
National bank stock in Maine.....	75,875 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	248,114 50
Loans on stocks and bonds.....	15,263 80
Loans to municipalities.....	11,496 97
Loans to corporations.....	21,600 00
Real estate foreclosure.....	6,440 61
Premium account.....	12,000 00
Cash on deposit	47,856 41
	\$1,727,947 29

Dividends are paid in January and July.

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 31, 1903.

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	\$431,363 41
Reserve fund.....	16,227 37
Profits	3,556 25
	<hr/>
	\$451,147 03

 RESOURCES.

United States bonds.....	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	73,000 00
Railroad bonds in Maine.....	114,970 00
Railroad bonds out of Maine.....	148,700 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.....	22,680 50
Loans on stocks and bonds.....	900 00
Real estate foreclosure.....	100 00
Cash on deposit.....	2,349 80
Cash on hand.....	145 99
	<hr/>
	\$451,147 03

Dividends are paid in April and October.

Examinations are made by trustees in May.

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

Treasurer's bond renewed July 1, 1894.; amount, \$10,000.

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

October 31, 1903.

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

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

Organized March 6, 1873.

LIABILITIES.

Deposits	\$297,689 55
Reserve fund.....	9,858 50
Special reserve fund.....	2,861 57
Profits	6,377 36
	\$316,786 98

RESOURCES.

Public funds out of Maine.....	\$30,500 00
Railroad bonds in Maine.....	11,350 00
Railroad bonds out of Maine.....	87,655 00
Corporation bonds in Maine.....	36,220 00
Corporation bonds out of Maine.....	500 00
Corporation stock in Maine.....	4,600 00
Corporation stock out of Maine.....	200 00
National bank stock in Maine.....	26,850 00
Other bank stock in Maine.....	2,125 00
Loans on mortgages of real estate.....	70,460 71
Loans on stocks and bonds.....	16,403 60
Loans to municipalities.....	4,000 00
Real estate investment.....	6,870 00
Real estate foreclosure.....	4,450 00
Premium account.....	3,185 00
Expense account.....	722 40
Cash on deposit.....	9,389 38
Cash on hand.....	1,305 89
	\$316,786 98

Dividends are paid in May and November.

Examinations are made by trustees in April and October.

Deposits draw interest from first of month following deposit.

Treasurer's bond renewed April 2, 1903; amount, \$10,000.

THOMASTON SAVINGS BANK—THOMASTON.

October 31, 1903.

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, Edw'd P. Washburn.

Organized March 1, 1870.

LIABILITIES.

Deposits	\$642,711 23
Reserve fund.....	26,150 00
Profits	5,265 87
	\$674,127 10

RESOURCES.

United States bonds.....	\$10,000 00
Public funds in Maine.....	24,000 00
Public funds out of Maine.....	189,000 00
Railroad bonds in Maine.....	34,750 00
Railroad bonds out of Maine.....	265,800 00
Corporation bonds in Maine.....	47,800 00
Railroad stock in Maine.....	1,875 00
Corporation stock in Maine.....	1,350 00
National bank stock in Maine.....	26,965 00
Other bank stock in Maine.....	600 00
Loans on mortgages of real estate.....	30,045 00
Loans on stocks and bonds.....	3,331 50
Loans on other collateral (personal).....	370 00
Loans to municipalities.....	1,500 00
Real estate investment.....	3,600 00
Furniture account, (safes, etc.).....	7,000 00
Premium account.....	18,304 44
Cash on deposit.....	2,546 75
Cash on hand.....	5,289 41
	\$674,127 10

Dividends are paid in March and September.

Examinations are made by trustees in April.

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 SAVINGS BANK—BRUNSWICK.

October 31, 1903.

SAMUEL KNIGHT, President. WALTER D. HATCH, Treasurer.

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

Organized March 27, 1875.

LIABILITIES.

Deposits	\$298,632 01
Reserve fund.....	6,000 00
Profits	3,550 82
	\$308,182 83

RESOURCES.

Public funds out of Maine.....	\$24,000 00
Railroad bonds in Maine.....	11,300 00
Railroad bonds out of Maine.....	91,307 50
Corporation bonds in Maine.....	23,000 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.....	85,664 34
Loans on stocks and bonds.....	11,370 79
Loans on other collateral (personal).....	375 00
Loans to municipalities.....	7,000 00
Loans to corporations.....	10,000 00
Real estate foreclosure.....	7,426 20
Premium account.....	4,985 41
Expense account.....	28 27
Cash on deposit.....	4,395 32
	\$308,182 83

Dividends are paid in April and October.

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 31, 1903.

PERRY W. RICHARDSON, President. JOHN G. WILSON, Treasurer.

TRUSTEES—P. W. Richardson, H. P. Richardson, John G. Wilson,
Maurice R. Rich.

Organized January 17, 1874.

 LIABILITIES.

Deposits	\$67,474 25
Reserve fund.....	1,864 06
Profits	1,429 24
	\$70,767 55

 RESOURCES.

Railroad bonds in Maine.....	\$8,450 00
Corporation bonds in Maine.....	7,000 00
Loans on mortgages of real estate.....	28,070 31
Loans on other collateral (personal).....	275 00
Loans on names alone.....	150 00
Loans to municipalities.....	5,400 00
Real estate foreclosure.....	100 00
Premium account.....	68 99
Cash on deposit.....	19,773 35
Cash on hand.....	1,479 90
	\$70,767 55

Dividends are paid in February and August.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 4, 1898; amount, \$5,000.

WATERVILLE SAVINGS BANK—WATERVILLE.

October 31, 1903.

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

TRUSTEES—Christian Knauff, Josiah W. Bassett, Geo. K. Boutelle,
Dana P. Foster, Howard C. Morse, John A. Vigue, Chas. E. Duren.

Organized May 4, 1869.

 LIABILITIES.

Deposits	\$1,340,834 00
Reserve fund.....	52,300 00
Profits	38,029 44
	<hr/>
	\$1,431,163 44

 RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	148,500 00
Railroad bonds in Maine.....	68,400 00
Railroad bonds out of Maine.....	311,000 00
Corporation bonds in Maine.....	20,500 00
Corporation bonds out of Maine.....	12,400 00
Railroad stock in Maine.....	10,000 00
Railroad stock out of Maine.....	4,500 00
Corporation stock in Maine.....	8,000 00
National bank stock in Maine.....	80,770 00
Other bank stock in Maine.....	4,050 00
Loans on mortgages of real estate.....	371,231 00
Loans on stocks and bonds.....	142,560 00
Loans on other collateral (personal).....	6,603 00
Loans to municipalities.....	15,000 00
Loans to corporations.....	47,330 00
Real estate investment.....	55,771 00
Real estate foreclosure.....	20,628 50
Furniture account, (safes, etc.).....	4,743 75
Premium account.....	7,980 00
Cash on deposit.....	61,258 68
Cash on hand.....	2,937 51
	<hr/>
	\$1,431,163 44

Dividends are paid in May and November.

Examinations are made by trustees in May.

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

Treasurer's bond renewed July 1, 1903; amount, \$10,000.

WISCASSET SAVINGS BANK—WISCASSET.

October 31, 1903.

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	\$193,006 02
Reserve fund.....	8,071 31
Profits	13,028 88
	\$214,106 21
RESOURCES.	
Public funds out of Maine.....	\$1,000 00
Railroad bonds in Maine.....	34,900 00
Railroad bonds out of Maine.....	83,422 50
Corporation bonds in Maine.....	10,000 00
Railroad stock out of Maine.....	2,760 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.....	33,422 54
Loans on stocks and bonds.....	7,040 50
Loans on other collateral (personal).....	180 00
Loans to municipalities.....	3,000 00
Real estate foreclosure.....	3,225 00
Cash on deposit.....	15,973 88
Cash on hand.....	797 79
	\$214,106 21

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed October 3, 1898; amount, \$30,000.

YORK COUNTY SAVINGS BANK—BIDDEFORD.

October 31, 1903.

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	\$972,669 11
Reserve fund.....	16,800 00
Profits	7,925 43
	<hr/>
	\$997,394 54

RESOURCES.

Public funds in Maine.....	\$500 00
Public funds out of Maine.....	89,000 00
Railroad bonds in Maine.....	43,700 00
Railroad bonds out of Maine.....	226,375 00
Corporation bonds in Maine.....	37,000 00
Corporation bonds out of Maine.....	17,750 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	10,533 72
Corporation stock in Maine.....	14,000 00
National bank stock in Maine.....	72,175 00
National bank stock out of Maine.....	42,575 00
Loans on stocks and bonds.....	\$8,110 00
Loans on mortgages of real estate.....	330,237 11
Real estate foreclosure.....	41,547 89
Furniture account, (safes, etc.).....	1,200 00
Premium account.....	54,000 00
Cash on deposit.....	4,201 68
Cash on hand.....	1,489 14
	<hr/>
	\$997,394 54

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed May 1, 1903; amount, \$20,000.

RETURNS OF TREASURERS

OF

Trust and Banking Companies

UNDER DATE OF

OCTOBER 31, 1903.

AROSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 31, 1903.

C. C. KING, Pres. and Treas. J. P. DONWORTH, Vice-President.

R. F. GARDNER, Secretary.

TRUSTEES—C. C. King, John P. Donworth, Wm. C. Spaulding, Wm. H. Gray, James H. Glenn, Herschel D. Collins, A. W. Spaulding, Simeon L. White, Albion Runnells.

Organized January 2, 1890.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	40,000 00
Undivided profits.....	9,689 70
Demand deposits.....	\$9,307 99
Certificates of deposit.....	39,137 57
Bills payable.....	20,000 00
Re-discounts	7,500 00
	<hr/>
	\$255,635 26

RESOURCES.

Demand and time loans.....	\$151,101 95
Loans on mortgages of real estate.....	39,396 67
Stocks and bonds.....	21,750 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	1,176 09
Cash on deposit.....	26,526 90
Cash on hand.....	12,683 65
	<hr/>
	\$255,635 26

AUGUSTA TRUST COMPANY—AUGUSTA.

October 31, 1903.

J. MANCHESTER HAYNES, Pres. FRANK E. SMITH, Sec'y and Treas.
HIRAM L. PISHON, Assistant Treasurer.

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, John F. Hill,
Geo. E. Macomber, W. H. Cannett, 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, W. Scott Hill, H. E. Bowditch, F. G. Kinsman,
A. W. Whitney, Nathan Weston, T. J. Lynch, F. E. Smith.

Organized January 29, 1894.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	25,000 00
Undivided profits.....	50,907 48
Time deposits.....	2,109,250 15
Demand deposits.....	463,446 68
Certificates of deposit.....	21,350 00
Trust department.....	15,000 00
Unpaid dividends.....	200 00
Treasurer's checks outstanding.....	11,770 35
Due to other banks.....	62,809 43
	<hr/>
	\$2,859,734 09

 RESOURCES.

Demand and time loans.....	\$474,892 74
Loans on mortgages of real estate.....	20,834 74
Loans on collateral.....	976,371 15
Stocks and bonds.....	1,114,907 77
Trust investments.....	15,000 00
Cash on deposit.....	217,282 70
Cash on hand.....	40,444 99
	<hr/>
	\$2,859,734 09

BAR HARBOR BANKING AND TRUST COMPANY
—BAR HARBOR.

October 31, 1903.

L. B. DEASY, President. F. C. LYNAM, Sec'y and Treas.
V. G. WASGATT, Assistant Treasurer.

TRUSTEES—A. P. Wiswell, L. B. Deasy, F. C. Lynam, J. A. Peters, Jr.,
W. H. Davis, Jno. Biddle Porter.

Organized September 15, 1887.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	50,000 00
Undivided profits.....	17,688 62
Demand deposits.....	457,614 63
Certificates of deposit.....	189,830 32
Deposits for coupons.....	314 00
Trust department.....	6,000 00
Unpaid dividends.....	172 00
Treasurer's checks outstanding.....	1,173 97
	\$772,793 54

RESOURCES.

Demand and time loans.....	\$376,557 17
Loans on mortgages of real estate.....	139,794 06
Stocks and bonds.....	88,781 25
Trust investments	6,000 00
Real estate owned.....	4,000 00
Furniture and fixtures.....	4,000 00
Expense account.....	3,015 80
Cash on deposit.....	126,964 73
Cash on hand.....	22,680 53
North East Harbor branch.....	1,000 00
	\$772,793 54

BATH TRUST COMPANY—BATH.

October 31, 1903.

A. H. SHAW, President.

E. W. HYDE, Vice-President.

W. D. MUSSENDEN, Treasurer.

W. B. MUSSENDEN, Asst. Treas.

TRUSTEES—A. H. Shaw, E. W. Hyde, F. B. Nichols, F. E. Southard,
D. H. Spear, J. S. Hyde, L. B. Swett, H. B. Sawyer, C. W. Clifford, D. T.
Dougherty, E. S. Crosby, M. G. Shaw, T. P. Gibbons, F. A. Small, J. L.
Spinney, G. G. Deering, C. A. Coombs, S. R. Percy, C. V. Minott, Jr.

Organized December 1, 1902.

 LIABILITIES.

Capital stock.....	\$100,000 00
Surplus	3,000 00
Undivided profits.....	12,383 23
Time deposits.....	170,356 94
Demand deposits.....	290,753 39
Certificates of deposit.....	19,000 00
Unpaid dividends.....	150 00
Treasurer's checks outstanding.....	2,788 61
Due to other banks.....	833 84
	<hr/>
	\$599,266 01

 RESOURCES.

Demand and time loans.....	\$439,610 00
Loans on mortgages of real estate.....	500 00
Stocks and bonds.....	29,050 00
Real estate owned.....	24,335 71
Furniture and fixtures.....	1,542 64
Interest accrued or uncollected.....	2,964 62
Expense account.....	2,159 67
Cash on deposit.....	64,926 19
Cash on hand.....	31,594 87
Overdrafts	2,356 91
Taxes	225 40
	<hr/>
	\$599,266 01

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 31, 1903.

JOHN CASSIDY, President.
C. D. CROSBY, Treasurer.JAMES ADAMS, Vice-President.
G. B. CANNEY, Secretary.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, Charles C. Emerson, John B. Foster, J. C. Towle, 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, J. F. Singleton, C. D. Crosby, G. B. Canney, R. W. Stewart, I. M. Sargent, C. W. Mullen, H. F. Dowst, H. D. Stewart, J. H. Rice, E. B. Curtis, D. J. Sawyer, H. F. Ross, J. W. Cassidy, W. H. Rollins.

Organized April 9, 1887.

LIABILITIES.

Capital stock.....	\$172,000 00
Surplus	100,000 00
Undivided profits.....	156,108 01
Time deposits.....	1,559,394 33
Demand deposits.....	969,230 33
Certificates of deposit.....	80,065 29
Deposits for coupons.....	758 03
Certified checks outstanding.....	21 00
Due to other banks.....	10,542 00
Guaranteed mortgages.....	68,686 00
Guaranteed mortgages prepaid.....	100 00
	<hr/>
	\$3,116,905 09

RESOURCES.

Demand and time loans.....	\$1,737,775 70
Loans on mortgages of real estate.....	504,537 28
Stocks and bonds.....	580,222 37
Real estate owned.....	48,944 78
Furniture and fixtures.....	4,507 13
Interest paid.....	1,024 79
Expense account.....	1,795 12
Cash on deposit.....	166,553 23
Cash on hand.....	71,544 69
	<hr/>
	\$3,116,905 09

FORT KENT TRUST COMPANY—FORT KENT.

October 31, 1903.

JOHN A. NADEAU, Pres. and Treas. GEO. V. CUNLIFFE, V. Pres.
 B. A. HENNEBERRY, Secretary.

TRUSTEES—John A. Nadeau, Geo. V. Cunliffe, Parker P. Burleigh,
 Cyrus H. Dickey, John P. Donworth, Thomas H. Phair, E. R. Michaud.

Organized March 27, 1903.

 LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits.....	1,246 20
Demand deposits.....	30,171 63
Certificates of deposit.....	563 22
Cashier's checks outstanding.....	52 00
	<hr/>
	\$82,033 05

 RESOURCES.

Demand and time loans.....	\$41,537 50
Loans on mortgages of real estate.....	5,172 22
Expense account.....	903 71
Due from other banks.....	2,380 52
Cash on deposit.....	20,127 19
Cash on hand.....	2,911 91
Building fund.....	9,000 00
	<hr/>
	\$82,033 05

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

October 31, 1903.

GEORGE H. EATON, President. GEO. A. CURRAN, Vice-President.
F. V. LEE, Treasurer.

TRUSTEES—Geo. H. Eaton, Geo. A. Curran, Geo. R. Gardner, J. Murray Hill, Frank N. Beckett, J. G. Harrington, Brono Kalish.

Organized September 19, 1903.

LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits.....	1,891 71
Time deposits	8,556 18
Demand deposits.....	47,608 16
	<hr/>
	\$108,056 05

RESOURCES.

Demand and time loans.....	\$87,920 36
Furniture and fixtures.....	150 00
Expense account.....	678 39
Cash on deposit.....	11,303 04
Cash on hand.....	7,577 02
Overdrafts	427 24
	<hr/>
	\$108,056 05

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

October 31, 1903.

HARRY STETSON, President. F. M. DREW, Vice-President.
R. E. ATTWOOD, Treasurer.

TRUSTEES—Harry Stetson, R. E. Attwood, W. T. Haines, J. D. Clifford, Cass Spear, H. W. Oakes, F. M. Drew, W. E. Cloutier, Geo. W. Curtis, H. E. Coolidge, R. P. Kelley.

Organized July 14, 1897.

LIABILITIES.

Capital stock.....	\$75,000 00
Surplus	1,000 00
Undivided profits.....	9,412 27
Time deposits.....	261,994 39
Demand deposits.....	89,102 93
Certificates of deposit.....	14,800 00
Deposits for coupons.....	37 50
Treasurer's checks outstanding.....	187 61
Discount account.....	1,050 00
	<hr/>
	\$452,584 70

RESOURCES.

Demand and time loans.....	\$293,428 18
Stocks and bonds.....	69,000 00
Building, vaults, furniture and fixtures.....	50,750 00
Expense account.....	2,107 79
Cash on deposit.....	16,432 66
Cash on hand.....	18,829 82
Premium account.....	2,036 25
	<hr/>
	\$452,584 70

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS

October 31, 1903.

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	20,000 00
Undivided profits.....	6,680 47
Time deposits.....	285,777 78
Demand deposits.....	105,558 59
Certificates of deposit.....	44,790 71
Unpaid dividends.....	4 20
	<hr/>
	\$512,811 75

RESOURCES.

Demand and time loans.....	\$153,418 67
Loans on mortgages of real estate.....	148,291 45
Loans to municipalities.....	9,601 75
Stocks and bonds.....	169,746 00
Furniture and fixtures.....	6,400 00
Expense account.....	1,313 54
Cash on deposit.....	9,997 40
Cash on hand.....	14,042 94
	<hr/>
	\$512,811 75

MACHIAS BANKING COMPANY—MACHIAS.

October 31, 1903.

GEORGE F. CARY, President. P. H. LONGFELLOW, Vice-President.
EDWARD E. TALBOT, Treasurer.

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

Organized June 22, 1901.

LIABILITIES.

Capital stock.....	\$25,000 00
Surplus	3,200 00
Undivided profits.....	3,483 83
Time deposits.....	9,512 55
Demand deposits	102,645 46
	\$143,841 84

RESOURCES.

Demand and time loans.....	\$57,320 24
Stocks and bonds.....	61,530 27
Cash on deposit.....	19,790 73
Cash on hand.....	5,200 60
	\$143,841 84

MAINE TRUST AND BANKING COMPANY—GARDINER.

October 31, 1903.

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, P. H. Winslow, W. T. Hall, W. E. Maxcy.

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	30,000 00
Undivided profits	39,798 36
Time deposits	222,855 22
Demand deposits	323,422 27
Certificates of deposit.....	95,450 00
Trust department	61,892 95
Treasurer's checks outstanding.....	204 00
Bills payable	50,000 00
	<hr/>
	\$923,622 80

 RESOURCES.

Demand and time loans.....	\$180,551 19
Loans on mortgages of real estate.....	83,010 51
Stocks and bonds.....	557,472 91
Trust investments.....	61,892 95
Furniture and fixtures.....	3,000 00
Expense account	3,267 98
Cash on deposit.....	23,183 94
Cash on hand.....	10,763 32
Coupons	480 00
	<hr/>
	\$923,622 80

MERCANTILE TRUST COMPANY—PORTLAND.

October 31, 1903.

HENRY P. COX, President. EDWARD B. WINSLOW, Vice-President.
 JAMES F. HAWKES, Vice-President. HUTSON B. SAUNDERS, Treas.

TRUSTEES—Seth L. Larrabee, W. H. Milliken, Frederick N. Dow,
 James F. Hawkes, Thomas P. Shaw, Seth C. Gordon, Edward B. Winslow,
 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, Lyman M. Cousens, Chester H. Pease.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	51,298 92
Time deposits	167,000 47
Demand deposits	502,622 18
Demand certificates of deposit.....	73,237 72
Deposits for coupons.....	617 50
Trust department	6,500 00
Treasurer's checks outstanding.....	25 00
Bills payable	50,000 00
	<hr/>
	\$976,301 79

 RESOURCES.

Demand and time loans.....	\$444,669 13
Loans on mortgages of real estate.....	54,669 00
Stocks and bonds.....	402,315 70
Trust investments.....	6,500 00
Furniture and fixtures.....	3,000 00
Expense account	2,881 75
Cash on deposit.....	38,884 48
Cash on hand.....	23,381 73
	<hr/>
	\$976,301 79

MERCHANTS' TRUST AND BANKING COMPANY
—PRESQUE ISLE.

October 31, 1903.

FRED BARKER, President. C. D. DeWITT, Vice-President.
W. R. PIPES, Secretary. GEORGE BARKER, Treasurer.

TRUSTEES—Fred Barker, W. R. Pipes, A. R. Gould, W. B. Gould, C. D. DeWitt, A. M. Smith, F. H. Blake, W. P. Bridgham, S. W. Boone, R. H. McDonald, R. J. Smith.

Organized June 27, 1891.

LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	5,000 00
Undivided profits	8,454 26
Time deposits	29,459 25
Demand deposits	26,035 38
Unpaid dividends	6 00
	<hr/>
	\$118,954 89

RESOURCES.

Demand and time loans.....	\$85,919 33
Loans on mortgages of real estate.....	6,206 13
Stocks and bonds.....	1,900 00
Real estate owned.....	3,794 66
Expense account	1,739 12
Cash on deposit.....	18,018 34
Cash on hand.....	1,377 31
	<hr/>
	\$118,954 89

MERRILL TRUST COMPANY—BANGOR.

October 31, 1903.

EDWIN G. MERRILL, President.

W. B. HASSARD, Treasurer.

DIRECTORS—F. H. Appleton, E. R. Burpee, H. C. Chapman, M. S. Clifford, T. U. Coe, H. F. Dowst, Wm. Engel, John R. Graham, E. G. Merrill, E. B. Sanger, B. B. Thatcher, Wilson D. Wing.

Organized April 9, 1903.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	11,738 68
Demand deposits	285,248 11
Certificates of deposit.....	914 90
Certified checks	300 00
	<hr/>
	\$423,201 69

 RESOURCES.

Demand and time loans.....	\$223,652 40
Stocks and bonds.....	83,631 10
Furniture and fixtures.....	25,000 00
Expense account	5,313 28
Cash on deposit.....	58,879 99
Cash on hand.....	24,288 12
Overdrafts, etc.	2,436 80
	<hr/>
	\$423,201 69

PEOPLE'S TRUST COMPANY—FARMINGTON.

October 31, 1903.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

TRUSTEES—Geo. W. Wheeler, Geo. M. Currier, E. T. Smith, Chas. H. Pierce, H. H. Rice.

Organized September 5, 1885.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	1,400 00
Undivided profits.....	12,612 51
Demand deposits	114,880 29
Demand deposits subject to tax.....	166,885 13
Trust department.....	7,000 00
Unpaid dividends	364 00
Due to other banks and bankers.....	3,344 98
	<hr/>
	\$356,486 91

 RESOURCES.

Demand and time loans.....	\$43,658 38
Loans on mortgages of real estate.....	120,519 74
Stocks and bonds.....	102,180 10
Trust investments	7,000 00
Real estate owned.....	68,784 40
Furniture and fixtures.....	1,194 20
Expense account	325 84
Cash on deposit.....	10,998 53
Cash on hand.....	1,471 35
Taxes paid	354 37
	<hr/>
	\$356,486 91

PITTSFIELD TRUST COMPANY—PITTSFIELD,

October 31, 1903.

J. M. CHALMERS, President.
G. H. MORSE, Secretary.

C. E. VICKERY, Vice-President.
W. L. PUSHOR, Treasurer.

TRUSTEES—F. S. Bagley, G. M. Barrows, W. A. Blaisdell, J. M. Chalmers, L. W. Coons, M. T. Dodge, T. E. Getchell, A. W. Knowlton, C. A. Moulton, G. H. Morse, E. E. McCauslin, L. Parks, R. H. Reed, D. J. Sawyer, C. D. Shaw, I. A. Sutherland, A. A. Shaw, F. R. Smith, E. D. Smith, C. E. Vickery, E. I. White, S. P. Felker, M. Bigelow, E. M. Sawyer, O. W. Look, J. A. Beal, G. N. Rogers.

Organized April 13, 1903.

 LIABILITIES.

Capital stock.....	\$50,000 00
Undivided profits	859 06
Time deposits	26,153 80
Demand deposits	31,440 46
	<hr/>
	\$108,453 32

 RESOURCES.

Demand and time loans.....	\$77,344 89
Loans on mortgages of real estate.....	2,305 45
Stocks and bonds.....	10,000 00
Furniture and fixtures.....	2,262 23
Cash on deposit.....	4,486 54
Cash on hand.....	12,054 21
	<hr/>
	\$108,453 32

PORTLAND TRUST COMPANY—PORTLAND.

October 31, 1903.

H. BUTLER, President. WALTER G. DAVIS, Vice-President.
 ARTHUR K. HUNT, Vice-President. G. H. RICHARDSON, Treasurer.
 JOSHUA C. LIBBY, Ass't Treasurer.

TRUSTEES—Harry Butler, Charles F. Libby, Wm. W. Brown, David
 W. Snow, George E. Runyan, Sidney W. Thaxter, Franklin R. Barrett,
 Fred'k Robie, A. H. Walker, Charles O. Bancroft, Walter G. Davis, Geo.
 F. Evans, C. L. Baxter, Arthur K. Hunt, Geo. H. Richardson.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$250,000 00
Surplus	400,000 00
Undivided profits	29,122 18
Demand deposits.....	2,345,776 66
Time certificates of deposit.....	34,798 22
Deposits for coupons.....	26,090 50
Trust department	75,559 25
Bills payable	16,600 00
Sinking funds	742,815 39
Renewal fund	4,492 78
	<hr/>
	\$3,925,254 98

 RESOURCES.

Demand and time loans.....	\$1,383,874 59
Stocks and bonds.....	1,351,200 00
Trust investments	75,559 25
Furniture and fixtures.....	100 00
Expense account.....	2,767 62
Cash on deposit.....	318,336 13
Cash on hand.....	54,169 43
Sinking funds investments.....	734,922 76
Renewal fund investments.....	4,157 00
Non-resident taxes paid.....	168 20
	<hr/>
	\$3,925,254 98

ROCKLAND TRUST COMPANY—ROCKLAND.

October 31, 1903.

————— President. E. A. BUTLER, Vice-President.
C. M. KALLOCH, Secretary.

TRUSTEES—Wm. T. Cobb, G. L. Farrand, C. H. Berry, E. A. Butler, J. D. May, F. C. Knight, E. K. Glover, H. G. Tibbetts, C. E. Littlefield, S. A. Burpee, I. C. Gay, W. T. White, F. E. Richards, H. L. Shepherd.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	18,804 75
Time deposits	121,051 17
Demand deposits	103,539 21
Certificates of deposit.....	900 00
Unpaid dividends.....	65 84
Due to other banks.....	874 28
Unredeemed stamps, time deposits.....	101 25
	<hr/>
	\$370,336 50

 RESOURCES.

Demand and time loans.....	\$192,108 94
Stocks and bonds.....	113,097 50
Furniture and fixtures.....	500 00
Cash on deposit.....	48,816 37
Cash on hand.....	11,803 95
Overdrafts	9 74
Vault and safe deposit boxes.....	4,000 00
	<hr/>
	\$370,336 50

RUMFORD FALLS TRUST COMPANY--RUMFORD FALLS.

October 31, 1903.

GEO. D. BISBEE, President. WALDO PETTENGILL, Vice-President.

ELISHA PRATT, Treasurer. LEWIS M. IRISH, Ass't 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	50,000 00
Undivided profits	18,805 07
Time deposits	529,325 10
Demand deposits	193,464 71
Certificates of deposit.....	2,200 00
Deposits for coupons.....	1,900 00
Treasurer's checks outstanding.....	983 13
Due to other banks.....	40,246 05
	<hr/>
	\$886,924 06

 RESOURCES.

Demand and time loans.....	\$291,205 50
Loans on mortgages of real estate.....	166,337 47
Stocks and bonds.....	357,270 40
Real estate owned.....	15,000 00
Furniture and fixtures.....	1,000 00
Expense account	1,894 19
Due from other banks.....	438 72
Cash on deposit.....	36,724 39
Cash on hand.....	17,053 39
	<hr/>
	\$886,924 06

SECURITY TRUST COMPANY—ROCKLAND.

October 31, 1903.

G. W. BERRY, President.

J. C. PERRY, Treasurer.

TRUSTEES—John F. Hill, H. Irvin Hix, D. M. Murphy, Sidney M. Bird, Nelson B. Cobb, George W. Berry, Edward P. Ricker, Wm. O. Vinal, C. Doherty, Jarvis C. Perry, J. W. Hupper, C. S. Staples, W. O. Fuller, Jr., T. E. Libby, M. S. Bird, Wm. T. Cobb, Benj. C. Perry, Wm. A. Walker.

Organized August 13, 1903.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	12,500 00
Undivided profits	3,544 61
Time deposits	77,467 22
Demand deposits	107,823 48
Treasurer's checks outstanding.....	1,550 00
Due to other banks.....	12,630 07
Dividends, Limerock National Bank.....	317 80
	<hr/>
	\$265,833 18

 RESOURCES.

Demand and time loans.....	\$165,674 45
Stocks and bonds.....	22,920 00
Real estate owned.....	2,700 00
Furniture and fixtures.....	6,755 28
Expense account	719 29
Cash on deposit.....	41,898 66
Cash on hand.....	25,165 50
	<hr/>
	\$265,833 18

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

October 31, 1903.

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

DIRECTORS—Fred E. Richards, 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, J. H. Drummond, Jr.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	55,000 00
Undivided profits	56,746 69
Demand deposits	130,761 67
Certificates of deposit.....	54,596 71
Deposits for coupons.....	26,817 25
Trust department	58,124 89
Bills payable	65,000 00
Bond subscription	178,927 25
	\$875,974 46

RESOURCES.

Demand and time loans.....	\$121,722 08
Loans on mortgages of real estate.....	11,400 00
Stocks and bonds.....	647,536 31
Trust investments	51,965 00
Real estate owned.....	15,078 37
Interest accrued	9,726 23
Cash on deposit.....	17,737 07
Cash on hand.....	809 40
	\$875,974 46

WESTBROOK TRUST COMPANY—WESTBROOK.

October 31, 1903.

RUSSELL D. WOODMAN, President. JOHN C. SCATES, Vice-Pres.
WILLIAM M. LAMB, Secretary and Treasurer.

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

Organized February 23, 1889.

 LIABILITIES.

Capital stock.....	\$50,000 00
Surplus	10,300 00
Undivided profits	4,499 30
Demand deposits	421,949 27
Certificates of deposit.....	7,517 46
Due to other banks.....	1,423 78
	<hr/>
	\$495,689 81

 RESOURCES.

Demand and time loans.....	\$171,782 18
Loans on mortgages of real estate.....	62,229 56
Stocks and bonds.....	167,639 75
Real estate owned.....	20,107 89
Furniture and fixtures.....	2,000 00
Cash on deposit.....	47,319 42
Cash on hand.....	24,611 01
	<hr/>
	\$495,689 81

RETURNS OF SECRETARIES

OF

Loan and Building Associations.

UNDER DATE OF

OCTOBER 31, 1903.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

October 31, 1903.

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

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

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital.....	\$72,591 66
Advance payments.....	17,593 31
Guaranty fund	3,405 76
Profits	144 58
Interest	469 71
Fines	5 98
Membership fees.....	25 75
Rents, real estate.....	72 00
	<hr/>
	\$94,308 75

 RESOURCES.

Loans on mortgages of real estate.....	\$74,834 80
Loans on shares.....	3,475 00
Real estate by foreclosure.....	14,168 33
Furniture and fixtures.....	217 75
Permanent expense	2 00
Temporary expense	168 86
Cash on hand and on deposit.....	1,442 01
	<hr/>
	\$94,308 75

Number of shareholders.....	183
Number of borrowers.....	70
Number of shares outstanding.....	1,181½
Number of shares pledged for loans.....	488½
Number of loans.....	86
Rate of interest allowed on advance payments.....	3½%
Rate of dividend the past year.....	4¾%
Amount of dividend.....	\$3,440 55
Rate of interest charged on loans.....	6%
No premium charged on loans.	

AUGUSTA LOAN AND BUILDING ASSOCIATION
—AUGUSTA.

October 31, 1903.

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

Organized June 27, 1887.

LIABILITIES.

Accumulated capital	\$161,415 67
Advance payments	187 00
Guaranty fund	5,196 03
Profits	14,200 71
Interest	2,081 47
Lines	56 61
Transfer fees	1 00
Withdrawal fees	94 70
Rents	12 00
Bills payable	2,000 00
	\$185,245 19

RESOURCES.

Loans on mortgages of real estate.....	\$180,370 00
Loans on shares.....	2,165 00
Real estate by foreclosure.....	1,278 38
Temporary expense	167 00
Cash on hand and on deposit.....	1,202 80
Insurance paid on mortgage loans.....	15 00
Taxes paid on mortgage loans.....	47 01
	\$185,245 19

Number of shareholders.....	440
Number of borrowers.....	239
Number of shares outstanding.....	2,608
Number of shares pledged for loans.....	943
Number of loans.....	287
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$8,143 82
Rate of interest charged on loans.....	6%
No premium charged on loans.	

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 31, 1903.

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 Hennesey, James A. Boardman, Herbert C. Quimby.

Organized February 15, 1886.

 LIABILITIES.

Accumulated capital	\$247,350 95
Advance payments	1,366 00
Guaranty fund	9,276 02
Profits	901 79
Interest	4,517 50
Membership fees	37 28
Forfeited shares	166 77
Due on loans.....	2,056 16
	<hr/>
	\$265,672 47

 RESOURCES.

Loans on mortgages of real estate.....	\$231,810 00
Loans on shares.....	4,050 00
Real estate by foreclosure.....	3,437 33
Furniture and fixtures.....	173 14
Temporary expense.....	896 75
Cash on hand and on deposit.....	23,644 95
Overdue interest on mortgages.....	1,304 25
Taxes on mortgaged property.....	278 32
Insurance on mortgaged property.....	51 98
Foreclosure expenses	25 75
	<hr/>
	\$265,672 47

Number of shareholders.....	868
Number of borrowers.....	260
Number of shares outstanding.....	7,119
Number of shares pledged for loans.....	1,390
Number of loans.....	384
No interest allowed on advance payments.	
Rate of dividnd the past year.....	5%
Amount of dividnd.....	\$11,504 34
Rate of interest charged on loans.....	6%
No premium charged on loans.	

BAR HARBOR LOAN AND BUILDING ASSOCIATION
—BAR HARBOR.

October 31, 1903.

L. A. AUSTIN, President. B. E. CLARK, Secretary and Treasurer.

DIRECTORS—L. A. Austin, Max Franklin, A. E. Lawrence, Fred C. Lynam, W. H. Davis, E. S. J. Morse, J. A. Stevens, Charles H. Wood.

Organized November 14, 1902.

LIABILITIES.

Accumulated capital	\$4,688 55
Advanced payments	79 00
Guaranty fund	2 40
Interest	134 23
Premiums	26 20
Fines	6 80
Due on loans.....	1,783 80
Temporary loans	3,116 52
	\$9,837 50

RESOURCES.

Loans on mortgages of real estate.....	\$9,650 00
Permanent expense	139 35
Cash on hand and on deposit.....	48 15
	\$9,837 50

Number of shareholders.....	96
Number of borrowers.....	7
Number of shares outstanding.....	574
Number of shares pledged for loans.....	72
Number of loans.....	8
No interest allowed on advanced payments.	
Rate of dividend the past year equivalent to yearly rate of.....	5 1-7%
Amount of dividend.....	\$35 55
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	January 1, 1903.. .. .	390	10	\$0 09	\$10 09	\$10 07	\$3,987 55
2	July 1, 1903.. .. .	184	4	.. .. .	4 00	4 00	701 00
		574					\$4,688 55

BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 31, 1903.

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

DIRECTORS—C. L. Farnham, 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	\$80,450 51
Guaranty fund	1,450 00
Interest	674 33
Premiums	297 12
Fines	70
Forfeited shares	54 28
	<hr/>
	\$82,926 94

 RESOURCES.

Loans on mortgages of real estate.....	\$77,704 50
Loans on shares.....	2,880 00
Furniture and fixtures.....	110 00
Temporary expense	2 50
Cash on hand and on deposit.....	1,227 19
Accrued earnings	1,002 75
	<hr/>
	\$82,926 94

Number of shareholders.....	243
Number of borrowers.....	115
Number of shares outstanding.....	1,383
Number of shares pledged for loans.....	435
Number of loans.....	143
No interest allowed on advanced payments.	
Rate of dividend the past year.....	5.9%
Amount of dividend.....	\$4,427 10
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.15%

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 31, 1903.

WM. B. SWAN, President.

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

DIRECTORS—Wm. B. Swan, A. I. Brown, R. F. Dunton, W. H. Quimby,
A. Gammans, Geo. W. Burkett, R. H. Howes, C. W. Wescott.

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$22,368 87
Advance payments	17 00
Guaranty fund	1,101 05
Profits	27 06
Interest	165 75
Premiums	15 20
Fines	1 68
Due on loans.....	1,946 94
Due Belfast National Bank.....	201 63
	<hr/>
	\$25,845 18

RESOURCES.

Loans on mortgages of real estate.....	\$25,816 00
Taxes advanced	20 36
Due from E. L. Colcord.....	8 82
	<hr/>
	\$25,845 18

Number of shareholders.....	74
Number of borrowers.....	40
Number of shares outstanding.....	388
Number of shares pledged for loans.....	142
Number of loans.....	43
No interest allowed on advance payments.	
Rate of dividend the past year.....	7%
Amount of dividend.....	\$1,352 34
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	March, 1891.....	13	152	\$5 21	\$216 12	\$214 34	\$2,786 43
2	September, 1891.....	2	146	5 08	209 91	208 18	416 87
4	September, 1892.....	9	134	7 30	194 66	167 41	1,752 09
5	March, 1893.....	11	128	6 84	182 86	158 23	1,999 43
8	September, 1894.....	15	110	5 56	149 61	131 75	2,230 08
9	March, 1895.....	1	104	5 16	139 12	123 26	139 12
10	September, 1895.....	5	98	4 76	128 86	114 94	641 30
11	March, 1896.....	12	92	4 38	118 93	106 79	1,424 16
12	September, 1896.....	6	86	4 01	109 25	98 79	655 51
13	March, 1897.....	4	80	3 85	99 88	90 95	396 35
14	September, 1897.....	16	74	3 30	90 77	83 27	1,440 32
15	March, 1898.....	17	68	2 96	81 93	75 73	1,385 81
16	September, 1898.....	22	62	2 63	73 35	68 35	1,613 70
17	March, 1899.....	16	56	2 31	65 02	61 10	1,024 37
18	September, 1899.....	21	50	2 00	57 01	54 00	1,189 21
19	March, 1900.....	4	44	1 71	49 39	47 04	197 56
20	September, 1900.....	8	38	1 42	41 97	40 22	323 76
21	March, 1901.....	23	32	1 15	34 78	33 53	787 94
22	September, 1901.....	16	26	88	27 79	26 97	425 64
23	March, 1902.....	28	20	62	21 01	20 54	576 28
24	September, 1902.....	24	14	36	14 45	14 24	333 80
25	March, 1903.....	72	8	12	8 12	8 06	558 64
26	September, 1903.....	43	2	.....	2 00	2 00	71 00
		388					\$22,368 87

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

October 31, 1903.

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

A. F. PAGE, Treasurer.

DIRECTORS—J. P. Hooper, I. L. Brown, C. C. Homer, A. B. Hutchins,
E. W. Smith.

Organized April 11, 1888.

LIABILITIES.

Accumulated capital	\$29,311 03
Advance payments	42 00
Guaranty fund	361 17
Profits	194 57
Interest	492 57
Premiums	96 93
Fines	3 25
Withdrawal fees	66 98
	\$30,568 50

RESOURCES.

Loans on mortgages of real estate	\$26,615 68
Loans on shares.....	2,515 00
Cash on hand and on deposit.....	1,437 82
	\$30,568 50

Number of shareholders.....	159
Number of borrowers.....	86
Number of shares outstanding.....	392
Number of shares pledged for loans.....	180
Number of loans.....	119
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$1,400 18
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 31, 1903.

HENRY P. COX, President.

JOSEPH F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

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

Organized February 11, 1888.

LIABILITIES.

Accumulated capital	\$297,683 68
Advance payments	17,500 00
Guaranty fund	5,807 22
Interest	1,013 96
Premiums	1,217 10
Fines	131 13
Withdrawal fees	66 02
Forfeited shares	47 80
Due on loans.....	1,100 00
	\$324,566 91

RESOURCES.

Loans on mortgages of real estate.....	\$230,800 00
Loans on shares.....	1,300 00
Loans on collateral.....	300 00
Real estate by foreclosure.....	59,888 66
Permanent expense	121 40
Temporary expense	340 77
Cash on hand and on deposit.....	31,478 13
Advance interest.....	337 95
	\$324,566 91

Number of shareholders.....	749
Number of borrowers.....	229
Number of shares outstanding.....	4,319
Number of shares pledged for loans.....	1,216
Number of loans.....	229
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$17,821 75
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

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

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

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$176,828 47
Advance payments	7,357 63
Guaranty fund	5,500 00
Profits	2,372 46
	\$192,058 56

RESOURCES.

Loans on mortgages of real estate.....	\$176,047 00
Loans on shares.....	1,600 00
Real estate by foreclosure.....	9,463 49
Cash on hand and on deposit.....	4,948 07
	\$192,058 56

Number of shareholders.....	510
Number of borrowers.....	134
Number of shares outstanding.....	2,711
Number of shares pledged for loans.....	967
Number of loans.....	137
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$10,311 44
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

DEERING LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

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

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

Organized June 17, 1893.

LIABILITIES.

Accumulated capital	\$102,001 78
Advance payments	783 00
Guaranty fund	998 20
Profits	273 31
Interest	1,012 36
Premiums	227 79
Fines	8 92
Transfer fees	25
Forfeited shares.....	28 80
Due on loans.....	544 88
Bills payable	2,942 31
	\$108,821 60

RESOURCES.

Loans on mortgages of real estate.....	\$82,377 70
Loans on shares.....	2,600 00
Real estate by foreclosure.....	20,340 69
Cash on hand and on deposit.....	3,503 21
	\$108,821 60

Number of shareholders.....	229
Number of borrowers.....	76
Number of shares outstanding.....	1,672
Number of shares pledged for loans.....	495
Number of loans.....	83
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6 1-10%
Amount of dividend.....	\$5,660 28
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	16	123	\$57 12	\$180 12	\$165 84	\$2,845 92
2	March, 1894	35	116	48 84	164 84	152 63	5,761 40
3	September, 1894	113	110	42 49	152 49	141 87	17,123 37
4	March, 1895	104	104	36 90	140 90	131 68	14,643 60
5	September, 1895	55	98	31 95	129 95	1,121 96	7,138 25
6	March, 1896	102	92	27 57	119 57	112 68	12,138 14
7	September, 1896	30	26	23 63	109 63	103 72	3,288 90
8	March, 1897	29	20	20 07	100 07	95 05	2,902 03
9	September, 1897	62	74	16 92	90 92	86 69	5,621 04
10	March, 1898	47	62	14 04	82 04	78 53	3,686 88
11	September, 1898	30	62	11 48	73 48	70 61	2,199 40
12	March, 1899	5	56	9 16	65 16	62 87	325 80
13	September, 1899	153	50	7 12	57 12	55 34	8,686 36
14	March, 1900	41	44	5 38	49 38	48 04	1,904 58
15	September, 1900	59	38	3 91	41 91	40 93	2,404 69
16	March, 1901	80	32	2 65	34 65	33 99	2,730 00
17	September, 1901	69	26	1 69	27 69	27 27	1,895 61
18	March, 1902	249	20	91	20 91	20 68	5,083 04
19	September, 1902	13	14	40	14 40	14 30	107 20
20	March, 1903	275	2	11	2 11	8 08	1,301 57
21	September, 1903	105	2	.....	2 00	2 00	204 00
		1,672					\$102,001 78

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 31, 1903.

NORMAN H. FAY, President.

A. A. SPRINGALL, 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.....	\$88,599 09
Advance payments	52 00
Guaranty fund	889 38
Profits	290 23
Interest	1,631 57
Premiums	41 85
Fines	30 02
Transfer fees	1 00
Forfeited shares	94 94
Due on loans.....	200 00
	<hr/>
	\$91,830 08

 RESOURCES.

Loans on mortgages of real estate.....	\$64,130 00
Loans on shares.....	4,638 00
Stocks and bonds.....	20,850 00
Real estate by foreclosure.....	32 73
Permanent expense.....	37 50
Temporary expense.....	75 00
Cash on hand and on deposit.....	1,441 44
Premium bond account.....	210 58
Accrued earnings.....	414 83
	<hr/>
	\$91,830 08

Number of shareholders.....	288
Number of borrowers.....	115
Number of shares outstanding.....	1,144
Number of shares pledged for loans.....	449
Number of loans.....	158
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$4,101 99
Rate of interest charged on loans.....	6%
No premium charged on loans.	

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

October 31, 1903.

ARNO W. KING, President. HENRY W. CUSHMAN, Secretary.
E. J. WALSH, Treasurer.

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

Organized April 6, 1891.

LIABILITIES.

Accumulated capital.....	\$51,164 28
Advance payments.....	52 33
Guaranty fund.....	1,200 00
Profits	841 11
Interest	878 76
Premiums	234 31
Fines	11 29
Withdrawal fees.....	30 12
Forfeited shares.....	22 72
	<hr/>
	\$54,434 92

RESOURCES.

Loans on mortgages of real estate.....	\$50,325 00
Loans on shares.....	2,225 00
Permanent expense.....	50 00
Temporary expense.....	144 50
Cash on hand and on deposit.....	1,680 42
Insurance	10 00
	<hr/>
	\$54,434 92

Number of shareholders.....	296
Number of borrowers.....	67
Number of shares outstanding.....	1,202
Number of shares pledged for loans.....	233
Number of loans.....	67
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,088 64
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

ALFRED H. BERRY, Pres. ALPHEUS L. HANSCOME, Sec'y.
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—A. H. Berry, A. L. Hanscome, W. W. Morse, George Smith, F. H. Morse, F. E. Eastman, J. H. Humphrey, F. W. Stockman, F. H. Lawrence, Neil Murray, K. S. Raymond, A. N. Waterhouse, W. H. Gray, Charles Cook, L. W. Edwards, S. A. True, N. M. Marshall.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital.....	\$103,996 37
Advance payments.....	1,888 02
Guaranty fund.....	2,438 12
Temporary loan.....	2,000 00
	\$110,322 51

RESOURCES.

Loans on mortgages of real estate.....	\$86,879 50
Loans on shares.....	650 00
Real estate by foreclosure.....	8,123 54
Cash on hand and on deposit.....	12,612 11
Guaranty fund deposit.....	2,057 36
	\$110,322 51

Number of shareholders.....	230
Number of borrowers.....	75
Number of shares outstanding.....	1,752
Number of shares pledged for loans.....	449
Number of loans.....	91
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$5,650 36
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

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

DIRECTORS—F. E. Boothby, Jas. Cunningham, B. E. McDonough,
Edw. Duddy, John Lawlor, C. H. Randall, W. H. Thaxter, Wm. Deehan,
E. W. Conley, D. F. Corser, W. H. Dougherty, E. J. McDonough, D. O'C.
O'Donoghue, W. C. Whelden, J. B. Kehoe.

Organized May 26, 1897.

LIABILITIES.

Accumulated capital.....	\$20,122 80
Guaranty fund.....	234 50
Profits	5 75
Interest	171 00
Premiums	70 80
Fines	1 10
Bills payable.....	840 00
	\$21,445 95

RESOURCES.

Loans on mortgages of real estate.....	\$20,800 00
Loans on shares.....	600 00
Temporary expense.....	35 00
Cash on hand and on deposit.....	10 95
	\$21,445 95

Number of shareholders.....	40
Number of borrowers.....	14
Number of shares outstanding.....	293
Number of shares pledged for loans.....	76
Number of loans.....	14
No interest allowed on advance payments.	
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$1,237 50
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.4%

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

October 31, 1903.

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

DIRECTORS—David Dennis, J. C. Hodgkins, Henry Farrington, Geo.
W. Heselton, E. E. Hanley, F. W. Willey, O. B. Clason, F. A. Danforth.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital.....	\$36,865 39
Advance payments.....	15 00
Guaranty fund.....	1,900 00
Profits	4,183 24
Interest	1,047 32
Premiums	120 90
Fines	19 82
Withdrawal fees.....	230 83
Due on loans.....	665 38
Notes payable.....	11,468 04
	\$56,515 92

RESOURCES.

Loans on mortgages of real estate.....	\$55,900 00
Loans on shares.....	100 00
Permanent expense.....	30 55
Temporary expense.....	155 41
Cash on hand and on deposit.....	329 96
	\$56,515 92

Number of shareholders.....	147
Number of borrowers.....	76
Number of shares outstanding.....	568
Number of shares pledged for loans.....	316
Number of loans.....	87
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,513 92
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.47%

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	3	140	\$60 84	\$200 84	\$200 84	\$602 52
11	January, 1892	13	140	60 84	200 84	200 84	2,610 92
12	July, 1892	27	136	54 15	190 15	176 61	5,134 05
13	January, 1893	5	130	48 81	178 81	166 61	894 05
14	July, 1893	15	124	43 80	167 80	156 85	2,517 00
15	January, 1894	14	118	39 11	157 11	147 34	2,199 54
16	July, 1894	5	112	34 73	146 73	138 05	733 65
17	January, 1895	11	106	30 66	136 66	129 00	1,503 26
18	July, 1895	3	100	26 88	126 88	120 16	380 64
19	January, 1896	14	94	23 38	117 38	111 54	1,643 32
20	July, 1896	7	88	20 16	108 16	103 12	757 12
21	January, 1897	17	82	17 21	99 21	94 91	1,686 57
22	July, 1897	19	76	14 52	90 52	86 89	1,719 88
23	January, 1898	8	70	12 08	82 08	79 06	656 64
24	July, 1898	47	64	9 89	73 89	71 42	3,472 83
25	January, 1899	50	58	7 94	65 94	63 96	3,297 00
26	July, 1899	18	52	6 92	58 92	56 67	1,047 96
27	January, 1900	8	46	4 72	50 72	49 54	405 76
28	July, 1900	23	40	3 44	43 44	42 58	999 12
29	January, 1901	10	34	2 37	36 37	35 78	363 70
30	July, 1901	51	28	1 51	29 51	29 14	1,505 01
31	January, 1902	51	22	85	22 85	22 64	1,165 35
32	July, 1902	50	16	38	16 38	16 29	819 00
33	January, 1903	52	10	10	10 10	10 08	525 20
34	July, 1903	47	4	.....	4 00	4 00	188 00
	Interest due on advance payments	568			*		\$36,828 09
							37 30
							<u>\$36,865 39</u>

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

October 31, 1903.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, John Houston, F. O. Martin, D. Cimpher,
W. W. Edes, R. H. Marsh, A. C. Houston, H. Douglass, E. W. Genthner.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital.....	\$5,657 77
Advance payments.....	52 00
Guaranty fund.....	10 41
Interest	84 50
Premiums	80
Fines	10
Withdrawal fees.....	4 32
	\$5,809 90

RESOURCES.

Loans on mortgages of real estate.....	\$5,100 00
Permanent expense.....	20 00
Temporary expense.....	1 39
Cash on hand and on deposit.....	688 51
	\$5,809 90

Number of shareholders.....	47
Number of borrowers.....	7
Number of shares outstanding.....	161
Number of shares pledged for loans.....	27
Number of loans.....	7
No interest allowed on advance payments.	
Rate of dividend the past year.....	4%
Amount of dividend.....	\$160 32
Rate of interest charged on loans.....	6%
No premium charged on loans.	

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

October 31, 1903.

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

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

Organized May 27, 1889.

LIABILITIES.

Accumulated capital.....	\$29,058 78
Advance payments.....	14 00
Guaranty fund.....	1,369 06
Profits	292 37
Interest	374 58
	\$31,108 79

RESOURCES.

Loans on mortgages of real estate.....	\$29,730 60
Permanent expense.....	45 00
Cash on hand and on deposit.....	1,333 19
	\$31,108 79

Number of shareholders.....	96
Number of borrowers.....	38
Number of shares outstanding.....	515
Number of shares pledged for loans.....	159
Number of loans.....	38
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$1,577 05
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.
6	February, 1892.....	8	141	\$57 44	\$198 44	\$198 44	\$1,587 59
7	August, 1892.....	8	135	51 81	186 81	186 81	1,495 04
8	February, 1893.....	7	129	46 78	175 78	175 78	1,230 76
9	August, 1893.....	5	123	42 02	165 02	165 02	825 13
10	February, 1894.....	22	117	37 37	154 37	154 37	3,397 91
11	August, 1894.....	11	111	33 20	144 20	144 20	1,586 13
12	February, 1895.....	6	105	29 08	134 08	134 08	804 69
13	August, 1895.....	9	99	25 44	124 44	124 44	1,119 98
14	February, 1896.....	16	93	22 07	115 07	115 07	1,840 18
15	August, 1896.....	12	87	18 98	105 98	105 98	1,253 91
16	February, 1897.....	2	81	16 15	97 15	97 15	194 31
17	August, 1897.....	5	75	13 60	82 60	82 60	443 02
18	February, 1898.....	3	69	11 28	80 28	80 28	240 85
19	August, 1898.....	9	63	9 23	72 23	72 23	650 11
20	February, 1899.....	15	57	7 29	64 29	64 29	965 85
21	August, 1899.....	59	51	5 70	56 70	56 70	3,348 31
22	February, 1900.....	17	45	4 33	49 33	49 33	814 08
23	August, 1900.....	16	39	3 18	42 18	42 18	636 62
24	February, 1901.....	111	33	2 19	35 19	35 19	3,909 11
25	August, 1901.....	23	27	1 43	28 43	28 43	654 13
26	February, 1902.....	23	21	83	21 83	21 83	502 11
27	August, 1902.....	61	15	38	15 38	15 38	\$1,235 96
28	February, 1903.....	31	9	10	9 10	9 10	276 10
29	August, 1903.....	16	3	.....	3 00	3 00	48 00
		515					\$29,058 78

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

October 31, 1903.

FRANK M. ROSS, President.

S. T. FULLER, Secretary.

A. S. BIGGAR, Treasurer.

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

Organized November 9, 1889.

LIABILITIES.

Accumulated capital.....	\$52,204 58
Advance payments.....	21,555 23
Guaranty fund.....	2,026 16
	\$75,785 97

RESOURCES.

Loans on mortgages of real estate.....	\$73,630 01
Loans on shares.....	370 00
Real estate by foreclosure.....	800 00
Cash on hand and on deposit.....	985 96
	\$75,785 97

Number of shareholders.....	231
Number of borrowers.....	114
Number of shares outstanding.....	990
Number of shares pledged for loans.....	382
Number of loans.....	140
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	5¼%
Amount of dividend.....	\$3,109 78
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.
7	November, 1892.....	12	132	\$64 93	\$196 93	\$196 93	\$2,365 16
8	May, 1893.....	4	126	57 92	183 92	169 44	543 68
9	November, 1893.....	4	120	51 48	171 48	158 61	685 92
10	May, 1894.....	19	114	45 41	159 41	148 06	2,420 79
11	November, 1894.....	59	108	40 09	148 09	138 07	8,355 31
12	May, 1895.....	11	102	35 12	137 12	128 34	1,495 32
13	November, 1895.....	25	96	30 54	126 54	118 90	2,715 50
14	May, 1896.....	38	90	26 32	116 32	109 74	4,113 16
15	November, 1896.....	32	84	22 45	106 45	100 84	2,733 40
16	May, 1897.....	52	78	19 08	97 08	92 31	4,266 16
17	November, 1897.....	33	72	15 96	87 96	83 97	1,992 68
18	May, 1898.....	45	66	13 15	79 15	75 86	3,095 75
19	November, 1898.....	24	60	10 68	70 68	68 01	1,416 32
20	May, 1899.....	16	54	8 46	62 46	60 34	676 36
21	November, 1899.....	60	48	6 52	54 52	52 89	2,279 20
22	May, 1900.....	47	42	4 90	46 90	45 67	1,960 30
23	November, 1900.....	81	36	3 53	39 53	38 65	3,131 93
24	May, 1901.....	88	30	2 39	32 39	30 60	2,744 32
25	November, 1901.....	117	24	1 48	25 48	25 11	2,572 16
26	May, 1902.....	85	18	82	18 82	18 61	1,543 70
27	November, 1902.....	54	12	35	12 35	12 26	614 90
28	May, 1903.....	84	6	09	6 09	6 07	484 56
		990					\$52,204 58

MADISON LOAN AND BUILDING ASSOCIATION
—MADISON.

October 31, 1903.

C. A. WILBER, President.

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

DIRECTORS—C. A. Wilber, E. C. Town, Robert Ballentine, D. L. Churchill, G. D. Perkins, K. C. Gray, Thomas Bedford.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital.....	\$10,829 68
Guaranty fund.....	117 00
Profits	287 41
Interest	55 08
One share on which payments have been suspended...	79 88
	\$11,369 05

RESOURCES.

Loans on mortgages of real estate.....	\$9,540 00
Loans on shares.....	575 00
Cash on hand and on deposit.....	1,254 05
	\$11,369 05

Number of shareholders.....	53
Number of borrowers.....	18
Number of shares outstanding.....	297
Number of shares pledged for loans.....	92
Number of loans.....	23
No interest allowed on advance payments.	
Rate of dividend the past year.....	4½%
Amount of dividend.....	\$446 77
Rate of interest charged on loans.....	6%
No premium charged on loans.	

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

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

DIRECTORS—H. S. Melcher, A. W. Merrill, G. H. Allan, G. M. Seiders, J. W. Deering, W. H. Green, 2d, Stephen Berry, W. L. Smith, W. H. Green, 1st, H. A. Harmon, G. H. Libby, W. H. Looney, L. D. Austin, Chas. F. Porter, Nathan Gould, W. G. Chapman, C. W. Small, H. S. Trickey, Frank H. Swan.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital.....	\$71,062 68
Advance payments.....	45 00
Guaranty fund.....	1,511 91
Profits	265 93
Due on loans.....	73 00
Bills payable.....	3,390 69
Certificates	1,042 52
	\$77,391 73

RESOURCES.

Loans on mortgages of real estate.....	\$57,347 66
Loans on shares.....	2,625 00
Loans on collateral.....	300 00
Real estate by foreclosure.....	14,591 01
Permanent expense.....	42 08
Temporary expense.....	389 26
Cash on hand and on deposit.....	816 71
Rental account.....	1,280 01
	\$77,391 73

Number of shareholders.....	161
Number of borrowers.....	50
Number of shares outstanding.....	1,010
Number of shares pledged for loans.....	200
Number of loans.....	51
No interest allowed on advance payments.	
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$2,589 79
Rate of interest charged on loans.....	6%
No premium charged on loans.	

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

October 31, 1903.

J. E. SAUNDERS, President. A. A. WOODSUM, Secretary.
J. H. DeCOSTER, Treasurer.

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

Organized September 30, 1890.

LIABILITIES.

Accumulated capital.....	\$28,242 27
Advance payments.....	7,858 43
Guaranty fund.....	936 73
Profits	2 00
Interest	120 48
Premiums	34 75
Fines	5 46
Membership fees.....	5 50
	\$37,205 62

RESOURCES.

Loans on mortgages of real estate.....	\$32,349 60
Loans on shares.....	3,347 00
Real estate by foreclosure.....	47 00
Permanent expense.....	192 88
Cash on hand and on deposit.....	1,269 14
	\$37,205 62
Number of shareholders.....	178
Number of borrowers.....	60
Number of shares outstanding.....	443
Number of shares pledged for loans.....	237
Number of loans.....	80
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$1,745 57
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2%

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 31, 1903.

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.....	\$80,974 67
Advance payments.....	167 00
Guaranty fund.....	2,268 54
Profits	1,593 10
Interest	1,491 43
Fines	11 24
Withdrawal fees	89 49
Permanent expense	1 67
	<hr/>
	\$86,597 14

RESOURCES.

Loans on mortgages of real estate.....	\$81,446 00
Loans on shares.....	3,245 00
Temporary expense	132 50
Cash on hand and on deposit.....	1,773 64
	<hr/>
	\$86,597 14
Number of shareholders.....	274
Number of borrowers.....	97
Number of shares outstanding.....	1,472
Number of shares pledged for loans.....	521
Number of loans.....	137
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$4,772 46
Rate of interest charged on loans.....	6%
No premium charged on loans.	

PENOBSCOT LOAN AND BUILDING ASSOCIATION
—BANGOR.

October 31, 1903.

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

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

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$90,269 38
Advance payments	620 00
Guaranty fund	739 15
Profits	91 71
Interest	2,199 75
Fines	36 84
Withdrawal fees	15 92
Due on loans.....	100 00
Temporary loans	5,860 00
	\$99,932 75

RESOURCES.

Loans on mortgages of real estate.....	\$92,540 00
Loans on shares.....	2,115 00
Stocks and bonds.....	3,240 00
Temporary expense	540 27
Cash on hand and on deposit.....	1,461 16
Tax	36 32
	\$99,932 75

Number of shareholders.....	242
Number of borrowers.....	93
Number of shares outstanding.....	1,757
Number of shares pledged for loans.....	571
Number of loans.....	104
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$4,130 42
Rate of interest charged on loans.....	6%
No premium charged on loans.	

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 31, 1903.

W. CUSHING, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

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

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$45,657 42
Advance payments	318 00
Guaranty fund	2,022 74
Profits	1,736 90
Interest	809 25
Premiums	148 80
Fines	15 92
Withdrawal fees	1 00
	\$50,710 03

RESOURCES.

Loans on mortgages of real estate.....	\$47,760 00
Loans on shares.....	500 00
Stocks and bonds.....	2,000 00
Temporary expense	62 75
Cash on hand and on deposit.....	3 42
Accrued earnings	333 86
	\$50,710 03

Number of shareholders.....	134
Number of borrowers.....	59
Number of shares outstanding.....	808
Number of shares pledged for loans.....	292
Number of loans.....	78
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,462 96
Rate of interest charged on loans.....	5%
Average premium charged on loans.....	.9%

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

October 31, 1903.

FRED N. DOW, President.

JOS. F. CHUTE, Secretary.

SETH. L. LARRABEE, Treasurer.

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

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$196,600 42
Advance payments	12,150 00
Guaranty fund	4,869 12
Interest	408 75
Premiums	129 20
Fines	24 70
Withdrawal fees	13 99
Forfeited shares	54 81
	\$214,250 99

RESOURCES.

Loans on mortgages of real estate	\$144,450 00
Loans on shares	1,400 00
Loans on collateral	4,210 00
Real estate by foreclosure	40,434 67
Permanent expense	145 35
Cash on hand and on deposit	20,610 97
Interest uncollected	3,000 00
	\$214,250 99

Number of shareholders	592
Number of borrowers	124
Number of shares outstanding	3,490
Number of shares pledged for loans	648
Number of loans	124
Rate of interest allowed on advanced payments	4%
Rate of dividend the past year	6%
Amount of dividend	\$10,420 14
Rate of interest charged on loans	6%
Average premium charged on loans	1.8%

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

October 31, 1903.

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$123,753 37
Advance payments	511 00
Guaranty fund	3,210 82
Profits	648 36
Interest	464 49
Fines	12 50
Membership fees	38 00
Transfer fees	25
Withdrawal fees	3 34
Forfeited shares	106 96
	\$128,749 09

RESOURCES.

Loans on mortgages of real estate.....	\$118,142 42
Loans on shares	4,570 00
Loan on national bank stock.....	400 00
Real estate by foreclosure.....	683 97
Furniture and fixtures.....	300 00
Temporary expense	10 25
Cash on hand and on deposit.....	4,642 45
	\$128,749 09

Number of shareholders.....	517
Number of borrowers.....	186
Number of shares outstanding.....	2,400
Number of shares pledged for loans.....	762
Number of loans.....	209
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$5,857 05
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.
11	October 10, 1892.	6	133	\$60 43	\$193 43	\$193 43	\$1,160 58
12	April 10, 1893.	24	127	54 19	181 19	181 19	4,346 56
13	October 9, 1893.	2	121	48 35	169 35	169 35	338 70
14	April 9, 1894.	37	115	42 92	157 92	157 92	5,825 04
15	October 9, 1894.	48	109	37 88	146 88	146 88	7,032 24
16	April 8, 1895.	58	103	33 22	136 22	136 22	7,876 76
17	October 14, 1895.	43	97	28 90	125 90	125 90	5,368 70
18	April 13, 1896.	92	91	24 93	115 93	115 93	10,594 56
19	October 12, 1896.	56	85	21 32	106 32	106 32	5,902 92
20	April 12, 1897.	68	79	18 01	97 01	97 01	6,543 68
21	October 11, 1897.	75	73	15 04	88 04	88 04	6,527 00
22	April 11, 1898.	57	67	12 35	79 35	79 35	4,520 95
23	October 10, 1898.	139	61	9 97	70 97	70 97	9,791 83
24	April 10, 1899.	138	55	7 87	62 87	62 87	8,567 06
25	October 9, 1899.	130	49	6 05	55 05	55 05	7,102 50
26	April 9, 1900.	111	45	4 49	47 49	47 49	5,209 39
27	October 8, 1900.	152	37	3 19	40 19	40 19	6,022 88
28	April 8, 1901.	155	31	2 14	33 14	32 61	4,999 70
29	October 14, 1901.	261	25	1 32	26 32	25 99	6,713 52
30	April 14, 1902.	308	19	73	19 73	19 55	5,986 84
31	October 13, 1902.	130	13	33	13 33	13 25	1,704 90
32	April 13, 1903.	234	7	09	7 09	7 07	1,541 06
33	October 12, 1903.	76	1	.....	1 00	1 00	76 00
		2,400					\$123,753 37

SANFORD LOAN AND BUILDING ASSOCIATION
—SANFORD.

October 31, 1903.

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

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital	\$60,212 91
Advance payments	8,940 70
Guaranty fund	1,179 36
Profits	92 78
Interest	2,024 17
Premiums	231 56
Fines	42 37
Transfer fees	1 00
Withdrawal fees	59 21
Rent	240 00
	\$73,024 06

RESOURCES.

Loans on mortgages of real estate.....	\$61,900 00
Loans on sitares.....	340 00
Loans to corporations.....	5,100 00
Real estate by foreclosure.....	2,869 19
Permanent expense	154 63
Temporary expense	731 25
Cash on hand and on deposit.....	1,928 99
	\$73,024 06

Number of shareholders.....	263
Number of borrowers.....	65
Number of shares outstanding.....	1,301
Number of shares pledged for loans.....	311½
Number of loans.....	75
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$3,189 98
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.75%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
3	March, 1892	62	138	\$51 98	\$177 98	\$177 98	\$11,034 76
4	March, 1893.....	28	126	41 03	155 03	155 03	4,340 84
5	March, 1894.....	7	114	32 22	139 22	139 22	974 54
6	March, 1895.....	17	107	23 30	118 30	118 30	2,011 10
7	March, 1896.....	72	95	17 27	100 27	100 27	7,219 44
8	March, 1897.....	70	63	13 04	90 04	90 04	6,302 80
9	March, 1898.....	51	77	9 48	76 48	74 09	3,900 48
10	March, 1899.....	75	67	5 88	60 88	59 41	4,566 00
11	March, 1900.....	57	55	3 15	46 15	45 36	7,245 55
12	March, 1901.....	122	43	1 30	32 30	31 98	3,840 60
13	March, 1902.....	288	31	35	20 35	20 26	5,860 80
14	March, 1903.....	352	8	.....	8 00	8 00	2,816 00
		1,301					\$60,212 91

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

October 31, 1903.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September 1883.

LIABILITIES.

Accumulated capital	\$67,067 74
Advance payments	3,855 94
Guaranty fund	1,751 05
Profits	30 97
Interest	350 98
Bills payable	5,000 00
	\$78,056 68

RESOURCES.

Loans on mortgages of real estate.....	\$64,585 93
Loans on shares.....	2,615 00
Stocks and bonds.....	8,399 50
Real estate by foreclosure.....	375 53
Cash on hand and on deposit.....	1,958 72
Accounts receivable	122 00
	\$78,056 68

Number of shareholders.....	174
Number of borrowers.....	74
Number of shares outstanding.....	943
Number of shares pledged for loans.....	411
Number of loans.....	105
Rate of interest allowed on advance payments.....	3½%
Rate of dividend the past year.....	4½%
Amount of dividend.....	\$3,190 05
Rate of interest charged on loans.....	5%
No premium charged on loans.	

STOCKS AND BONDS OWNED.

	Par value.	Charged on books
50 shares First National Bank, Skowhegan.	\$5,000 00	\$5,750 00
17 shares Second National Bank, Skowhegan.....	1,700 00	1,725 50
12 shares Ticonic National Bank, Waterville....	1,200 00	924 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.
11	September, 1891.....	61	146	\$54 24	\$200 24	\$200 24	\$11,934 64
12	March, 1892.....	22	149	49 08	189 08	189 08	4,139 76
13	September, 1892.....	60	134	44 20	178 20	178 20	10,365 41
14	March, 1893.....	41	128	39 66	167 66	167 66	6,682 89
15	September, 1893.....	19	122	35 47	157 47	157 47	2,631 49
16	March, 1894.....	3	116	31 53	147 53	147 53	396 98
17	September, 1894.	16	110	27 88	137 88	137 88	1,766 08
18	March, 1895.....	13	104	24 50	128 50	128 50	1,178 50
19	September, 1895.....	10	98	21 35	119 35	119 35	1,169 50
20	March, 1896.....	29	92	18 48	110 48	110 48	3,064 21
21	September, 1896.....	13	86	15 89	101 89	101 89	1,324 57
22	March, 1897.....	45	80	13 45	93 45	93 45	4,087 73
23	September, 1897.	12	74	11 33	85 33	85 33	1,022 96
24	March, 1898.....	66	68	9 39	77 39	77 39	4,939 68
25	September, 1898.....	16	62	7 66	69 66	69 66	1,064 56
26	March, 1899.....	24	56	6 11	62 11	62 11	1,402 64
27	September, 1899.....	18	50	4 78	54 78	54 78	792 04
28	March, 1900.....	25	44	3 62	47 62	47 62	1,166 50
29	September, 1900.....	61	38	2 61	40 61	40 61	2,369 21
30	March, 1901.....	17	32	1 79	33 79	33 79	464 43
31	September, 1901.....	65	26	1 12	27 12	27 12	1,696 80
32	March, 1902.....	62	20	61	20 61	20 61	1,244 82
33	September, 1902.....	86	14	27	14 27	14 27	1,183 22
34	March, 1903.....	116	8	07	8 07	8 07	892 12
35	September, 1903.....	43	2	.....	2 00	2 00	77 02
		943					\$67,067 74

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

October 31, 1903.

NILES NELSON, President.

C. G. CLEVELAND, Secretary.

A. E. THURRELL, Treasurer.

DIRECTORS—F. H. Harford, B. K. Thompson, H. R. Cole, Geo. F. Stevens, A. V. Cole, W. A. Willard, Niles Nelson, A. E. Thurrell, Chas. A. Studley, M. A. Hanna, H. F. Starling.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$38,765 99
Advance payments	5,678 23
Guaranty fund	1,156 87
Profits	815 91
Interest	794 77
Premiums	245 80
Fines	46 54
Forfeited shares	58 74
	\$47,562 85

RESOURCES.

Loans on mortgages of real estate.....	\$45,969 04
Permanent expense	69 37
Temporary expense.....	92 30
Cash on hand and on deposit.....	1,414 66
Interest on retired shares.....	17 48
	\$47,562 85

Number of shareholders.....	169
Number of borrowers.....	54
Number of shares outstanding.....	846
Number of shares pledged for loans.....	245
Number of loans.....	54
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	7½%
Amount of dividend.....	\$2,413 79
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

October 31, 1903.

CHARLES H. CURTIS, President. P. E. STORER, Secretary.
GEORGE 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	\$14,615 01
Advance payments	27 00
Guaranty fund	229 82
Profits	63 54
Interest	57 60
Fines	1 00
Membership fees	50
Forfeited shares	3 00
Bills payable	1,400 00
Advance interest	2 12
	<hr/>
	\$16,399 59

RESOURCES.

Loans on mortgages of real estate.....	\$15,705 00
Loans on shares	200 00
Temporary expense	11 25
Cash on hand and on deposit.....	483 34
	<hr/>
	\$16,399 59

Number of shareholders.....	109
Number of borrowers.....	48
Number of shares outstanding.....	253
Number of shares pledged for loans.....	103
Number of loans.....	56
No interest allowed on advance payments.	
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$663 95
Rate of interest charged on loans.....	6%
No premium charged on loans.	

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	April 6, 1891.....	12	146	\$55 91	\$201 91	\$201 91	\$2,422 92
2	April 4, 1892.....	2	139	49 96	188 96	176 47	377 92
3	April 3, 1893.....	1	127	41 16	168 16	157 87	168 16
4	April 2, 1894.....	8	115	33 23	148 23	139 92	1,185 84
5	April 1, 1895.....	9	103	26 07	129 07	122 55	1,161 63
6	October 7, 1895.....	11	97	22 89	119 89	114 17	1,316 79
7	April 6, 1896.....	6	91	19 87	110 87	105 90	663 22
8	October 5, 1896.....	7	85	17 25	102 25	97 94	715 75
9	April 5, 1897.....	5	79	14 70	93 70	90 02	457 50
10	October 4, 1897.....	3	73	12 26	85 26	82 20	253 78
11	April 4, 1898.....	5	67	10 30	77 30	74 72	374 50
12	October 3, 1898.....	11	61	8 39	69 39	67 29	762 29
13	April 3, 1899.....	22	55	6 75	61 75	60 06	1,356 50
14	October 2, 1899.....	1	49	5 28	54 28	52 96	54 28
15	April 2, 1900.....	20	43	4 00	47 00	46 00	910 00
16	October 1, 1900.....	10	37	2 92	39 92	39 19	370 20
17	April 1, 1901.....	14	31	2 01	33 01	32 51	457 14
18	October 7, 1901.....	20	25	1 28	26 28	25 96	501 60
19	April 7, 1902.....	40	19	71	19 71	19 53	765 69
20	October 6, 1902.....	14	13	30	13 30	13 23	186 20
21	April 5, 1903.....	30	7	07	7 07	7 05	211 10
22	October 5, 1903.....	2	1	.....	1 00	1 00	2 00
	374	253					\$14,615 01

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

October 31, 1903.

P. S. HEALD, President.

M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, M. F. Bartlett, W. A. R. Boothby, W. T. Haines, G. L. Leonard, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$85,943 88
Advance payments	1,278 00
Guaranty fund	813 00
Profits	2,351 00
Bills payable	4,600 00
	\$94,985 88

RESOURCES.

Loans on mortgages of real estate.....	\$90,071 82
Loans on shares	325 00
Real estate by foreclosure.....	3,000 00
Temporary expense	17 98
Cash on hand and on deposit.....	1,367 49
Interest	203 59
	\$94,985 88

Number of shareholders.....	208
Number of borrowers.....	64
Number of shares outstanding.....	1,670
Number of shares pledged for loans.....	476
Number of loans.....	78
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	5%
Amount of dividend.....	\$4,323 56
Rate of interest charged on loans.....	6%
No premium charged on loans.	

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

October 31, 1903.

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

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

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,323 66
Guaranty fund	74 97
Profits	67 34
Forfeited shares	44 94
Bills payable	300 00
	\$1,810 91

RESOURCES.

Loans on mortgages of real estate.....	\$1,800 00
Cash on hand and on deposit.....	10 91
	\$1,810 91

Number of shareholders.....	7
Number of borrowers.....	3
Number of shares outstanding.....	18
Number of shares pledged for loans.....	9
Number of loans.....	3
Rate of interest allowed on advanced payments, as may be agreed when advanced.	
Rate of dividend the past year.....	7%
Amount of dividend.....	\$73 86
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
4	June, 1893.....	6	125	\$48 43	\$173 43	\$162 32	\$1,037 58
5	December, 1901.....	12	23	84	23 84	23 63	286 08
		18					\$1,323 66

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 31, 1903.

GORHAM N. WEYMOUTH, Pres. J. A. STROUT, Sec'y and Treas.

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

Organized January 21, 1903.

LIABILITIES.

Accumulated capital	\$70,148 00
Advance payments	831 00
Guaranty fund.....	2,153 33
Interest	1,390 15
Fines	1 75
Withdrawal fees	52 01
Forfeited shares	576 35
	<hr/>
	\$75,152 59

RESOURCES.

Loans on mortgages of real estate.....	\$60,893 16
Loans on shares	2,400 00
Real estate by foreclosure.....	8,648 64
Temporary expense	262 77
Cash on hand and on deposit.....	2,951 02
	<hr/>
	\$75,152 59

Number of shareholders.....	211
Number of borrowers.....	88
Number of shares outstanding.....	1,264
Number of shares pledged for loans.....	404
Number of loans.....	98
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$2,871 20
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 31, 1903.**

SAVINGS BANKS.
TABLE A—Statement of Liabilities and Resources October 31, 1903.
Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston	\$2,723,315 59	\$90,750 00	-	\$67,215 09	-	\$2,881,280 68
Auburn	1,928,427 56	48,196 99	-	24,158 82	-	2,000,783 37
Augusta	7,092,062 26	300,000 00	-	82,389 57	-	7,474,451 83
Bangor	4,712,504 16	241,182 19	\$529 66	102,458 35	-	5,056,734 36
Bath Savings Institution	3,800,462 74	100,904 55	-	128,405 10	-	4,029,772 39
Belfast	1,312,632 45	69,000 00	-	59,814 12	-	1,441,446 57
Bethel	381,577 60	15,582 52	-	11,713 51	-	408,873 63
Biddeford	1,109,558 72	3,284 29	-	20,965 11	-	1,133,508 12
Boothbay, Boothbay Harbor	323,641 11	13,136 21	-	4,390 50	-	341,167 82
Brewer	266,780 27	8,388 95	-	5,081 56	-	280,250 78
Bridgton	667,288 15	26,100 00	-	15,847 84	-	709,235 99
Brunswick Savings Institution	741,662 09	34,235 40	-	17,291 62	-	793,189 11
Buxton and Hollis, Buxton.	320,425 66	16,050 72	-	4,771 39	-	341,247 77
Calais	392,998 20	13,846 95	-	25,125 66	-	431,970 81
Camden, Rockport	253,617 04	12,515 37	-	5,738 78	-	271,871 19
Cascade, Oakland	219,319 09	11,200 00	-	4,778 33	-	235,297 42
Dexter	400,548 64	4,100 00	-	13,412 28	-	418,060 92
Eastport	657,265 72	12,581 66	-	7,924 83	-	677,782 21
Fairfield	494,186 84	19,200 00	-	12,757 89	-	526,144 73
Franklin County, Farmington	724,392 87	9,000 00	-	4,627 85	-	738,020 72
Gardiner Savings Institution	2,481,027 18	126,000 00	-	45,900 46	-	2,652,927 64
Gorham	521,973 01	27,050 30	-	6,900 30	-	555,923 31
Hallowell Savings Institution	790,097 63	40,000 00	-	17,913 03	-	848,010 66
Hancock County, Ellsworth	387,583 75	18,874 00	-	4,779 42	-	411,237 17
Houlton	830,636 36	15,135 00	-	19,936 17	\$15,000 00	880,707 53
Kennebec, Augusta	1,115,083 92	47,500 00	-	22,942 35	-	1,185,526 27
Kennebunk	699,629 68	13,008 83	-	9,518 74	-	722,157 25

Kingfield	52,646 37	850 00	-	877 13	-	54,373 50
Machias	781,330 97	39,390 83	-	11,230 47	-	831,952 27
Maine, Portland	9,438,297 44	800,000 00	-	342,786 85	-	10,581,084 29
Mechanics', Auburn	514,705 01	30,000 00	-	10,860 82	40,000 00	595,565 83
Norway	344,398 26	2,500 00	-	6,742 27	-	353,640 53
Penobscot, Bangor	2,468,692 68	84,602 75	-	24,534 78	-	2,577,830 21
People's, Lewiston	1,414,225 40	54,808 00	-	1,821 93	-	1,470,855 33
People's Safe Deposit and Savings, Bath	764,287 95	9,500 00	-	18,788 07	-	792,576 02
Phillips	167,683 26	7,000 00	-	3,579 16	-	178,262 42
Piscataquis, Dover	779,706 57	18,372 00	-	19,702 89	-	817,781 46
Portland	10,455,728 08	771,400 00	-	227,217 54	-	11,454,345 62
Rockland	1,856,092 00	47,628 40	-	41,762 98	-	1,945,483 38
Saco	1,285,666 33	22,810 00	-	41,347 95	-	1,349,824 28
Saco and Biddeford Savings Institution, Saco	3,395,630 47	145,576 89	-	196,934 90	-	3,738,142 26
Searsport	148,421 33	8,800 00	-	27 35	-	157,248 68
Skowhegan	1,646,853 02	61,000 00	-	20,094 27	-	1,727,947 29
South Berwick	431,363 41	16,227 37	-	3,556 25	-	451,147 03
South Paris	297,689 55	9,858 50	2,861 57	6,377 36	-	316,786 98
Thomaston	642,711 23	26,150 00	-	5,265 87	-	674,127 10
Topsham and Brunswick Twenty-five Cent Savings, Brunswick	298,632 01	6,000 00	-	3,550 82	-	308,182 83
Tremont	67,474 25	1,564 06	-	1,429 24	-	70,767 55
Waterville	1,340,884 00	52,300 00	-	38,029 44	-	1,431,163 44
Wiscasset	193,006 02	8,071 31	-	13,028 88	-	214,106 21
York County, Biddeford	972,669 11	16,800 00	-	7,925 43	-	997,394 54
Total	\$75,107,203 01	\$3,578,343 74	\$3,391 23	\$1,794,231 32	\$55,000 00	\$80,538,169 30

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.....	-	\$227,500 00	\$396,450 00	\$267,350 00	\$901,100 00	\$59,500 00	-	\$26,600 00
Auburn.....	-	70,500 00	271,750 00	192,435 00	710,195 00	75,500 00	\$23,750 00	32,605 85
Augusta.....	\$100,000 00	151,000 00	4,817,900 00	1,159,100 00	721,000 00	-	-	-
Bangor.....	-	327,880 09	2,163,225 24	245,160 00	1,371,685 00	95,000 00	25,000 00	92,677 75
Bath Savings Institution.....	200,000 00	155,000 00	504,332 50	433,878 75	1,673,864 40	114,267 50	112,114 00	55,750 00
Belfast.....	-	85,000 00	90,000 00	113,000 00	437,000 00	95,800 00	25,000 00	15,400 00
Bethel.....	10,000 00	12,000 00	129,856 55	8,000 00	24,400 00	13,267 21	-	-
Bliddeford.....	-	1,500 00	41,000 00	49,370 00	318,920 00	22,000 00	2,500 00	-
Boothbay, Boothbay Harbor.....	-	6,800 00	10,000 00	32,745 00	145,245 00	59,000 00	1,000 00	-
Brewer.....	-	43,500 00	48,500 00	17,000 00	45,750 00	17,000 00	3,000 00	3,000 00
Bridgton.....	-	28,000 00	59,620 00	73,000 00	194,170 00	50,500 00	1,500 00	3,342 50
Brunswick Savings Institution.....	-	4,000 00	186,607 40	62,000 00	269,322 50	64,000 00	6,000 00	9,945 00
Buxton and Hollis, Buxton.....	-	-	77,500 00	13,355 00	113,832 50	22,490 00	5,500 00	-
Calais.....	150 00	57,000 00	75,500 00	21,000 00	164,607 50	-	-	5,000 00
Camden, Rockport.....	-	-	-	19,850 00	29,412 50	75,450 00	-	7,500 00
Cascade, Oakland.....	-	-	-	25,000 00	84,320 00	13,000 00	-	-
Dexter.....	-	3,000 00	10,000 00	46,550 00	182,995 00	56,000 00	-	455 00
Eastport.....	-	68,500 00	135,000 00	49,000 00	34,750 00	12,000 00	4,500 00	-
Fairfield.....	-	37,000 00	50,250 00	35,000 00	94,850 00	23,500 00	7,750 00	-
Franklin County, Farmington.....	-	73,000 00	34,200 00	59,450 00	206,190 00	64,088 00	2,500 00	34,785 00
Gardiner Savings Institution.....	20,000 00	324,100 00	1,368,705 36	151,750 00	326,537 50	125,800 00	3,000 00	12,000 00
Gorham.....	-	16,000 00	206,000 00	13,000 00	119,135 00	18,500 00	1,750 00	-
Hallowell Savings Institution.....	-	37,660 00	368,500 00	41,481 42	141,575 00	114,675 00	49,000 00	-
Hancock County, Ellsworth.....	6,000 00	29,470 00	36,000 00	13,000 00	14,920 00	23,000 00	980 00	400 00
Houlton.....	-	47,500 00	47,500 00	115,155 00	86,664 30	31,000 00	5,000 00	-
Kennebec, Augusta.....	-	87,200 00	238,300 00	192,000 00	15,000 00	16,500 00	-	90,100 00

Kennebunk	-	19,000 00	63,500 00	48,725 06	346,303 75	45,500 00	7,000 00	11,343 00
Kingfield	-	1,000 00	-	3,000 00	-	3,000 00	-	-
Machias	-	69,646 80	319,000 00	40,000 00	204,050 00	88,500 00	-	10,000 00
Maine, Portland	-	100,000 00	900,200 00	498,750 00	7,999,498 25	708,545 00	-	-
Mechanics' Auburn.	-	11,000 00	35,100 00	35,750 00	95,855 00	24,950 00	24,200 00	-
Norway	-	5,000 00	36,500 00	-	115,798 75	32,398 50	-	5,027 50
Norobscot, Bangor	100,000 00	372,900 00	306,200 00	477,000 00	439,483 00	90,000 00	-	64,350 00
People's, Lewiston	700 00	83,000 00	192,000 00	208,032 50	208,086 75	73,787 50	-	500 00
Peoples Safe Deposit and Savings, Bath	3,500 00	15,093 50	42,275 87	68,693 75	301,199 00	44,500 00	39,250 00	-
Phillips	-	6,746 93	5,000 00	24,875 00	12,000 00	20,000 00	5,000 00	-
Piscataquis, Dover	-	47,000 00	141,000 00	45,985 00	239,726 25	63,470 00	10,000 00	-
Portland	250,000 00	261,800 00	2,420,750 00	964,000 00	3,789,527 50	1,074,775 00	46,000 00	61,300 00
Rockland	-	2,635 00	578,000 00	129,750 00	604,334 35	94,450 00	5,370 00	2,350 00
Saco	-	10,000 00	45,500 00	75,950 00	486,032 50	35,000 00	-	42,250 00
Saco and Biddeford Savings Institution, Saco	-	30,000 00	280,000 00	154,355 00	1,583,570 84	169,800 00	60,733 87	262,924 62
Searsport	-	-	83,500 00	6,000 00	22,729 00	9,000 00	-	-
Skowhegan	-	30,000 00	482,500 00	278,500 00	431,150 00	42,500 00	10,000 00	13,650 00
South Berwick	50,000 00	10,000 00	73,000 00	114,970 00	148,700 74	-	-	-
South Paris	-	-	30,500 00	11,350 00	87,655 00	36,220 00	500 00	-
Thomaston	10,000 00	24,000 00	189,000 00	34,750 00	265,800 00	47,800 00	-	1,875 00
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	24,000 00	11,300 00	91,307 50	23,000 00	-	-
Tremont	-	-	-	8,450 00	-	7,000 00	-	-
Waterville	17,000 00	10,000 00	148,500 00	68,400 00	311,000 00	20,500 00	12,400 00	10,000 00
Wiscasset	-	-	1,000 00	34,900 00	83,422 50	10,000 00	-	-
York County, Biddeford	-	500 00	89,000 00	43,700 00	226,375 00	37,000 00	17,750 00	3,000 00
Total.....	\$767,350 00	\$2,953,492 23	\$17,912,873 52	\$6,836,076 42	\$26,562,048 88	\$4,063,725 71	\$524,047 87	\$878,431 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	-	\$22,315 00	\$10,500 00	\$122,500 00	-	\$2,000 00	\$697,555 66	\$30,319 00	-
Auburn	\$2,000 00	8,700 00	5,000 00	120,020 00	-	-	259,789 23	51,130 00	\$9,500 00
Augusta	-	10,000 00	-	75,400 00	-	-	48,360 54	97,129 32	35,500 00
Bangor	7,500 00	3,000 00	5,700 00	20,900 00	-	-	162,595 56	305,655 00	25,000 00
Bath Savings Institution	77,056 00	1,300 00	22,000 00	68,440 00	\$8,400 00	-	165,356 43	187,070 00	32,000 00
Belfast	-	1,500 00	-	4,750 00	-	-	105,582 86	380,963 38	3,000 00
Bethel	-	-	-	30,134 00	-	1,250 00	148,677 96	5,985 00	-
Biddeford	6,000 00	86,182 00	9,500 00	46,300 00	3,500 00	1,250 00	329,147 93	49,504 94	9,000 00
Boothbay, Boothbay Harbor	-	3,300 00	-	3,300 00	2,000 00	-	88,206 91	250 00	-
Brewer	900 00	4,000 00	-	3,200 00	-	-	66,738 00	2,213 33	1,900 00
Bridgton	2,250 00	-	-	16,300 00	-	4,000 00	161,964 00	57,854 06	15,762 88
Brunswick Savings Institution	6,350 00	3,500 00	-	53,075 00	-	5,000 00	79,873 30	4,527 72	18,700 00
Buxton and Hollis, Buxton	-	2,875 00	-	20,200 00	-	-	59,460 08	10,049 64	3,704 15
Calais	-	-	-	17,525 00	-	1,000 00	44,655 43	18,733 50	-
Camden, Rockport	2,120 00	515 00	-	-	-	1,500 00	26,661 25	63,700 68	-
Cascade, Oakland	900 00	2,500 00	-	33,600 00	-	-	25,213 29	2,337 75	-
Dexter	-	2,000 00	-	33,500 00	-	-	54,334 09	4,235 67	1,000 00
Eastport	-	2,100 00	-	17,800 00	3,575 00	250 00	153,864 22	31,005 43	2,500 00
Fairfield	3,000 00	1,400 00	-	25,425 00	-	-	81,973 15	82,958 42	36,625 00
Franklin County, Farmington	1,900 00	2,750 00	-	77,870 00	-	400 00	67,642 00	45,060 00	5,000 00
Gardiner Savings Institution	3,000 00	-	-	-	-	-	103,624 37	28,685 00	51,100 00
Gorham	-	1,400 00	-	4,182 22	-	-	152,604 73	7,400 00	1,500 00
Hallowell Savings Institution	-	-	-	21,400 00	-	-	49,248 46	900 00	8,000 00
Hancock County, Ellsworth	1 00	-	-	13,500 00	-	500 00	154,417 02	19,019 50	1,000 00
Houlton	-	-	-	35,400 00	100 00	-	352,964 28	22,290 00	19,511 00
Kennebec, Augusta	10,000 00	21,440 00	400 00	130,812 50	-	-	188,227 43	195,696 52	4,000 00

Kennebunk	3,100 00	3,500 00	-	24,150 00	-	-	116,535 21	12,518 24	-
Kingfield	-	-	-	1,350 00	-	-	24,690 00	16,816 00	-
Machias	-	850 00	-	38,250 00	-	-	27,618 85	2,550 00	4,913 47
Maine, Portland	-	21,675 00	-	-	-	7,200 00	225,569 96	39,482 37	-
Mechanics', Auburn	-	3,600 00	-	116,600 00	-	2,500 00	132,510 00	17,960 00	-
Norway	-	4,800 00	-	42,200 00	-	1,000 00	74,385 11	8,247 10	-
Penobscot, Bangor	-	11,000 00	-	41,400 00	-	-	316,810 62	309,914 31	333 34
People's, Lewiston	2,400 00	7,800 00	2,972 90	82,000 00	-	250 00	335,321 46	59,813 12	40,000 00
People's Safe Deposit and Savings, Bath	6,250 00	1,500 00	-	15,200 00	-	5,500 00	130,751 86	62,057 77	-
Phillips	-	-	-	16,000 00	-	5,250 00	32,947 54	36,706 25	2,000 00
Piscataquis, Dover	-	1,250 00	-	30,840 00	-	5,250 00	114,137 35	38,562 88	17,931 46
Portland	-	27,400 00	-	96,614 00	-	-	1,152,985 27	505,851 77	-
Rockland	15,300 00	1,200 00	-	55,750 00	-	5,000 00	85,772 48	263,957 72	-
Saco	13,966 73	31,850 00	3,500 00	48,730 00	411 00	-	473,059 61	39,230 83	7,000 00
Saco and Biddeford Savings Institution, Saco	183,150 00	115,330 00	-	58,255 00	8,725 00	-	511,316 66	238,889 48	-
Searsport	5,500 00	6,284 00	-	17,800 00	-	-	2,249 04	1,250 00	-
Skowhegan	-	-	-	75,875 00	-	1,000 00	248,114 56	15,263 80	11,496 97
South Berwick	-	4,000 00	1,300 00	23,000 00	-	-	22,680 50	900 00	-
South Paris	-	4,500 00	200 00	26,850 00	-	2,125 00	70,460 71	16,403 60	4,000 00
Thomaston	-	1,350 00	-	26,965 00	-	600 00	30,045 00	3,761 50	1,500 00
Topsham & Brunswick Twenty-five Cent, Brunswick	500 00	1,100 00	-	25,730 00	-	-	85,664 34	11,745 79	7,000 00
Tremont	-	-	-	-	-	-	28,070 31	275 00	5,400 00
Waterville	4,500 00	8,000 00	-	80,770 00	4,050 00	-	371,231 00	149,163 00	15,000 00
Wiscasset	2,760 00	-	500 00	17,384 00	-	500 00	33,422 54	7,220 50	-
York County, Biddeford	10,533 72	14,000 00	-	72,175 00	42,575 00	-	330,237 11	8,110 00	-
Total	\$370,937 45	\$452,066 00	\$61,572 90	\$2,028,421 72	\$73,336 00	\$53,325 00	\$8,804,705 21	\$3,571,264 89	\$400,878 27

BANK EXAMINER'S REPORT.

TABLE A—Concluded.
Resources—Concluded.

Name of Bank.	Loans to corporations.	Real estate investment.	Real estate foreclosure.	Premium account.	Furniture account.	Expense account.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County, Lewiston	\$32,150 00	-	\$10,757 33	\$37,575 12	-	-	-	\$36,928 57	\$2,881,280 68
Auburn	48,883 94	\$16,428 07	27,006 09	59,348 05	\$289 87	\$876 18	-	15,016 09	2,000,783 37
Augusta	27,500 00	25,000 00	1,275 00	-	-	-	-	205,286 97	7,474,451 83
Bangor	98,425 00	55,930 57	30,708 03	-	-	1,092 52	-	19,599 69	5,056,734 86
Bath Savings Institution	23,933 36	47,766 10	1,239 91	-	-	1,485 40	-	73,718 04	4,029,772 39
Belfast	9,375 93	7,000 00	7,008 47	-	-	799 00	-	60,266 93	1,441,446 57
Bethel	-	5,046 07	-	500 00	1,000 00	1,967 32	-	16,729 52	408,873 63
Bladeford	4,597 46	56,000 00	36,566 46	13,999 82	-	-	\$1,024 30	46,045 21	1,133,508 12
Boothbay, Boothbay Harbor	900 00	-	1,000 00	2,417 04	450 00	-	-	4,353 87	341,167 82
Brewer	-	2,892 14	2,486 00	5,294 64	400 00	-	78 17	13,398 60	280,250 78
Bridgton	3,933 33	585 00	3,016 18	12,000 00	700 00	706 33	-	20,031 71	709,235 99
Brunswick Savings Institution	8,000 00	6,700 00	2,300 00	-	-	-	400 00	2,888 19	793,189 11
Buxton and Hollis, Buxton	-	-	4,985 48	-	600 00	67 81	-	6,028 11	341,247 77
Calsais	10,000 00	-	3,312 16	-	-	708 75	-	12,778 47	431,970 51
Camden, Rockport	16,000 00	-	3,755 67	2,650 00	1,440 00	-	415 80	24,600 29	271,871 19
Cascade, Oakland	-	14,125 53	14,430 36	7,705 83	800 00	446 63	-	10,918 03	235,297 42
Dexter	-	25,167 16	13,756 02	1,864 90	-	-	-	3,203 08	418,060 92
Eastport	10,000 00	32,455 53	-	18,139 11	1,000 00	-	1,500 00	39,842 92	677,752 21
Fairfield	300 00	-	6,000 00	2,947 34	300 00	2,292 70	-	34,573 12	526,144 73
Franklin County, Farmington	-	21,400 00	7,200 00	-	-	-	-	14,593 72	738,020 72
Gardiner Savings Institution	60,000 00	20,000 00	12,000 00	-	-	-	-	42,624 81	2,652,927 64
Gorham	700 00	-	5,950 00	-	-	-	-	7,801 36	555,923 31
Hallowell Savings Institution	-	1,000 00	1,963 06	-	-	567 05	-	11,840 67	846,010 66
Hancock County, Ellsworth	14,514 55	-	18,234 83	3,839 05	-	-	-	62,441 22	411,237 17
Houlton	-	4,000 00	-	25,824 30	300 00	4,866 03	-	42,382 62	880,707 53
Kennebec, Augusta	15,000 00	34,750 00	-	-	2,500 00	-	-	30,799 82	1,186,526 27

Kennebunk	-	-	1,822 00	10,497 32	-	616 59	-	8,046 14	722,157 25
Kingfield	-	-	-	540 00	500 00	-	-	3,477 50	54,373 50
Machias	8,000 00	2,000 00	-	536 50	-	-	-	17,236 65	831,952 27
Maine, Portland	2,200 00	5,000 00	-	-	-	6,844 27	-	66,119 44	10,581,084 29
Mechanics', Auburn	36,150 00	40,000 00	5,893 12	5,155 15	-	-	-	8,342 56	595,565 83
Norway	304 00	6,200 00	1,800 00	8,184 88	1,500 00	-	13 65	9,834 83	353,640 53
Penobscot, Bangor	1,000 00	-	-	3,308 41	-	-	389 75	44,640 78	2,577,830 21
People's, Lewiston	87,500 00	13,900 00	2,917 64	50,556 09	4,000 00	-	139 13	14,876 24	1,470,855 33
People's Safe Deposit and Savings, Bath	1,775 00	20,881 85	-	15,660 50	9,500 00	-	-	8,986 92	792,576 02
Phillips	-	-	-	-	200 00	-	-	11,536 70	178,262 42
Piscataquis, Dover	-	11,335 54	315 00	18,016 12	-	1,914 84	-	31,047 02	817,781 46
Portland	427,961 56	55,075 33	112,946 09	-	-	11,440 69	-	195,978 41	11,454,345 62
Rockland	15,000 00	9,000 00	-	27,976 85	4,000 00	-	-	45,576 94	1,945,483 38
Saco	-	-	6,046 32	12,870 00	-	-	766 66	17,660 63	1,349,824 28
Saco and Biddeford Savings Institution, Saco	31,000 00	15,722 29	-	-	-	-	-	34,389 50	3,738,142 26
Searsport	-	-	-	1,150 99	-	-	-	1,785 65	157,248 68
Skowhegan	21,600 00	-	6,440 61	12,000 00	-	-	-	47,856 41	1,727,947 29
South Berwick	-	-	100 00	-	-	-	-	2,495 79	451,147 03
South Paris	-	6,870 00	4,450 00	3,185 00	-	722 40	-	10,695 27	316,786 98
Thomaston	-	3,600 00	-	18,304 44	7,000 00	-	-	7,836 16	674,127 10
Topsham & Brunswick Twenty-five Cent, Brunswick	10,000 00	-	7,426 20	4,985 41	-	-	28 27	4,395 32	308,182 83
Tremont	-	-	100 00	-	68 99	-	150 00	21,253 25	70,767 55
Waterville	47,330 00	55,771 00	20,628 50	7,980 00	4,743 75	-	-	64,196 19	1,431,163 44
Wiscasset	3,000 00	-	-	3,225 00	-	-	-	16,771 67	214,106 21
York County, Biddeford	-	-	41,547 89	54,000 00	1,200 00	-	-	5,690 82	997,394 54
Total	\$1,076,974 13	\$621,562 18	\$427,384 42	\$452,237 90	\$42,992 61	\$38,751 97	\$4,314 48	\$1,559,398 32	\$80,538,169 30

BANK EXAMINER'S REPORT.

SAVINGS BANKS—Continued.

TABLE B—Giving Details of Depositors and Deposits, Rate and Amount of Dividends and Taxes.

Name of Bank.	Number of depositors.	Increase.	Decrease.	Amount deposited.	Amount withdrawn.	Increase of deposits.	Decrease of deposits.	Number of depositors whose balance is \$500 or less.	Amount of deposits of \$500 or less.	Number of depositors whose balance is over \$500 and not over \$2,000.	Amount of deposits of over \$500 and not over \$2,000.
Androscoggin County, Lewiston	7,964	502	-	\$875,976 96	\$712,157 83	\$163,819 13	-	6,202	\$794,941 91	1,675	\$1,694,272 56
Auburn	5,628	33	-	492,076 45	424,980 07	67,096 38	-	4,346	567,129 50	1,227	1,232,322 84
Augusta	12,603	122	-	1,058,859 95	911,363 81	142,496 14	-	8,238	1,038,544 00	3,704	4,166,318 75
Bangor	11,948	62	-	1,227,036 97	1,126,084 78	100,952 19	-	8,529	1,025,180 87	2,779	2,866,954 66
Bath Savings Institution	6,572	-	52	574,960 69	577,654 74	-	\$2,694 05	4,543	808,152 91	1,782	1,867,960 02
Belfast	4,606	-	-	270,649 91	275,251 93	-	4,602 02	3,951	411,264 02	607	800,055 75
Bethel	1,616	43	-	106,026 03	82,251 35	23,774 68	-	1,360	116,509 45	250	251,372 34
Biddeford	2,828	-	42	244,601 94	218,496 51	26,105 43	-	2,126	297,297 82	653	682,432 12
Boothbay, Boothbay Harbor	1,550	30	-	102,984 49	84,814 91	18,169 58	-	1,170	136,850 00	378	182,365 58
Brewer	1,347	9	-	72,849 03	74,980 60	-	2,131 57	1,177	90,744 38	161	154,074 03
Bridgton	2,771	104	-	213,325 46	202,614 74	10,710 72	-	2,347	235,150 45	414	411,095 15
Brunswick Savings Institution	2,234	85	-	161,380 12	144,704 47	16,675 65	-	1,746	205,619 99	460	461,590 38
Buxton and Hollis, Buxton	1,089	32	-	51,940 60	45,095 28	6,845 32	-	892	102,773 45	185	191,443 98
Calais	1,500	34	-	87,977 86	61,525 70	26,452 16	-	1,248	164,853 50	243	209,360 65
Camden, Rockport	945	66	-	366,329 37	358,191 23	8,138 14	-	820	130,428 31	120	106,967 75
Cascade, Oakland	1,290	-	25	80,641 77	84,044 15	-	3,402 38	1,219	146,350 12	70	70,904 34
Dexter	1,853	-	44	65,281 22	92,179 84	-	26,898 62	1,594	117,316 17	552	235,452 90
Eastport	2,095	-	22	162,408 33	175,554 14	-	13,145 81	1,677	225,163 43	396	376,789 41
Fairfield	1,557	-	42	145,323 72	124,733 38	20,590 34	-	1,261	196,103 22	290	284,435 39
Franklin County, Farmington	3,116	265	-	182,280 22	175,587 84	6,692 38	-	2,654	246,538 23	418	439,313 39
Franklin Savings Institution	6,303	113	-	439,879 80	395,255 78	44,624 02	-	4,854	723,423 96	1,316	1,388,087 08
Gorham	1,725	102	-	89,140 17	82,797 12	6,343 05	-	1,379	140,922 11	330	342,224 18
Hallowell Savings Institution	1,871	2	-	136,868 65	129,230 12	7,578 53	-	1,369	130,446 89	453	533,291 43
Hancock County, Ellsworth	2,134	32	-	94,593 94	85,869 05	8,724 89	-	1,925	190,134 53	200	177,765 65
Houlton	2,747	125	-	626,174 22	596,965 19	29,209 03	-	2,234	231,213 38	496	505,001 77
Kennebec, Augusta	2,544	114	-	202,603 50	158,084 53	44,518 97	-	1,841	189,366 94	569	561,622 10
Kennebunk	2,196	52	-	145,442 47	125,703 61	19,738 86	-	1,743	224,956 21	427	408,616 98

Kingfield	310	69	-	37,254	27	23,898	22	13,356	05	-	280	23,503	25	29	27,119	50	
Machias	2,276	117	-	164,720	70	140,052	52	24,668	18	-	1,763	200,965	14	478	501,066	99	
Maine, Portland	25,200	924	-	1,794,289	98	1,411,786	09	382,503	89	-	18,818	2,158,003	38	5,958	6,258,137	31	
Mechanics', Auburn	2,290	-	182	108,385	40	180,522	45	-	-	72,137	05	1,971	193,974	96	304	287,628	78
Norway	2,093	113	-	106,636	90	87,428	57	19,208	33	-	1,909	180,776	63	179	151,802	95	
Penobscot, Bangor	6,756	196	-	514,357	23	479,323	61	34,433	62	-	5,164	534,880	38	1,414	1,460,406	95	
People's, Lewiston	4,895	48	-	438,544	12	395,700	51	42,843	61	-	3,957	453,931	40	926	925,023	84	
People's Safe Deposit and Sav- ings, Bath	4,613	-	197	211,333	88	266,137	76	-	-	54,803	88	4,151	203,758	79	399	395,941	68
Phillips	1,063	31	-	36,203	44	30,766	29	5,437	15	-	-	950	74,048	59	113	93,634	67
Piscataquis, Dover	3,179	131	-	247,751	04	207,131	59	40,619	45	-	-	2,665	260,262	57	491	467,726	09
Portland	24,672	425	-	1,861,161	80	1,498,496	33	362,665	47	-	-	17,654	2,234,646	97	6,711	7,534,542	73
Rockland	6,323	191	-	438,279	95	384,302	58	53,977	37	-	-	5,138	622,197	16	1,106	1,042,248	82
Saco	2,578	18	-	283,296	81	292,453	30	-	-	9,156	49	1,761	178,864	40	723	805,429	39
Saco and Biddeford Savings In- stitution, Saco	7,553	1,282	-	578,140	86	513,861	87	64,278	99	-	-	5,451	586,065	39	1,364	2,051,917	80
Searsport	541	-	20	26,786	59	22,909	48	3,877	11	-	-	446	71,089	60	91	69,031	73
Skowhegan	4,691	216	-	479,735	99	391,293	86	88,442	13	-	-	3,593	462,394	02	880	868,176	00
South Berwick	1,198	69	-	92,883	80	56,362	01	36,521	79	-	-	891	109,291	75	286	275,943	41
South Paris	1,419	35	-	81,958	12	69,395	25	11,962	87	-	-	1,241	123,268	80	173	161,398	40
Thomaston	1,980	82	-	139,385	25	121,645	45	17,739	80	-	-	1,601	262,317	84	365	336,835	65
Topsham and Brunswick Twenty- five Cent, Brunswick	1,200	1	-	70,389	88	59,759	60	10,630	28	-	-	1,005	98,540	52	189	180,277	31
Tremont	358	25	-	16,635	58	12,832	68	3,802	90	-	-	318	35,427	00	40	32,047	25
Waterville	4,763	323	-	469,057	46	352,471	07	116,586	39	-	-	3,879	439,554	80	860	840,234	75
Wiscasset	1,059	58	-	52,240	61	33,224	53	19,616	08	-	-	954	90,333	24	99	89,671	39
York County, Biddeford	3,469	83	-	292,410	96	251,587	25	40,823	71	-	-	2,950	400,647	98	487	492,367	26
	209,011	6,364	626	\$16,814,994	46	\$14,810,715	57	\$2,193,250	76	\$188,971	87	161,315	\$18,916,120	37	44,140	\$45,977,212	93

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, 1903.	State tax, 1903.	Annual expenses.
Androscoggin County, Lewiston.....	81	\$193,101 78	6	\$40,999 34	3	\$73,479 50	\$291 74	\$16,521 23	\$4,636 07
Auburn.....	55	128,974 19	-	-	3½	62,810 53	701 49	11,995 74	3,100 00
Augusta.....	499	1,311,384 07	62	575,815 44	3½	240,094 46	500 49	49,544 74	10,500 00
Bangor.....	258	618,707 82	22	181,720 81	3	132,571 71	1,589 00	32,256 54	9,712 78
Bath Savings Institution.....	199	606,437 69	48	517,912 12	3½	129,887 46	637 88	24,399 64	4,500 00
Belfast.....	48	101,312 68	-	-	3	37,873 14	174 53	8,988 07	4,000 00
Bethel.....	6	13,695 81	-	-	3	10,511 11	109 25	2,402 42	1,000 00
Biddeford.....	48	123,855 81	1	5,172 91	3½	36,555 29	873 75	5,578 26	3,300 00
Boothbay, Boothbay Harbor.....	2	4,425 53	-	-	3	8,497 66	62 27	1,938 27	1,075 00
Brewer.....	9	21,951 86	-	-	3	7,491 52	214 92	1,502 68	1,373 25
Bridgton.....	10	21,042 55	-	-	3½	21,900 88	118 00	4,201 01	2,200 00
Brunswick Savings Institution.....	26	61,832 00	2	12,619 72	3	20,947 91	184 71	4,907 15	2,150 00
Buxton and Hollis, Buxton.....	12	26,208 23	-	-	3½	10,794 35	18 00	2,127 39	1,100 00
Calais.....	9	18,784 04	-	-	3½	12,577 77	82 27	2,531 84	1,500 00
Camden, Rockport.....	5	16,230 98	-	-	3	6,425 84	52 12	1,276 07	1,500 00
Cascade, Oakland.....	1	2,064 63	-	-	3	6,365 82	388 33	1,337 94	885 67
Dexter.....	7	17,779 57	-	-	3	12,344 61	413 60	2,541 68	2,777 25
Eastport.....	22	55,312 88	-	-	3	19,052 96	681 63	4,019 50	1,250 00
Fairfield.....	6	13,648 23	-	-	3½	15,572 48	68 20	2,891 96	1,200 00
Frauklin County, Farmington.....	14	38,541 25	-	-	3	20,745 79	189 55	3,997 74	1,666 22
Gardiner Savings Institution.....	122	298,050 94	11	71,465 20	3½	86,224 16	681 01	16,706 77	3,900 00
Gorham.....	16	32,826 72	-	-	3½	17,485 08	92 06	3,569 76	1,750 00
Hallowell Savings Institution.....	48	121,109 53	1	5,249 78	3½	26,809 41	20 26	5,557 94	2,000 00
Hancock County, Ellsworth.....	9	19,683 57	-	-	3	10,825 64	541 25	1,956 15	2,400 00
Houlton.....	21	55,201 77	6	39,219 44	3	21,906 50	65 32	4,582 43	2,000 00
Kennebec, Augusta.....	127	295,610 74	7	68,484 14	3½	37,186 44	621 50	5,713 37	4,000 00

Kennebunk	26	66,056 49	-	-	3	20,135 25	27 44	4,489 33	1,725 00
Kingfield ...	1	2,023 62	-	-	4	1,573 42	-	233 68	460 33
Machias	35	79,298 84	-	-	3	21,972 70	53 58	5,349 69	1,800 00
Maine, Portland	415	947,495 88	9	74,660 87	3 $\frac{1}{2}$	305,578 26	1,432 00	72,910 50	21,738 13
Mechanics', Auburn	15	33,101 27	-	-	3	16,952 96	877 96	3,329 93	4,430 01
Norway	5	11,818 68	-	-	3	9,371 82	202 50	2,056 67	1,200 00
Penobscot, Bangor ..	170	416,561 99	8	56,843 36	3	69,874 23	-	13,152 86	5,200 00
People's, Lewiston	11	30,258 16	1	5,012 00	3	39,768 16	313 60	8,438 19	2,806 00
People's Safe Deposit and Savings, Bath	63	164,587 48	-	-	3 $\frac{1}{2}$	24,508 47	338 10	4,872 82	2,000 00
Phillips	-	-	-	-	3	4,703 18	-	917 92	700 00
Piscataquis, Dover	23	51,717 91	-	-	3	21,197 16	152 60	4,738 24	2,391 51
Portland	305	675,557 41	2	10,980 97	3 $\frac{1}{2}$	343,480 87	3,130 34	65,272 90	23,851 39
Rockland	78	181,325 84	1	10,320 12	3	50,795 97	174 80	12,519 64	3,873 62
Saco	89	262,631 26	5	38,741 28	3 $\frac{1}{2}$	43,592 35	68 33	7,378 40	2,324 18
Saco and Biddeford Savings Institution, Saco	225	667,613 65	13	90,033 63	3 $\frac{1}{2}$	114,522 72	329 00	20,176 39	5,500 00
Searsport	4	8,300 00	-	-	3	4,217 78	-	977 87	538 79
Skowhegan	113	288,844 00	5	27,439 00	3	45,605 46	72 16	10,407 67	2,460 72
South Berwick	21	46,128 25	-	-	3	11,704 65	3 23	2,235 27	1,421 95
South Paris	5	13,022 35	-	-	3	8,200 33	315 32	1,825 12	1,100 00
Thomaston	13	30,035 63	1	13,522 11	3	18,327 48	34 00	4,463 38	1,681 62
Topsham and Brunswick Twenty-five Cent, Brunswick ..	5	10,362 74	1	9,451 44	3	8,337 76	95 42	1,754 63	1,246 93
Tremont	-	-	-	-	4	2,387 67	10 40	335 48	225 00
Waterville	23	55,044 45	1	6,000 00	3 $\frac{1}{2}$	39,992 34	713 25	7,426 60	3,000 00
Wiscasset	6	13,001 39	-	-	3 $\frac{1}{2}$	6,008 02	106 70	1,141 30	1,094 37
York County, Biddeford	82	79,653 87	-	-	3 $\frac{1}{2}$	33,017 96	807 50	5,595 22	3,300 00
Total	3,343	\$8,352,206 03	213	\$1,861,663 68	*3.24	\$2,352,764 96	\$18,631 36	\$485,046 59	\$171,545 79

* Average.

BANK EXAMINER'S REPORT.

TRUST AND BANKING COMPANIES.
TABLE C—Statement of Liabilities and Resources October 31, 1903.
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	\$40,000 00	\$9,689 70	-	\$89,307 99	\$39,137 57	-
Augusta Trust Company, Augusta	100,000 00	25,000 00	50,907 48	\$2,109,250 15	163,446 68	21,350 00	\$15,000 00
Bar Harbor Banking and Trust Company, Bar Harbor	50,000 00	50,000 00	17,688 62	-	457,614 63	189,830 32	6,000 00
Bath Trust Company, Bath	100,000 00	3,000 00	12,383 23	170,356 94	290,753 89	19,000 00	-
Eastern Trust and Banking Company, Bangor	172,000 00	100,000 00	156,108 01	1,559,394 38	969,230 38	80,065 29	-
Fort Kent Trust Company, Fort Kent	50,000 00	-	1,246 20	-	30,131 63	563 22	-
International Trust and Banking Company, Calais	50,000 00	-	1,891 71	8,556 18	47,606 16	-	-
Lewiston Trust and Safe Deposit Company, Lewiston	75,000 00	1,000 00	9,412 27	261,994 39	59,102 93	14,800 00	-
Livermore Falls Trust and Banking Company, Livermore Falls	50,000 00	20,000 00	6,680 47	285,777 78	105,558 59	44,790 71	-
Machias Banking Company, Machias	25,000 00	3,200 00	3,483 83	9,512 55	102,645 46	-	-
Maine Trust and Banking Company, Gardiner	100,000 00	30,000 00	39,798 86	222,855 22	323,422 27	95,450 00	61,892 95
Mercantile Trust Company, Portland	100,000 00	25,000 00	51,298 92	167,000 47	502,622 18	73,237 72	6,500 00
Merchants' Trust and Banking Company, Presque Isle	50,000 00	5,000 00	8,454 28	28,469 25	26,035 38	-	-
Merrill Trust Company, Bangor	100,000 00	25,000 00	11,738 68	-	285,248 11	914 90	-
People's Trust Company, Farmington	50,000 00	1,400 00	12,612 51	166,885 13	114,880 29	-	7,000 00
Pittsfield Trust Company, Pittsfield	50,000 00	-	859 06	26,153 80	31,440 46	-	-
Portland Trust Company, Portland	250,000 00	400,000 00	29,122 18	-	2,345,776 66	34,798 22	\$18,374 64
Rockland Trust Company, Rockland	100,000 00	25,000 00	18,804 75	121,152 42	103,539 21	900 00	-
Rumford Falls Trust Company, Rumford Falls	50,000 00	50,000 00	18,805 07	529,325 10	193,464 71	2,200 00	-
Security Trust Company, Rockland	50,000 00	12,500 00	3,544 61	77,467 22	107,823 45	-	-
Union Safe Deposit and Trust Company, Portland	250,000 00	55,000 00	56,746 69	-	130,761 67	54,596 71	58,124 89
Waterville Trust Company, Waterville	100,000 00	4,000 00	49,651 01	767,882 23	350,474 78	1,000 00	-
Westbrook Trust Company, Westbrook	50,000 00	10,300 00	4,499 30	-	421,949 27	7,517 46	-
	\$2,022,000 00	\$885,400 00	\$575,426 92	\$6,513,023 21	\$7,582,878 31	\$680,152 12	\$972,892 48

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	-	-	-	-	\$27,500 00	-	\$255,635 26
Augusta Trust Company, Augusta	\$200 00	-	\$11,770 35	\$62,809 43	-	-	2,859,734 09
Bar Harbor Banking and Trust Company, Bar Harbor	172 00	\$314 00	1,173 97	-	-	-	772,793 54
Bath Trust Company, Bath	150 00	-	2,788 61	833 84	-	-	599,266 01
Eastern Trust and Banking Company, Bangor	-	758 03	-	10,542 00	-	\$68,867 00	3,116,905 09
Fort Kent Trust Company, Fort Kent	-	-	52 00	-	-	-	82,033 05
International Trust and Banking Company, Calais	-	-	-	-	-	-	108,056 05
Lewiston Trust and Safe Deposit Company, Lewiston	-	37 50	187 61	-	-	1,050 00	452,584 70
Livermore Falls Trust and Banking Company, Livermore Falls	4 20	-	-	-	-	-	512,811 75
Machias Banking Company, Machias	-	-	-	-	-	-	143,841 84
Maine Trust and Banking Company, Gardiner	-	-	204 00	-	50,000 00	-	923,622 80
Mercantile Trust Company, Portland	-	617 50	25 00	-	50,000 00	-	976,301 79
Merchants' Trust and Banking Company, Presque Isle	6 00	-	-	-	-	-	118,954 89
Merrill Trust Company, Bangor	-	-	-	-	-	300 00	423,201 69
People's Trust Company, Farmington	364 00	-	-	3,344 98	-	-	356,486 91
Pittsfield Trust Company, Pittsfield	-	-	-	-	-	-	108,453 32
Portland Trust Company	-	26,090 50	-	-	16,600 00	4,492 78	3,925,254 98
Rockland Trust Company, Rockland	65 84	-	-	874 28	-	-	370,336 50
Rumford Falls Trust Company, Rumford Falls	-	1,900 00	983 13	40,246 05	-	-	886,924 06
Security Trust Company, Rockland	-	-	1,867 80	12,630 07	-	-	265,833 18
Union Safe Deposit and Trust Company, Portland	-	26,817 25	-	-	243,927 25	-	875,974 46
Waterville Trust Company, Waterville	100 00	7,820 00	2,151 39	235 45	-	-	1,283,314 56
Westbrook Trust Company, Westbrook	-	-	-	1,423 78	-	-	495,689 81
	\$1,062 04	\$64,354 78	\$21,203 86	\$132,939 88	\$388,027 25	\$74,649 78	\$19,914,010 63

TABLE C—Concluded.
Resources.

Name of Bank.	Demand and time loans.	Mortgages 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 . . .	\$151,101 95	\$39,396 67	\$21,750 00	-	\$3,000 00	\$1,176 09	-	-	\$39,210 55	-	\$255,635 26
Augusta Trust Company, Augusta	1,451,263 89	20,834 74	1,114,907 77	\$15,000 00	-	-	-	-	257,727 69	-	2,859,734 09
Bar Harbor Banking and Trust Co., Bar Harbor	376,557 17	139,794 06	88,781 25	6,000 00	4,000 00	-	\$3,015 80	\$4,000 00	150,645 26	-	772,793 54
Bath Trust Company, Bath . .	439,610 00	500 00	29,050 00	-	24,335 71	-	2,385 07	1,542 64	96,521 06	5,321 53	599,266 01
Eastern Trust and Banking Company, Bangor	1,737,775 70	504,537 28	580,222 37	-	48,944 78	-	2,819 91	4,507 13	238,097 92	-	3,116,905 09
Fort Kent Trust Company, Fort Kent	41,537 50	5,172 22	-	-	9,000 00	2,380 52	903 71	-	23,039 10	-	82,033 05
International Trust and Banking Company, Calais . .	87,920 36	-	-	-	-	-	678 39	150 00	18,880 06	427 24	168,056 05
Lewiston Trust and Safe Deposit Company, Lewiston . .	293,428 18	-	69,000 00	-	20,000 00	-	2,107 79	30,750 00	35,262 48	2,036 25	452,584 70
Livermore Falls Trust and Banking Co., Livermore Falls	163,020 42	148,291 45	169,746 00	-	-	-	1,313 54	6,400 00	24,040 34	-	512,811 75
Machias Banking Company, Machias	57,320 24	-	61,530 27	-	-	-	-	-	24,991 33	-	143,841 84
Maine Trust and Banking Company, Gardiner	180,551 19	83,010 51	557,472 91	61,892 95	-	-	3,267 98	3,000 00	34,427 26	-	923,622 80
Mercantile Trust Company, Portland	444,669 13	54,669 00	402,315 70	6,500 00	-	-	2,881 75	3,000 00	62,266 21	-	976,301 79
Merchants Trust and Banking Company, Presque Isle	85,919 33	6,206 13	1,900 00	-	3,794 66	-	1,739 12	-	19,395 65	-	118,954 89
Merrill Trust Company, Bangor	223,652 40	-	83,631 10	-	-	-	5,313 28	25,000 00	83,168 11	2,436 80	423,201 69

People's Trust Company, Farmington.....	43,658 38	120,874 11	102,180 10	7,000 00	68,784 40	-	325 84	1,194 20	12,469 88	-	356,486 91
Pittsfield Trust Company, Pittsfield	77,344 89	2,305 45	10,000 00	-	-	-	-	2,262 23	16,540 75	-	108,453 32
Portland Trust Company, Portland.....	1,383,874 59	-	1,351,200 09	810,482 01	-	-	2,767 62	100 00	372,505 56	4,325 20	3,925,254 98
Rockland Trust Company, Rockland.....	192,108 94	-	113,097 50	-	-	-	-	4,500 00	60,620 32	9 74	370,336 50
Rumford Falls Trust Com- pany, Rumford Falls.....	291,205 50	166,337 47	357,270 40	-	15,000 00	438 72	1,894 19	1,000 00	53,777 78	-	886,924 06
Security Trust Company, Rockland.....	165,674 45	-	22,920 00	-	2,700 00	-	719 29	6,755 28	67,064 16	-	265,833 18
Union Safe Deposit and Trust Company, Portland.....	121,722 08	11,400 00	647,536 31	51,965 00	15,078 37	-	-	-	18,546 47	9,726 23	875,974 46
Waterville Trust Company, Waterville.....	902,472 95	179,982 29	50,000 00	-	-	-	6,367 78	33,000 00	109,606 84	1,885 00	1,283,314 86
Westbrook Trust Company, Westbrook	171,782 18	62,229 56	167,639 75	-	20,107 89	-	-	2,000 00	71,930 43	-	495,089 81
Total....	\$9,084,171 42	\$1,545,540 94	\$6,002,151 43	\$958,839 96	\$234,745 81	\$3,995 33	\$28,501 06	\$129,161 48	\$1,890,735 21	\$26,167 99	\$19,914,010 63

LOAN AND BUILDING ASSOCIATIONS.
TABLE D—Statement of Liabilities and Resources, October 31, 1903.
Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Total liabilities.
Auburn	\$72,591 66	\$3,405 76	\$17,593 31	-	-	\$718 02	-	\$94,308 75
Augusta	161,415 67	5,196 03	187 00	-	-	16,446 49	\$2,000 00	185,245 19
Bangor	247,350 95	9,276 02	1,366 00	\$166 77	\$2,056 16	5,456 57	-	265,672 47
Bar Harbor.....	4,688 55	2 40	79 00	-	1,783 80	167 23	3,116 52	9,837 50
Bath	80,450 51	1,450 00	-	54 28	-	972 15	-	82,926 94
Belfast.....	22,368 87	1,101 05	17 00	-	1,946 94	209 69	201 63	25,845 18
Brunswick	61,625 51	2,025 00	50 13	-	-	446 98	-	64,147 62
Bucksport	29,311 03	361 17	42 00	-	-	854 30	-	30,568 50
Casco, Portland.	297,683 68	5,807 22	17,500 00	47 80	1,100 00	2,428 21	-	324,566 91
Cumberland, Portland	176,828 47	5,500 00	7,357 63	-	-	2,372 46	-	192,058 56
Deering, Portland	102,901 78	998 20	783 00	28 80	544 88	1,522 63	2,942 31	108,821 60
Dexter.....	88,599 09	889 38	52 00	94 94	260 00	1,994 67	-	91,830 08
Ellsworth.....	51,164 28	1,200 00	52 33	22 72	-	1,965 59	-	54,434 92
Falmouth, Portland	103,996 37	2,438 12	1,888 02	-	-	-	2,000 00	110,322 51
Forest City, Portland	20,122 80	254 50	-	-	-	248 65	840 00	21,445 95
Gardiner.....	36,865 39	1,900 00	15 00	-	665 38	5,602 11	11,468 04	56,515 92
Guilford.....	5,657 77	10 41	52 00	-	-	89 72	-	5,809 90
Hallowell.....	29,058 78	1,369 06	14 00	-	-	666 95	-	31,108 79
Kennebunk	52,204 58	2,026 16	21,555 23	-	-	-	-	75,785 97
Lewiston.....	3,283 01	2 93	1 00	-	-	-	4,229 49	7,574 06
Madison.....	10,969 56	117 00	-	-	-	342 49	-	11,369 05
Mechanics', Portland.	71,062 68	1,511 91	45 00	-	73 00	265 93	4,433 21	77,391 73
Mechanic Falls	28,242 27	936 73	7,858 43	-	-	168 19	-	37,205 62
Old Town.....	80,374 67	2,268 54	167 00	-	-	3,186 93	-	86,597 14

Penobscot, Bangor	90,269 38	739 15	620 00	-	100 00	2,344 22	5,860 00	99,932 75
Piscataquis, Foxcroft	45,657 42	2,022 74	318 00	-	-	2,711 87	-	50,710 03
Portland	196,600 42	4,869 12	12,150 00	54 81	-	576 64	-	214,250 99
Rockland	123,753 37	3,210 82	511 00	106 96	-	1,166 94	-	128,749 09
Sanford	60,212 91	1,179 36	8,940 70	-	-	2,691 09	-	73,024 06
Somerset, Skowhegan	67,067 74	1,751 05	3,855 94	-	-	381 95	5,000 00	78,056 68
South Portland	38,765 99	1,156 87	5,678 23	58 74	-	1,903 02	-	47,562 85
Waldoboro	14,615 01	229 82	29 12	3 00	-	122 64	1,400 00	16,399 59
Waterville	85,943 88	813 00	1,278 00	-	-	2,351 00	4,600 00	94,985 88
Wiscasset	1,323 66	74 97	-	44 94	-	67 34	300 00	1,810 91
York, Biddeford	70,148 00	2,153 33	831 00	576 35	-	1,443 91	-	75,152 59
	<u>\$2,632,815 71</u>	<u>\$68,227 82</u>	<u>\$110,887 07</u>	<u>\$1,260 11</u>	<u>\$8,470 16</u>	<u>\$62,154 21</u>	<u>\$48,391 20</u>	<u>\$2,932,206 28</u>

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.	Permanent expense.	Temporary expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn	\$74,834 80	\$3,475 00	-	\$14,168 33	-	\$219 75	\$168 86	\$1,442 01	-	\$94,308 75
Augusta	180,432 01	2,165 00	-	1,278 33	-	-	167 00	1,202 80	-	183,245 19
Bangor	232,166 05	4,050 00	-	3,437 33	-	173 14	896 75	23,644 95	1,304 25	265,672 47
Bar Harbor	9,650 00	-	-	-	-	139 35	-	48 15	-	9,837 50
Bath	77,704 50	2,880 00	-	-	-	110 00	2 50	1,227 19	1,002 75	82,926 94
Belfast	25,845 18	-	-	-	-	-	-	-	-	25,845 18
Brunswick	53,527 77	3,865 00	-	6,285 47	-	8 50	-	460 88	-	64,147 62
Bucksport	26,615 68	2,515 00	-	-	-	-	-	1,437 82	-	30,568 91
Casco, Portland	230,800 00	1,300 00	\$300 00	59,888 66	-	121 40	678 72	31,478 13	-	\$24,506 91
Cumberland, Portland	176,047 00	1,600 00	-	9,463 49	-	-	-	4,948 07	-	182,058 56
Deering, Portland.....	82,377 70	2,600 00	-	20,340 69	-	-	-	3,503 21	-	108,821 60
Dexter	64,130 00	4,638 00	-	32 73	\$21,060 58	37 50	75 00	1,441 44	414 83	91,830 03
Ellsworth	50,335 00	2,225 00	-	-	-	50 00	144 50	1,680 42	-	54,434 92
Falmouth, Portland	86,879 50	650 00	-	8,123 54	-	-	-	12,612 11	2,057 36	110,322 51
Forest City, Portland	20,800 00	600 00	-	-	-	-	-	10 95	-	21,445 95
Gardiner	55,900 00	100 00	-	-	-	30 55	155 41	329 96	-	56,516 92
Guilford	5,100 00	-	-	-	-	20 00	1 39	688 51	-	8,809 90
Hallowell	29,730 60	-	-	-	-	45 00	-	1,333 19	-	31,108 79
Kennebunk	73,630 01	370 00	-	800 00	-	-	-	985 96	-	75,785 97
Lewiston	7,250 00	-	-	-	-	189 90	131 33	182 83	-	7,754 06
Madison	9,540 00	575 00	-	-	-	-	-	1,254 05	-	11,369 05
Mechanics', Portland	57,347 66	2,625 00	300 00	15,871 02	-	42 08	389 26	816 71	-	77,391 73
Mechanic Falls	32,349 60	3,347 00	-	47 00	-	192 88	-	1,269 14	-	37,205 62
Old Town	81,446 00	3,245 00	-	-	-	-	-	1,773 64	-	86,597 14
Penobscot, Bangor	92,576 22	2,115 00	-	-	3,240 00	-	540 27	1,461 16	-	99,932 75
Piscataquis, Foxcroft	47,790 00	500 00	-	-	2,000 00	-	62 75	3 42	383 86	50,710 03
Portland	144,450 00	1,400 00	4,210 00	40,434 67	-	145 35	-	20,610 97	3,000 00	214,250 99
Rockland	118,142 42	4,570 00	400 00	683 97	-	300 00	10 25	4,642 45	-	128,749 09

Sanford	61,900 00	340 00	5,100 00	2,869 19	-	154 63	731 25	1,928 99	-	73,024 06
Somerset, Skowhegan	64,707 93	2,615 00	-	375 53	8,399 50	-	-	1,958 72	-	78,056 68
South Portland	45,969 04	-	-	-	-	69 37	109 78	1,414 66	-	47,562 85
Waldoboro	15,705 00	290 00	-	-	-	-	11 25	483 34	-	16,399 59
Waterville	90,071 82	325 00	-	3,000 00	-	-	221 57	1,367 49	-	94,985 88
Wiscasset	1,800 00	-	-	-	-	-	-	10 91	-	1,810 91
York, Bideford	60,893 16	2,400 00	-	8,645 64	-	-	262 77	2,951 02	-	75,152 59
	\$2,488,414 75	\$57,290 00	\$10,310 00	\$195,745 64	\$34,700 08	\$2,049 40	\$4,928 11	\$130,605 25	\$8,163 05	\$2,932,206 28

BANK EXAMINER'S REPORT.

TABLE E—Giving Details of Shares and Shareholders, Loans, Rate and Amount of Dividends and Average Premiums.

Name of Association.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividends the past year.	Amount of dividends the past year.	Average premium charged on loans.
Auburn.....	183	70	1,181½	488½	86	3½	4	\$3,440 55	—
Augusta.....	440	239	2,608	943	287	—	5	2,143 82	—
Bangor.....	868	260	7,119	1,390	384	—	5	11,504 34	—
Bar Harbor.....	96	7	574	72	8	—	5	35 55	1.2
Bath.....	243	115	1,383	435	143	—	5	4,427 10	.15
Belfast.....	74	40	388	142	43	—	4	1,352 34	.9
Brunswick.....	190	85	916	336	113	—	4	2,784 40	—
Bucksport.....	159	86	392	180	119	—	5	1,400 18	.6
Casco, Portland.....	749	229	4,319	1,216	229	4	6	17,821 75	1.2
Cumberland, Portland.....	510	134	2,711	967	137	4	6	10,311 44	1.2
Deering, Portland.....	229	76	1,672	495	83	4	6	5,660 28	1.2
Dexter.....	288	115	1,144	449	158	—	5	4,101 99	—
Ellsworth.....	296	67	1,202	283	67	—	5	2,088 64	1.5
Falmouth, Portland.....	230	75	1,752	449	91	4	6	5,650 36	1.8
Forest City, Portland.....	40	14	293	76	14	—	6	1,237 50	2.4
Gardiner.....	147	76	568	316	87	4	6	2,513 92	.47
Gulford.....	47	7	161	27	7	—	4	160 32	—
Hallowell.....	96	38	515	159	38	—	6	1,577 05	—
Kennebunk.....	231	114	990	382	140	5	5	3,109 78	1.5
Lewiston.....	36	5	175	37	5	4	6	94 73	1.8
Madison.....	53	18	292	92	23	—	4	446 77	—
Mechanics', Portland.....	161	50	1,010	200	51	—	5	2,589 79	—
Mechanic Falls.....	178	60	443	237	80	4	5	1,745 57	2.00
Old Town.....	274	97	1,472	521	137	—	6	4,772 46	—
Penobscot, Bangor.....	242	93	1,757	571	104	—	5	4,130 42	—
Piscataquis, Foxcroft.....	134	59	808	292	78	—	6	2,462 96	.9
Portland.....	592	124	3,490	648	124	4	6	10,420 14	1.8
Rockland.....	517	186	2,400	782	209	—	5	5,857 05	—

Sanford.	263	65	1,301	311 $\frac{1}{4}$	75	4	51 $\frac{1}{2}$	3,189 98	.75
Somerset, Skowhegan	174	74	943	411	105	3 $\frac{1}{2}$	4 $\frac{1}{2}$	3,190 05	-
South Portland	169	54	846	245	54	5	7 $\frac{3}{4}$	2,413 79	1.8
Waldoboro	109	48	253	103	56	-	5 $\frac{1}{2}$	663 95	-
Waterville	208	64	1,670	476	79	5	5	4,323 56	-
Wiscasset	7	3	18	9	3	-	7	73 86	.6
York, Biddeford.	211	88	1,264	404	98	-	5	2,871 20	-
	8,444	2,935	48,035 $\frac{1}{2}$	14,124 $\frac{3}{4}$	3,514	*4.14	*5.58	\$136,667 59	*.73

* Average.

BANK EXAMINER'S REPORT.

GRANITE STATE PROVIDENT ASSOCIATION
—NEW HAMPSHIRE.

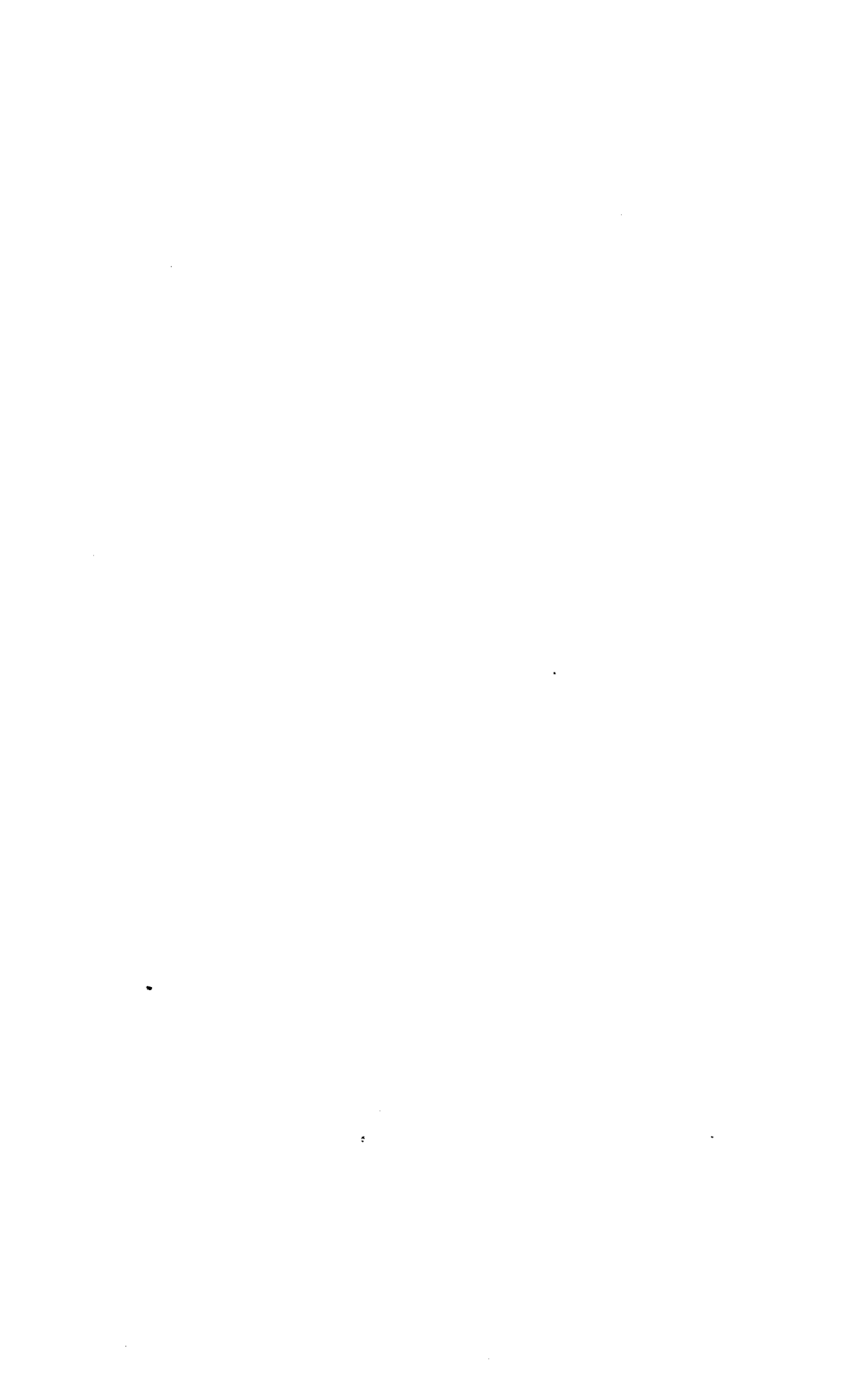
The following is a list of the unpaid dividends on account of guaranty fund deposited with the Treasurer of the State of Maine by the Granite State Provident Association, now held by the Supreme Judicial Court of Cumberland County for the benefit of the parties entitled thereto. Parties entitled to any part of this fund should apply to B. C. Stone, Clerk of Courts, Portland, Maine.

Number of certificate.	Name.	Last known address.	Amount of claim.	Amount of dividend.
28624	Walter A. Black	Caribou	\$10 30	\$2 06
35500	W. A. Black	Caribou	11 30	2 26
12791	Minnie Blagden	Damariscotta	39 37	7 87
22650	W. S. Blake	Houlton	43 00	8 60
13753	J. W. Bolton	Presque Isle.. ..	27 24	5 44
	George V. Cunliffe Exr.			
32239	Bial F. Bradbury.....	Norway	2 06	41
32225	C. L. Buck	So. Paris	3 10	62
27025	Phemie Coombs	Island Falls	24 84	4 96
25474	Charles C. Dennison	Yarmouth	6 33	1 26
33945	Eva A. Dorr	West Peru	12 60	2 52
28635	K. M. Dunbar.....	Damariscotta	10 50	2 10
32243	E. E. Flood	Norway	5 16	1 03
32237	W. E. Foss	Norway	4 12	82
26549	Elmer Gamage.....	Southport	10 40	2 08
28347	Gilbert E. Gay	Damariscotta	4 20	84
30972	Christopher P. Gerrish	So. Berwick	9 94	1 98
10723	C. H. Gibbs	Livermore Falls	7 35	1 47
31538	Harris Ginsburg	Lisbon Falls	10 35	2 07
15652	George A. Hatch	Portland	144 95	28 99
24964	A. B. Hodsdon	Portland	47 20	9 44
30544	W. G. Hubbard	Wisasset	9 34	1 86
29029	Mrs. B. A. Jones	Mars Hill	56 51	11 30
22789	Charles C. Kempton	Presque Isle.. ..	114 71	22 94
22790	Charles C. Kempton	Presque Isle	35 24	7 64
32223	J. A. Lambe	South Paris	2 06	41
22165	William E. Leavitt	Calais	160 00	32 00
27556	Richard H. McCue	Amity	10 47	2 09
11932	Wilfred McLeary	Farmington	12 66	2 53
28734	C. E. Metcalf	Damariscotta	6 28	1 25
23359	A. C. Moore	Rumford Falls	10 72	2 14
24213	W. B. Moulton	Portland	37 80	7 56
30930	Daniel W. Nason	Bangor	15 49	3 09
30890	Isaac H. Parker	Damariscotta	20 70	4 14
20079	Joseph B. Parsons	No. Newcastle	5 23	1 04
22894	Fred C. Pearson	Rumford Falls	58 44	11 68
30170	Thomas H. Phair	Presque Isle	114 71	22 94
32224	W. A. Porter	So. Paris	6 18	1 23
27338	Emory Powers	Island Falls	16 64	3 32
29020	G. W. Pryor Estate	Mars Hill	20 60	4 12
	J. E. Pryor, Admr.			
28731	J. P. Ridley	Damariscotta	15 64	3 12
28627	George B. Roberts	Caribou	20 60	4 12
32235	J. A. Roberts	Norway	2 06	41
26954	F. J. Schneider	Island Falls	67 36	13 47
16603	Harriet J. Small	Lisbon	73 78	14 75
	Anna L. Small, Exrx.			

GRANITE STATE PROVIDENT ASSOCIATION—CONCLUDED.

Number of certificate.	Name.	Last known address.	Amount of claim.	Amount of dividend.
30549	H. M. Smith	So. Windham	\$5 21	\$1 04
30732	Randolph A. Thompkins	Presque Isle	2 08	41
32230	A. W. Walker	So. Paris	5 16	1 03
27020	Mrs. Emma Weymouth	Island Falls	16 72	3 34
15521	Wheeler & Hicks	Presque Isle	186 15	37 23
31344	Charlie A. Wilson	Calais	16 72	3 34
32229	Horatio Woodbury	So. Paris	5 16	1 03
18857	L. F. Batchelder	Rockland	60 00	12 00
17697	J. C. Curtis	Camden	54 00	10 80
21022	A. B. Dearborn	Corinna	60 00	12 00
18954	Earl R. Peabody	Kingfield	24 00	4 80
12630	William Scott	Calais	18 00	3 60
17844	Fred A. Tuttle	Rockland	36 00	7 20
16184	Carrie E. Hamm	Rockland	60 00	12 00
29986	A. W. Kennedy	Sheepscot	18 00	3 60
28716	R. B. Matthews	Newcastle	12 00	2 40
10887	Olive C. Dodge	Strong	149 97	29 99
17188	Fred F. Prosser	Lisbon Falls	23 15	4 63
9890	George T. Springer {	Westbrook	143 90	28 78
	James F. Spear {	Westbrook	2 22	44
9377	George H. Strout	Westbrook		
17711	Ardelia L. Libby	Portland	137 92	27 58
				\$473 21

**Abstract of the Statements of Foreign Corporations Licensed
to do Business in this State for the Year Ending
December 1, 1903; under the Provisions of
Chapters 79 and 131, Public Laws
of 1891.**



IOWA LOAN AND TRUST COMPANY—DES MOINES, IOWA.

December 1, 1902.

Names of Officers—W. E. Coffin, President; Geo. F. Walker, Vice President; G. W. Gray, Treasurer; Edwin Hult, Secretary.

Names of Directors—W. E. Coffin, Geo. F. Walker, G. M. Hippee, C. A. Dudley, J. G. Rounds, D. F. Witter, J. H. Blair, N. E. Coffin, Jas. Callanan.

LIABILITIES.

Capital stock paid in	\$500,000 00
Surplus fund	100,000 00
Profits undivided	389,810 28
Short time debentures.....	77,431 28
Deposits	21,323 10
Debtore bonds outstanding	2,544,250 00
Matured interest on debentures.....	4,735 50
Total	\$3,637,580 16

RESOURCES.

Loans secured by first liens on real estate	\$3,256,140 60
Loans on collateral in possession of Company	16,980 56
County, city and school bonds	6,303 21
Other stocks and bonds	2,916 00
Real estate acquired by foreclosure	116,041 28
Real estate by investment, company's office building.....	100,000 00
Tax sale certificates.....	4,959 40
Due from sundry persons.....	1,493 87
Cash deposited in national banks	110,421 58
Cash on hand.....	3,615 98
Matured interest on loans	18,707 68
Total	\$3,637,580 16

DESCRIPTION OF STOCKS AND BONDS.

Description.	Market value.	Par value.	Book value.
Bonds, Spring Valley, No. 2, Iowa, school district	\$300 00	\$300 00	\$300 00
Bonds, Slater, Iowa, school district.....	1,000 00	1,000 00	1,000 00
Bonds, city of Adel, Iowa	500 00	500 00	500 00
Bonds, Willow Glens, Iowa, school district	1,500 00	1,500 00	1,500 00
Bonds, No. 3, Richland Tw'p, Iowa, school district	800 00	800 00	800 00
Bonds, U. S. 3% issue 1898	1,100 00	1,000 00	1,100 00
Warrants, city of Des Moines, Iowa.....	1,096 58	1,096 58	1,096 58
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	106 63	106 63	106 63
48 shares of capital stock of Western White Bronze Co., Des Moines, Iowa	1,816 00	4,800 00	1,816 00
	\$9,219 21	\$12,103 21	\$9,219,21

When organized? 1872.

Under what state laws? Iowa.

Principal place of business? Des Moines, Iowa.

Authorized capital? \$500,000.00.

Personal liability of stockholders? None.

What part of capital is paid in cash? \$500,000.00.

How much of its capital is owned by officers and directors of the company?
\$66,200.00

How much, if any, of the stock owned by officers is pledged to the company as collateral? None.

Total amount of its capital stock held by the company as collateral? \$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, Iowa, Eastern Nebraska, South-eastern 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? \$3,256,140.60.

Total amount of loans guaranteed? None.

Number and amount of loans on which foreclosure is incomplete? Seven; amount, \$12,628.72.

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	\$3,300 00	\$200 00
59	5½	1894	1904	1899	2,500 00	1,500 00
65	5½	1895	1905	1900	800 00	500 00
66	5½	1896	1906	1901	97,005 00	92,000 00
67	5½	1896	1906	1901	97,750 00	93,100 00
68	5½	1896	1906	1901	800 00	200 00
69	5½	1897	1907	1902	103,963 00	99,000 00
70	5½	1897	1907	1902	101,865 00	97,000 00
71	5½	1897	1908	1903	100,620 00	95,800 00
72	5	1897	1908	1905	104,371 00	99,400 00
73	5	1898	1908	1905	163,530 00	98,600 00
74	5	1898	1908	1905	92,652 05	88,200 00
75	5	1898	1908	1903	35,386 00	33,700 00
76	4½	1899	1909	1904	103,000 00	100,000 00
77	4½	1899	1909	1904	103,400 00	98,400 00
78	4½	1899	1909	1904	104,505 00	99,500 00
79	4½	1899	1909	1904	98,703 50	94,000 00
80	4	1900	1910	1905	102,936 00	98,000 00
81	4	1900	1912	1910	66,153 50	63,000 00
82	4	1900	1910	1905	104,462 00	99,500 00
83	4½	1900	1910	1905	105,001 00	100,000 00
84	4½	1900	1911	1906	102,078 73	97,200 00
85	4½	1901	1911	1906	103,961 00	99,000 00
86	4½	1901	1911	1906	100,800 00	96,000 00
87	4	1901	1911	1908	92,300 00	87,900 00
88	4	1901	1905	*	38,300 20	35,080 00
89	4	1902	1912	1907	66,765 00	51,800 00
90	4	1902	1912	1907	97,630 20	92,400 00
91	4	1902	1913	1908	105,000 02	17,500 00
92	4	1902	1905	†1903	26,948 00	24,600 00
8	5	1887	1902	1897	1,600 00	1,000 00
9	5	1892	1907	1902	5,250 00	5,000 00
10	5	1895	1908	1903	6,300 00	6,000 00
11	5	1898	1909	1904	103,959 00	99,000 00
12	5	1898	1909	1904	105,066 00	100,000 00
13	5	1898	1909	1904	105,000 00	100,000 00
B	5	1892	1907	1902	525 00	500 00
C	5	1893	1908	1903	575 00	500 00
CC	5	1893	1903	1898	850 00	700 00
D	5	1898	1909	1904	93,450 00	89,000 00
93	4	1902	1912	1907	55,240 00	50,000 00
					\$2,846,201 20	\$2,604,780 00

*After 60 days notice.

†On 60 days notice.

Total amount of debentures certified, \$2,304,780.00.

Less amount on hand and with agents, \$60,500.00.

Total liabilities for debentures as per statement, \$2,544,280.00.

Trustees for debentures, G. M. Hippee, C. A. Dudley and J. G. Rounds.

G. W. GRAY, *Treasurer.*

G. M. HIPPEE,
NATHAN E. COFFIN, } *Directors.*

STATE OF IOWA, { ss.
COUNTY OF POLK, }

I, G. W. Gray, Treasurer of Iowa Loan and Trust Company, and Nathan E. Coffin and G. M. Hippee 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 4th day of December, A. D. 1902.

HUGH A. HILL,
Notary Public, Polk County, Iowa.

MIDDLESEX BANKING COMPANY—MIDDLETOWN, CONN.

January 1, 1903.

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.....	53,846 78
Certificates of deposit.....	400 00
Deposits for investment	62,905 32
Debenture bonds outstanding.....	5,963,049 11
Due to National banks	32,000 00
Due to branch offices and agents.....	181,604 08
Accrued interest on debentures.....	105,763 12
Total	\$7,078,842 43

RESOURCES.

Loans secured by first liens on real estate	\$5,972,298 74
Loans secured by second liens on real estate.....	40,315 86
Loans on collateral in possession of company.....	45,401 90
Loans on personal property	410,589 86
Stocks and bonds	4,886 51
Real estate acquired by foreclosure and expenses	26,500 00
Real estate by investment.....	113,210 54
Past due interest remitted for but not paid to us.....	32,062 61
Due from branch offices and agents.....	68,591 70
Due from sundry persons.....	194,263 65
Due from banks and bankers.....	3,860 39
Cash deposited in national banks	152,860 67
Cash on hand.....	14,000 00
Accrued interest on loans and other resources.....	
Topographical records	
Total	\$7,078,842 43

DESCRIPTION OF STOCKS AND BONDS.

Description.	Par value.	Book value.
Farm Land Company stock	\$20 00	\$20 00
Southern Planting Company stock	9,850 00	9,850 00
Realty Investment Co. stock, \$48,350; bonds, \$100,000	148,350 00	148,350 00
Standard Milling Co. stock, \$64,744.02; bonds, \$59,000	123,744 02	123,744 02
Middlesex Banking Company stock	95,350 00	95,350 00
Denver and Southwestern 4 % railroad bonds, etc	33,275 84	33,275 84
Total	\$410,589 86	\$410,589 86

When organized? November 5, 1875.

Under what state laws? Connecticut special charter.

Principal place of business? Middletown, Conn.

Authorized capital? \$1,000,000.

Personal liability of stockholders? None.

What part of the capital is paid in cash? \$679,274.02.

How much, 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, Mississippi, Utah, Colorado, Idaho, Wisconsin, North and South Dakota, Texas and Minnesota.

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.

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.	\$2,170 77	-	\$2,000 00
A 48 to A 53	83,473 70	-	81,300 00
A 56 to A 69	445,337 36	-	436,000 00
A 71 to A 73	63,095 78	-	61,350 00
R 70 and R 74	101,591 53	-	100,350 00
D 1 to D 7	326,566 65	-	309,450 00
J 1 and J 2	77,709 24	-	77,000 00
D 9 to D 96	4,767,432 42	\$16,500 00	4,750,100 00
86 and 87	1,065 00	-	781 77
Sterling Series:			
A-B-C	64,056 55	-	61,077 09
AA-BB-CC-DD	40,829 15	-	38,690 25
V-W-Y-Z-C 1-C 2			
EE-GG			
	\$5,973,348 15	\$16,500 00	\$5,918,099 11

Less amount issued not sold..... \$7,950 00

Total amount of debentures certified \$5,910,149 11

Plus amount cancelled and not repurchased 52,900 00

Total liabilities for debentures as per statement..... \$5,963,049 11

Trustees for debentures, Security Co., Hartford, Columbia Trust Co., Middletown, Union Trust Co., N. Y.

E. A. GLADWIN, *Assistant Secretary.*

R. N. JACKSON, { *Trustees.*

M. E. VINTON, }

STATE OF CONNECTICUT, } ss.
COUNTY OF MIDDLESEX, }

I, E. A. Gladwin, Assistant Secretary of the Middlesex Banking Co., and Robert N. Jackson and M. E. Vinton, 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 31st day of July, A. D. 1903.

WALTER P. REED, *Notary Public.*

APPENDIX.

Public Laws of the State of Maine relating to Savings Banks,
Trust and Banking Companies, Loan and Building
Associations, Foreign Investment Corporations,
Foreign Banking Corporations and Foreign
Loan and Building Associations.

1903.

BANKING LAWS
OF THE
STATE OF MAINE.

REVISED STATUTES—CHAPTER 48.

SAVINGS BANKS, LOAN AND BUILDING ASSOCIATIONS,
TRUST AND BANKING COMPANIES, FOREIGN
BANKING CORPORATIONS.

SEC. 1. The governor, with the advice and consent of the council, shall appoint a bank examiner, who shall hold his office for three years, subject to removal at any time by the appointing power, and shall not during his continuance in office hold any office in any bank in the state.

Examiner,
appointed.
R. S., c. 47, §48,
72 Me., 556.

SEC. 2. No person shall issue any drafts, bills, notes or other evidences of debt payable to bearer or order, as a private banker, for the purpose of loaning them or putting them in circulation as money; nor, unless specially authorized thereto by the legislature, shall he contribute to the funds or become a member of any association for the purpose aforesaid; nor transact any other business that banks may do by their charters, except making discounts and receiving deposits; nor hold any agency for the purpose of receiving, issuing, loaning or putting in circulation, as money, the bills, notes, orders or other evidences of debt of any company not incorporated in the state, or of any private banker not resident

Private, associated, and
foreign banking prohibited,
unless authorized by
legislature.
R. S., c. 47, §83.

- penalty. therein, under a penalty of one thousand dollars for each offense, to be recovered by indictment for the use of the state, or by action of debt, half to the state and half to the prosecutor. This section does
- proviso. not prohibit banks, from receiving and paying out, in the usual course of business, the bills of foreign banks, the circulation of which is not prohibited by law.

ORGANIZATION OF SAVINGS BANKS.

Savings banks, corporations.
R. S., c. 47, § 84.

SEC. 3. All savings banks or institutions for savings, lawfully organized, are corporations possessed of the powers and functions of corporations generally, and as such have power:

- Powers.**
- I. To have perpetual succession, each by its corporate name.
 - II. To sue and be sued, complain and defend, in any court of law or equity.
 - III. To adopt and use a common seal.
 - IV. To make by-laws not inconsistent with the laws of the state or of the United States, for the management of their property and the regulation of their affairs.
 - V. To receive money on deposit, to invest the same, and further to transact the business of a savings bank, as hereinafter provided.

Organization.
R. S., c. 47, § 85.

SEC. 4. Any number of persons not less than thirteen, may associate themselves for the purpose of organizing a savings bank in accordance with this chapter; three-fourths of such number shall reside in the county where the proposed bank is to be located, and may fill vacancies and add to their number from time to time as they desire, all of whom shall be residents of the state.

Certificates to be sent to the secretary of state and bank examiner.
R. S., c. 47, § 86.

SEC. 5. Such persons shall execute a certificate, sworn to before a justice of the peace, in duplicate, one of which shall be deposited with the secretary of state for record, and the other sent to the bank examiner, in which shall be set forth: the name of the bank; the names of all the corporators and the places where they reside; their business occupa-

tions; and the place where its business is to be transacted; together with the reasons why a bank is needed in such place.

SEC. 6. A notice of intention to organize such bank, signed by all the corporators, shall be published once a week for three weeks in some newspaper published in said county where said bank is to be located, if any, otherwise in some newspaper published in an adjoining county.

Notice of intention to organize.
R. S., c. 47, § 87.

SEC. 7. When the examiner receives the certificate, with the published order of notice, if he finds that the foregoing provisions have been complied with, he shall, from the best information at his command, ascertain:

Bank examiner, duty of.
R. S., c. 47, § 88.

I. Whether greater convenience of access to a savings bank will be afforded to any considerable number of depositors by opening a savings bank at the place designated in such certificate.

II. Whether the responsibility, character and general fitness of the persons named in such certificate, for the discharge of the duties appertaining to such a trust, are such as to command the confidence of the community in which it is proposed to locate such bank.

SEC. 8. If the examiner is satisfied, concerning the several points named in the preceding section, and that the organization of a savings bank as proposed in such certificate, will be a public benefit, he shall, within sixty days after the same has been received by him for examination, issue under his hand a certificate of authorization to the persons named therein, or to a portion of them, together with such other persons as a majority of those named in such certificate of association, in writing, approve; also a duplicate to the secretary of state; which certificate, so issued by him, shall authorize the persons named therein to open an office for the deposit of savings, as designated in the certificate of association, subject to the five preceding sections.

Examiner shall issue certificate of authorization to corporators.
R. S., c. 47, § 89.

—and to the secretary of state.

Corporation when authorized to transact business.
R. S., c. 47, § 90.

SEC. 9. Upon the filing of such certificate with the secretary of state, the persons named therein, and their successors, are, thereupon and thereby, constituted a body corporate and politic, vested with all the powers conferred, and charged with all the liabilities imposed by the six preceding sections.

MANAGEMENT OF SAVINGS BANKS.

Savings banks, their powers and liabilities.
R. S., c. 47, § 91.
68 Me., 518.

SEC. 10. Savings banks and institutions incorporated under the authority of the state, may exercise the powers and shall be governed by the rules and be subject to the duties, liabilities and provisions in their charters, in the following sections, and in the general laws relating to corporations, unless otherwise specially provided.

Institutions, legally organized.
R. S., c. 47, § 128.

SEC. 11. Savings banks and institutions for savings which have exercised the privileges thereof and done business as such for one year, shall be held to be legally organized.

Membership in corporation.
R. S., c. 47, § 98.

SEC. 12. Every such corporation shall consist of not less than thirty members, and may, at any legal meeting, by a vote of at least two-thirds of those present, elect by ballot any citizen of the county wherein the corporation is located, or of an adjacent county, to be a member thereof. No person shall continue to be a member after removing from the state. Any member who fails to attend the annual meetings for two successive years ceases to be a member, unless re-elected by a vote of the corporation.

Officers.
1899, c. 50, § 1.

SEC. 13. The officers of every such corporation shall consist of a president, treasurer and, when in the opinion of the trustees necessary, a vice-president and an assistant treasurer, and not less than five trustees, not more than two of whom shall be directors in any one national bank, trust company or other banking institution, who shall elect from their number or otherwise such other officers as they see fit. All officers shall be sworn to the faithful performance of their duties, and shall hold their several

—trustees, number and restrictions.
72 Me., 227.

offices until others are chosen and qualified in their stead. —term of office. R. S., c. 47, § 93

SEC. 14. No president, treasurer, clerk or employee of any savings bank shall act as agent or representative of any foreign corporation engaged in the business of selling or negotiating any bonds, mortgages, notes or other choses in action. No cashier in a national bank or trust and banking company shall be treasurer of any savings bank, the deposits of which exceed one hundred and fifty thousand dollars; and if the treasurer of a savings bank, having deposits not exceeding one hundred and fifty thousand dollars, is cashier in a national bank or trust and banking company, the board of trustees of such savings bank shall not include more than one director, nor more than two stockholders in the national bank or trust and banking company so connected therewith. —treasurers and trustees regulations relating to. R. S., c. 47, § 109.

SEC. 15. The members of the corporation shall annually at such times as may be provided in their by-laws, elect from their number not less than five trustees, who shall have the entire supervision and management of the affairs of the institution, except so far as may be otherwise provided by their by-laws. Any trustee who becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee. Trustees, their election and duties. R. S., c. 47, § 94 68 Me., 404. —office, how vacated.

SEC. 16. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice-president and an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety —term —treasurer, ex-officio, clerk. —bonds of treasurer and assistant treasurer.

- of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. All such bonds executed after July one, eighteen hundred and eighty-seven, shall at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guaranty company, which shall be satisfactory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. Said treasurer, assistant treasurer and clerks shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.
- SEC. 17. Within thirty days after the annual election in the several savings banks, the clerks thereof shall cause to be published in some local newspaper, if any, otherwise in the nearest newspaper, a list of the officers and corporators thereof. They shall also return a copy of such list of officers and corporators to the bank examiner within said thirty days, which shall be kept on file in his office for public inspection. Any clerk who neglects to give such notice or make such return shall be liable to a penalty of fifty dollars.
- SEC. 18. If any office becomes vacant during the year, the trustees may fill the same until it is filled
- shall be annually examined by bank examiner.
- when bond shall be deemed insufficient.
- in lieu of bond, trustees may insure with some guaranty company.
- pay fixed by trustees.
- compensation of trustees, fixed by corporation.
- Clerk to publish list of officers and corporators. 1903, c. 52.
- shall return copy of list to bank examiner.
- penalty.
- Vacancies. R. S., c. 47, § 96.

at the next annual meeting. Special meetings of the corporation may be held at any time by order of the trustees; the treasurer shall also call special meetings upon application in writing of ten members of the corporation. Seven days' notice of all annual meetings shall be given by public advertisement in some newspaper of the county where the corporation is established, if any; otherwise, in the state paper.

SEC. 19. Savings banks and institutions for savings may receive on deposit, for the use and benefit of depositors, sums of money offered for that purpose; but shall not receive from any one depositor, directly or indirectly, over two thousand dollars, and no interest shall be paid to any one depositor for any amount of deposit, all dividends included, exceeding said sum, except for deposits of widows, orphans, administrators, executors, guardians, charitable institutions and as trust funds. Whenever a deposit is made in trust the name and residence of the person for whom it is made, or the purpose for which the trust is created, shall be disclosed in writing to the bank, and the deposit shall be credited to the depositor as trustee for such person or purpose; and if no other notice of the existence and terms of a trust has been given in writing to the corporation, the deposit, with the interest thereon, may, in the event of the death of the trustee, be paid to the person for whom such deposit was made, or to his legal representative, or to some trustee appointed by the court for that purpose. The trustees may refuse any deposit at their pleasure.

SEC. 20. Such corporations may pay any order drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment when said presentation is made within thirty days after the date of such order; and at any subsequent period provided the corporation has not received actual notice of the death of the drawer.

—special meetings.
R. S., c. 47, § 97.

—notice of annual meetings.

Regulation of deposits.
1899, c. 50, § 2.
72 Me., 276.
73 Me., 72.
90 Me., 551

—deposits in trust, how made.

Authority to pay any order notwithstanding death of drawer.
1899, c. 50, § 3.

Deposits of married women or minors are property of depositors.

R. S., c. 47, § 117.
1899, c. 50, § 4.

—deposits may be paid minor, in discretion of trustees.

Duplicate book of deposit, how obtained in case of loss of original.
1891, c. 4.
56 Me., 509.

Investment of deposits,
1895, c. 161.
1908, c. 190.
68 Me., 404.
71 Me., 52.

SEC. 21. Money deposited in a savings bank, institution for savings or trust company by a married woman or minor, is the property of and shall be paid to the order of the depositor, and is not the property of the husband or parents, and such depositors may maintain actions in their own names against the bank or trust company to recover their deposits; but this section does not apply to money fraudulently deposited by or in the name of a married woman or minor belonging to a third person. The receipt of such married woman or minor for such deposits and interest, or any part thereof, is a valid release and discharge to the corporation. When money is deposited in the name of a minor, the trustees may in their discretion pay the same to such minor or to the person making such deposit, and the same shall be a valid payment.

SEC. 22. When the person, to whom a book of deposit was issued, or his executor, or administrator, or guardian, in writing notifies the treasurer of the bank issuing the same, that such book is lost, and that he desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement for three weeks successively, in some newspaper published in the town in which said bank is located, if any, otherwise in one published in the county, if any, and if not, then in the state paper. If such missing deposit book is not presented to said treasurer within six months after the last advertisement, then he shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate relieves said bank from all liability on account of the original book of deposit so advertised.

SEC. 23. Savings banks and institutions for savings are restricted to and hereafter may invest their deposits as follows:

First, *a*: In the public funds of the United States and District of Columbia.

b: In the public funds of any of the New England states and of the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska.

Second, *a*: In the bonds of the counties, cities and towns of any of the New England states.

b: In the bonds of cities and districts in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, 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.

c: In the bonds of counties of twenty thousand inhabitants or more in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, when issued for municipal purposes, and which are a direct obligation on all the taxable property therein, except when issued in aid of railroads, *provided*, that the net municipal indebtedness of such county does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

d: In the bonds of any city of ten thousand inhabitants or more in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, when issued for municipal purposes and which are a direct obligation on all the taxable property therein, except when issued in aid of railroads, *provided*, that the net municipal indebtedness of such city does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

e: In the refunding bonds of counties and cities above enumerated issued to take up at maturity bonds which were legal and constitutional when

issued, *provided*, that the interest has been fully paid on such original bonds for at least five years last prior to such refunding; *provided, further*, that such counties and cities can otherwise meet the foregoing conditions.

f: In the bonds and obligations of school district boards, boards of education and other corporate bodies within such cities, authorized to issue bonds payable primarily from taxes levied on all the taxable property in said district; *provided*, that the population of the district is ten thousand or more, and the population and assessed valuation of the district are equal to at least ninety per cent of the population and the assessed valuation of the city within which such district is located; *provided, further*, that the net municipal indebtedness of such district does not exceed five per cent of the last preceding valuation of the property therein for the assessment of taxes.

g: In the bonds or obligations of any municipal or quasi municipal corporation of this state, when such securities are a direct obligation on all the taxable property of said corporation.

Third, *a*: In the railroad bonds of this state.

b: In the first mortgage bonds of any completed railroads of the states of 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.

79 Me., 423.

c: In the first mortgage bonds of the Central Pacific, Union Pacific and Northern Pacific railroads.

d: In the mortgage bonds of any railroad leased to any dividend paying railroad in New England upon terms guaranteeing the payment of a regular stated dividend upon the stock of such leased road and the interest on its bonds.

e: Street railroad companies are not railroad companies within the meaning of the foregoing clauses of this section.

f: In the bonds of street railroads constructed in this state prior to April twenty-seven, eighteen

hundred and ninety-five, and in the bonds of street railroads in this state constructed after said date and in the first mortgage bonds of any completed street railroad in the states of 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; *provided*, that in the case of street railroads constructed in this state after April twenty-seven, eighteen hundred and ninety-five, and in the case of street railroads in the states above named, an amount of capital stock equal to thirty-three and one-third per cent of the mortgaged debt shall have been paid in, in cash, and expended upon the road evidenced by a certificate of the railroad commissioners of the state where the road is located, filed in the office of the secretary of state of this state, that said percentage has been so paid in and expended in addition to the amount of the bonded debt; *provided, further*, that in such of the above states as have no railroad commissioners having supervision of street railroads the bank examiner of this state may ascertain the facts and if they meet the foregoing requirement, may file certificate thereof with the secretary of state, and all the expenses and compensation of the bank examiner for such service shall be paid by the railroad company seeking to make its bonds a legal investment under this section whether the same are admitted or not.

Fourth: In the mortgage bonds of any water company in the New England states actually engaged in supplying any city or cities, town or towns, village or villages, or other municipal corporations with water for domestic use and for the extinguishment of fires, whenever such company is earning more than its fixed charges and interest on its debts and its running expenses.

Fifth: In bonds of any corporation other than railroad and water companies, incorporated under the authority of this state, which are earning and are

paying a regular dividend of not less than five per cent a year.

Sixth, *a*: In the stock of any bank or banking association incorporated under the authority of this state.

b: In the stock of any bank or banking association incorporated under the authority of the United States, if located within the New England states.

c: In the stock of any railroad company of this state unencumbered by mortgage.

d: In the stock of any dividend paying railroad in New England.

e: In the stock of any railroad leased to any dividend paying railroad in New England upon terms guaranteeing the payment of a regular stated dividend upon the stock of such leased road and the interest on its bond.

f: In the stock of any corporation, other than railroad and water companies, incorporated under authority of this state which earns and is paying a regular dividend of not less than five per cent a year.

Seventh, *a*: In loans secured by first mortgages of real estate in this state and New Hampshire to an amount not exceeding sixty per cent of the value of such real estate.

b: In notes with a pledge as collateral of any public funds or bonds of any kind, or of any stocks which the bank or institution would, by this section, be authorized to purchase.

c: In notes with a pledge as collateral of any savings bank deposit book issued by any savings bank in this state.

d: In notes with a pledge as collateral of the stock of any railroad or railroads mentioned in this section, to an amount not exceeding seventy-five per cent of the market value of such stock.

e: In loans to any municipal corporation in this state.

f: In loans secured by a mortgage of such personal property as in the judgment of the trustees it is safe and for the interest of the bank to accept.

g: In loans to any corporation owning real estate in this state and actually conducting in this state the business for which such corporation was created.

Eighth, *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 reduction of such debt.

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 reduction of such debt.

c: The number of inhabitants of cities and counties shall be determined by the last previous official census thereof as established by the last United States or state census, or city or county census taken in the same manner as United States or state census, and duly certified to by the clerk or treasurer of such city or the auditor or treasurer of such county.

Ninth: 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.

SEC. 24. Any such bank or institution may hold real estate in the city or town in which such bank or institution is located, to an amount not exceeding five per cent of its deposits. May hold real estate. 1893, c. 170.

SEC. 25. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do Investments in capital stock of corporations restricted. R. S., c. 47, § 102.

—application
of §§ 23, 24
and 25,

May deposit
on call in
banks.
R.S., c. 47, § 103.

Trustees to
invest.
1889, c. 165.

—no loan
shall be made
to any officer.

Dividends
from earn-
ings.
R.S., c. 47, § 106.
1903, c. 106.

—exceptions.

—reserve
fund.

—excess,
when to be
divided.

—dividends,
declared only
by vote of
trustees.

not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

SEC. 26. Savings banks and institutions for savings may deposit on call in banks or banking associations incorporated under the authority of this state, or the laws of the United States, and receive interest for the same.

SEC. 27. The trustees shall see to the proper investment of deposits and funds of the corporation, in the manner hereinbefore prescribed. No loan shall be made directly or indirectly to any officer of the corporation, or to any firm of which such officer is a member. (a)

SEC. 28. The trustees, after passing to the reserve fund one-quarter of one per cent of the average amount of deposits for the six months previous to declaring a dividend, not subject to be divided, shall declare dividends, not exceeding two and a half per cent semi-annually, except as hereinafter provided, at such times as are required by their by-laws, among depositors of three months standing at least before dividend day. The corporation may by its by-laws include deposits of less standing. The reserve fund shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to ten per cent of the deposits. All losses shall be passed to the debit of said account. And when said reserve fund amounts to ten per cent of the average amount of deposits for the six months previous to declaring a dividend, all net profits not otherwise divided, thereafter made by said banks, shall be divided every three years ratably among the depositors of one, two and three full years' standing, as extra dividends. No dividends or interest shall be declared, credited or paid, except by a vote of the board of trustees, entered upon their records, whereon shall be recorded the yeas and nays upon such vote. Trus-

tees of savings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected. —not to exceed earnings of bank.

SEC. 29. The treasurer of every savings bank or institution for savings shall within sixty days after a dividend is declared, credit the same to the deposit account. Any treasurer neglecting or refusing so to do shall be punished by fine of not less than one hundred, nor more than two hundred dollars. Dividends shall be credited within sixty days. 1893, c. 189.

SEC. 30. No deposit shall be received under an agreement to pay any specified sum of interest for its use, other than regular semi-annual and extra dividends. Interest on deposits, prohibited. R.S., c. 47, § 107.

SEC. 31. No savings bank shall be required to pay any depositor more than fifty dollars at any one time or in any one month until after ninety days' notice. Notice for payment to depositor. 1895, c. 142.

SEC. 32. The treasurer may, under the direction of the trustees, assign, discharge and foreclose mortgages, and convey real estate held as security for loans, or the title of which accrued from foreclosure of mortgages, or judgments of courts. Treasurer may assign, discharge and foreclose mortgages. R. S., c. 47, § 114.

SEC. 33. The trustees shall cause all real estate of an insurable character held by them absolutely, or in mortgage, to be fully insured, and the expense of such insurance in case of mortgage, shall be added to the amount of the mortgage debt to be refunded in case of redemption. Trustees shall effect insurance. R. S., c. 47, § 115.

SEC. 34. All coin, bills, notes, bonds, securities and evidences of debt, comprising the assets of any savings bank connected with a national or stock bank, shall be kept separate and apart from the assets or property of such national or stock bank, and also separate and apart from the assets or property of any other bank, banker, corporation, partnership, individual or firm. Assets of bank, connected with other bank, to be kept separate. R. S., c. 47, § 109.

Securities to be kept within the state.
R. S., c. 47, § 110.

Treasurer shall make trial balance weekly.
R. S., c. 47, § 111.

—annually to record net sum of each deposit.

Treasurer shall make annual return to bank examiner.
R. S., c. 47, § 113.

Treasurers shall annually publish statement of inactive accounts.
1887, c. 136.
1903, c. 107.

—Proviso.

SEC. 35. All securities owned or held by savings banks shall be kept within the state, and the place of their deposit shall be selected with reference to insuring the greatest possible security for their safe keeping, and shall be subject to the approval of the bank examiner.

SEC. 36. The treasurer of every savings bank, shall, every Saturday, make and declare a trial balance, which shall be recorded in a book kept for that purpose; and shall also, at least once in each year, cause to be entered on a suitable book, the net sum of each individual deposit at a fixed date, and ascertain the aggregate of all such deposits, and whether it agrees with the other books of said bank; and said books shall be open at all times for the inspection of the trustees, corporators and bank examiner.

SEC. 37. The treasurer of every savings bank and institution for savings shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

SEC. 38. The treasurer of every savings bank and institution for savings shall on or before the first day of November annually cause to be published in a newspaper in the place where the bank or institution is located, if any, otherwise in a newspaper published in the nearest place thereto, a statement containing the name, the amount standing to his credit, the last known place of residence or post office address and the fact of death, if known, of every depositor in said bank who shall not have made a deposit therein or withdrawn therefrom any part of his deposit or any part of the dividends thereon, for a period of more than twenty years next preceding; *provided, however,* that this section shall not

apply to the deposits of persons known to the treasurer to be living. Said treasurer shall also transmit a copy of such statement to the bank examiner to be placed on file in his office for public inspection. Any treasurer neglecting to comply with the provisions of this section shall be liable to a penalty of fifty dollars.

SEC. 39. Two of the trustees, at least, shall once in each year, thoroughly examine the affairs of the corporation, settle the treasurer's account, and report under oath to the bank examiner the standing of the corporation, the situation of its funds, and all other matters which the examiner requires, in the manner and according to the form that he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for said examination and return.

Annual examinations by trustees.
R.S., c. 47, § 118

—examiner to furnish blanks.

SEC. 40. No gift, fee, commission or brokerage shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the state, *provided*, that nothing herein contained applies to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

No officer to receive gift, fee, etc.
R.S., c. 47, § 105.

—proviso

—borrower to pay expenses.

SEC. 41. No officer of the corporation shall use or appropriate any of its funds for his own private purposes, under the penalties for embezzlement.

Fund not to be used by officer.
R.S., c. 47, § 116.

SEC. 42. Such banks and institutions are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank and institution for savings, incorporated by authority of the state, once in every year, and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are

Annual examinations by bank examiner.
1897, c. 218, § 1.

—visitations.

—examinations.
33 Me., 305.

necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the law, and its officers shall, whenever required to do so by the bank examiner, furnish him with statements and full information relating to the condition and standing of their institution, and of all matters pertaining to its business affairs and management. He shall preserve in a permanent form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the nearest place thereto.

—proceedings, and statement of condition to be published.

He may summon officers and witnesses
R. S., c. 47, § 120.

—penalty for refusal to testify.

Examiner may apply for injunction to restrain insolvent corporation.
R. S., c. 47, § 121.
66 Me., 244.
68 Me., 400.
93 Me., 305.

—powers and duties of the justice in such cases.

SEC. 43. The examiner may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition thereof, and for that purpose may administer oaths; and whoever, without justifiable cause refuses to appear and testify when thereto required, or obstructs said examiner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding two years.

SEC. 44. If, upon examination of any such corporation, the examiner is of the opinion that it is insolvent, or that its condition is such as to render its further proceedings hazardous to the public or to those having funds in its custody, he shall apply, or if, upon such examination, he is of opinion that it has exceeded its powers or failed to comply with any of the rules, restrictions or conditions provided by law, he may apply to one of the justices of the supreme judicial court to issue an injunction to restrain such corporation in whole or in part from proceeding further with its business until a hearing can be had. Such justice may forthwith issue process for such purpose, and after a full hearing of the cor-

poration, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

—may appoint receivers, who shall report annually. See § 48.

SEC. 45. After a decree of sequestration is passed as provided in the preceding section, the court or any justice thereof, in vacation, shall appoint commissioners who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court at such time as the court orders of the claims allowed and disallowed and of the amount due each depositor, which shall be subject to exception and amendment, as reports of masters in chancery. On application of any person interested, the court may extend the time for hearing claims by the commissioners, as justice may require. When the amount due each person is established the court shall cause others than depositors to be paid in full, and after deducting expenses the balance to be ratably distributed among depositors. When it appears upon the settlement of the account of the receiver of such an institution that there is remaining in his hands funds due depositors who cannot be found and whose heirs or legal representatives are unknown, the court may order such unclaimed funds

After decree of sequestration, appointment of commissioners. R.S., c. 47, § 122, 1899, c. 50, § 5.

—duties and powers.

—court may extend time for hearing claims.

—claims how paid.

to be paid into the state treasury, together with a statement giving the names of such depositors and the amount due each, the same to be held subject for twenty years thereafter to be paid to the person or persons having established a lawful right thereto when made to appear upon proper proceedings instituted in the court ordering such disposition of such unclaimed funds.

Attachments dissolved, and suits discontinued. R.S., c. 47, § 123.

SEC. 46. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgement. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgement recovered as herein provided shall be added to the claims against the bank.

—judgment recovered, to be added to claims.

Claims, when barred. R.S., c. 47, § 124.

SEC. 47. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Supreme court or justice thereof may, on petition and examination, reduce deposit accounts. R.S., c. 47, § 125. 68 Me., 399, 402.

SEC. 48. Whenever a savings bank or institution for savings, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence,

he is satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any of the rules, restrictions and conditions provided by law, he may, if he deems it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation, a larger sum than is thus fixed by the court, except as hereinafter authorized; *provided, however,* that its treasurer shall keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all, or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court, reducing the deposits as herein provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section forty-four.

SEC. 49. Whenever it may become necessary to preserve the assets or protect depositors in a savings bank, the supreme judicial court in equity, on application of the bank examiner or trustees of such bank,

—proviso.

—proceed-^{ings} if petition is denied.

Court may restrain payment, to preserve assets or to protect depositors. 1899, c. 50, § 6.

—order may
be revoked
or modified.

may, after due notice, make an order restraining the bank from paying out its funds or any portion thereof, or from declaring or paying any dividends or deposits for such time as the court shall deem advisable. The court may at any time revoke or modify the original order and authorize the bank to pay dividends upon its deposits, or pay any portion of its deposits to such as may desire to withdraw the same, or make any other or further order that may be necessary to protect the depositors in such institution. Nothing in this section shall be construed to take away the rights of the parties in interest to proceed under the provisions of sections forty-four and forty-eight of this chapter.

Examiner
shall make
annual report
to the gov-
ernor and
council.
R. S., c. 47,
§ 126.

SEC. 50. The examiner shall, annually, by the first day of December, make a report to the governor and council, of the general conduct and condition of each of the banks visited by him, making such suggestions as he deems expedient. Such report shall be printed and laid before the legislature at its next session, and one copy sent to each savings bank in the state.

—distribu-
tion.

Examiner
shall report
violations of
law.
R. S., c. 47,
§ 127.

SEC. 51. If, in the opinion of the examiner, any savings bank or its officers or trustees have persistently violated any provision of this chapter, he shall forthwith report the same, with such remarks as he deems expedient, to the attorney general, who shall forthwith institute a prosecution therefor in behalf of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

—penalty.

Punishment
for unauthor-
ized persons
advertising
business as a
savings bank.
R. S., c. 47,
§ 130.

SEC. 52. Whoever, not authorized by law, advertises his business as that of a savings bank, or receives deposits under pretense of conducting a savings bank, forfeits one hundred dollars for each offense; but nothing in this chapter prohibits any person from advertising his business as a banker, and offering to take and taking deposits to be loaned upon such terms and conditions as the depositor may prescribe.

SEC. 53. The powers, privileges, duties and restrictions, conferred and imposed upon any savings corporation, by whatever name known, in its charter or act of incorporation, are so far abridged, enlarged or modified, that every such charter or act shall conform to this chapter; and every such corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing herein affects the legality of investments made, of transactions had, or the payment of interest at a rate not exceeding six per cent on deposits made, prior to the dividend next following March eleven, eighteen hundred and seventy-seven. And all investments authorized by any law in force when such investments were made, or transactions had, are valid, and this chapter does not require the change of investments for those herein before 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. Any investment in securities not named in section twenty-three, 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.

Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter. R. S., c. 47, § 181.

—legality of former investments and transactions, not affected 1895, c. 161, § 2.

—change of investments not required.

—investments in securities not herein named a misdemeanor. See § 25.

LOAN AND BUILDING ASSOCIATIONS.

SEC. 54. Loan and building associations may be organized in the manner provided herein, for the organization of savings banks; and upon the filing of any certificate of authorization of a loan and building association with the secretary of state, as so provided, the persons therein named, their associates, successors and assigns, shall, thereupon and thereby,

Organization. R. S., c. 47, § 182.

- powers. be constituted a body corporate and politic, and such body may adopt and use a common seal, hold, manage and convey real and personal property, sue and be sued, prosecute and defend suits in law or in equity, have perpetual succession each by its corporate name, and make and ordain by-laws for its government, not repugnant to the constitution and laws.
- First meeting.** SEC. 55. The certificate of authorization issued
R. S., c. 47, § 133. by the bank examiner, shall provide the method of
See c. 117, § 17. calling the first meeting of the association.
- Capital stock.** SEC. 56. The capital to be accumulated shall not
1887, c. 61. exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any such association. No shares of a prior series shall be issued after the issue of a new series.
- shares may be issued in series. SEC. 57. Minors may hold shares by trustees, and the shares of each shareholder, not exceeding two, shall be exempt from attachment and execution.
- Officers, elections and meetings, determined by by-laws.** SEC. 58. The number, title, duties and compensation of the officers of the association, their terms of office, the time of their election, as well as the qualifications of electors, and time of each periodical meeting of the officers and members shall be determined by the by-laws, but no member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.
- tenure. The office of secretary and treasurer may be held by one and the same person, if any association so provides by its by-laws.
- secretary and treasurer may be same person. SEC. 59. The secretary, treasurer and other persons holding positions of trust in loan and building
1891, c. 123. associations shall give bonds to the corporation for the faithful discharge of the duties of their offices
1887, c. 319, § 5.
- Secretary and treasurer shall give bonds.**

in such sums as the directors decide to be necessary for the safety of the funds, and such bonds shall continue to be valid from year to year so long as they are elected and hold said offices, subject to renewal whenever ordered by the bank examiner or directors. —valid from year to year, subject to renewal when ordered.

The directors may, in lieu of said bond, insure at the expense of the association with some fidelity or guaranty company which shall be satisfactory to the examiner, for the faithful discharge of the duties of the secretary and treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. The examiner shall annually examine the bonds given, as aforesaid, and inquire into and certify to the sufficiency thereof and when he deems any such bond insufficient he shall order a new bond to be given, within a time by him specified. —may insure with some guaranty company.

—bonds shall be examined annually.

SEC. 60. The officers shall hold stated monthly meetings. At or before each of these meetings, every member shall pay to the association, as a contribution to its capital, one dollar, as dues upon each share held by him, until the share reaches the ultimate value of two hundred dollars, or is withdrawn, canceled or forfeited. Payment of dues on each series shall commence from its issue. Meetings shall be held monthly. 1887, c. 61.

—monthly payments on shares.

SEC. 61. Shares may be withdrawn after one month's notice of such intention, written in a book held and provided by the association for the purpose. Upon such withdrawal, the shareholder's account shall be settled as follows: from the amount then standing to the credit of the shares to be withdrawn, there shall be deducted all fines, a proportionate part of any unadjusted loss, together with such proportion of the profits previously credited to the shares as the by-laws may provide, and such shareholder shall be paid the balance; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the demands of withdrawing mem- Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

--unpledged shares of any series, may be retired.

--proviso.

When shares reach maturity, holders shall be paid value thereof.
1887, c. 61.
1903, c. 79, § 1.

--shares subject to lien for unpaid dues.

Board of directors shall invest funds and fix rates of interest.
1901, c. 149, § 1.

--members may make loans.

--any association may fix rate of interest.

bers, without the consent of the directors. The directors may, under rules made by them, retire the unpledged shares of any series at any time after four years from the date of their issue, by enforcing the withdrawal of the same; *provided*, that the shareholders whose shares are to be retired shall be determined by lot, and that they shall be paid the full value of their shares, less all fines and a proportionate part of any unadjusted loss.

SEC. 62. When each unpledged share of a given series reaches the value of two hundred dollars, all payments of dues thereon shall cease, and the holder thereof shall be paid out of the funds of the association, two hundred dollars therefor, with interest at the rate of five per cent a year from the time of such maturity to the time of payment; *provided*, that at no time shall more than one-half of the funds in the treasury be applicable to the payment of such matured shares, without the consent of the directors, and that before paying matured shares, all arrears and fines shall be deducted. Every share shall be subject to a lien for the payment of any unpaid dues, fines, interest, premiums and other charges received thereon, which may be enforced in the manner hereinafter provided.

SEC. 63. The board of directors shall see to the proper investment of the funds of the association, as provided in this section. After due allowance for all necessary and proper expenses, and for the withdrawal of shares, the moneys of the association shall be loaned to the members at a rate of monthly premium to be fixed by the directors, which shall in no case exceed forty cents a share. Any member may, upon giving security satisfactory to the directors, receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. Any association may provide in its by-laws that instead of the interest and premium, a stated rate of annual

interest of not less than five, nor more than eight per cent, may be charged upon the sum desired, payable in monthly instalments. Such rate shall include the whole interest and premium to be paid upon the loan. Any balance remaining unloaned to members may be invested in such securities as are legal for the investment of deposits in savings banks. No loan shall be made on the gross premium plan.

—how balances may be invested.

SEC. 64. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the associaton as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as herein-after provided.

Premiums to be received as profits, and distributed to shareholders. 1887, c. 61.

SEC. 65. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, if such monthly premium be charged, pay monthly interest on his loan at the rate of not less than five, nor more than six per cent a year until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

Rate of interest to be charged on loans. 1901, c. 149, § 2.

—when ultimate value reached shares canceled.

SEC. 66. For every loan made, a note secured by first mortgage of real estate shall be given, accompanied by a transfer and pledge of the shares of the borrower. The shares so pledged shall be held by the association as collateral security for the performance of the conditions of the note and mortgage. Said note and mortgage shall recite the number of shares pledged, and the amount of money advanced thereon, and shall be conditioned for the payment, at the stated meetings of the corporation, of the monthly

Loans shall be secured by mortgage on real estate and pledge of shares. 1887, c. 61.

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

—if borrower fails to offer security, loan shall be forfeited.

Borrower may repay loan at any time.
1887, c. 61.

—settlement of accounts, how made.

Members failing to pay dues, etc., shall be fined.
1887, c. 61.

dues on said shares, and the interest and premium upon the loan, together with all fines on payments in arrears, until said shares reach the ultimate value of two hundred dollars each, or said loan is otherwise canceled or discharged; *provided*, that the shares, without other security, may, in the discretion of the directors, be pledged as security for loans, to an amount not exceeding their value as adjusted at the last adjustment and valuation of shares before the time of the loan. If the borrower neglects to offer security, satisfactory to the directors, within the time prescribed by the by-laws, his right to the loan shall be forfeited, and he shall be charged with one month's interest and one month's premium at the rate bid by him, together with all expenses, if any, incurred, and the money appropriated for such loan may be re-loaned at the next or any subsequent meeting.

SEC. 67. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; *provided*, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; *and provided*, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

SEC. 68. Members who make default in the payment of their monthly dues, interest and premiums, shall be charged a fine not exceeding two per cent

a month on each dollar in arrears. No fines shall be charged after the expiration of six months from the first lapse in any such payment, nor upon a fine in arrears. The shares of a member who continues in arrears more than six months shall, at the option of the directors, if the member fails to pay the arrears within thirty days after notice, be declared forfeited, and the withdrawing value of the shares at the time of the first default shall be ascertained, and after deducting all fines and other legal charges, the balance remaining shall be transferred to an account to be designated the forfeited share account, to the credit of the defaulting member. Said member, if not a borrower, shall be entitled, upon thirty days' notice, to receive the balance so transferred, without interest from the time of the transfer, in the order of his turn, out of the funds appropriated to the payment of withdrawals. All shares so forfeited or transferred shall cease to participate in any profits of the association accruing after the last adjustment and valuation of shares before said default.

SEC. 69. If a borrowing member is in arrears for dues, interest, premiums or fines for more than six months, the directors may declare the shares forfeited after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited, with the arrears of interest, premiums and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall be enforced against the security by any legal method, or by proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme judicial and superior courts, to be exercised upon bill or petition in a summary manner. The shares, the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim or demand on the part of the borrower, or any person claiming from or under him.

—shares in arrears more than six months, shall be forfeited.

Forfeiture of shares of borrowing members. 1887, c. 61.

—account, now adjusted.

—balance of account enforced against security.

—shares shall revert to association.

Unpledged shares of deceased shareholder shall revert to his legal representatives.
1887, c. 61.

—shares of, and money received for shares of deceased shareholder, how distributed.
See c. 77, § 19.

Accounts how kept, and business, how transacted.
1887, c. 317, § 2.

SEC. 70. Upon the death of a shareholder, his legal representatives shall be entitled to receive the amount of his unpledged shares, to be ascertained as provided in section sixty-one for withdrawal of shares. No fines shall be charged, or profits credited to a deceased member's account from and after his decease, unless his legal representatives assume the future payments on such shares, which they may assume under the same rights and liabilities of the deceased. Moneys received for the shares of a deceased shareholder, or the shares themselves, as the case may be, shall descend to the same persons and be distributed in the same manner as money received from a policy of life insurance on the life of a deceased person.

SEC. 71. The general accounts of every such association shall be kept by double entry. The secretary shall at least once each month make and declare a trial balance, which shall be recorded in a book provided for that purpose, and it shall at all times be open to the inspection of the directors and shareholders of the association. All moneys received from the members shall be receipted for by persons designated by the directors in a pass book provided by the association for the use of and to be held by the member, and said pass book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him and the number or designation of the series or issue to which said shares respectively belong and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share, or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind.

Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft, signed by the president and secretary, and indorsed by the persons in whose favor the same are drawn. The name of the payee, the amount paid, and the purpose, object or thing for which the payment is made, together with its date, shall be entered on the margin of said order, check or draft. The treasurer shall dispose of and secure the safe keeping of all moneys, securities and property of the corporation, in the manner designated by its by-laws.

—duty of treasurer.

SEC. 72. The profits and losses may be distributed annually, semi-annually or quarterly, to the shares then existing, but shall be distributed at least once in each year, and whenever a new series of shares is to be issued. Profits and losses shall be distributed to the various shares existing at the time of such distribution, in proportion to their value at that time, and shall be computed upon the basis of a single share, fully paid to the date of distribution. Losses shall be apportioned immediately after their occurrence. No dividend shall be made at a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the association, actually collected. At each periodical distribution of profits, the directors shall reserve as a guaranty fund a sum not less than three, nor more than ten per cent of the net profits accruing since the last adjustment, until such fund amounts to five per cent of the dues capital, which fund shall thereafter be maintained and held, and said fund shall be at all times available to meet losses in the business of the association from depreciation in its securities or otherwise.

Profits and losses, when and how distributed. 1897, c. 319, § 3: 1903, c. 79, § 2.

—guaranty fund.

May purchase
real estate
upon which
it has lien.
1887, c. 61.
1903, c. 79, § 3.

—sale within
five years.

Directors
shall insure
all real estate.
1897, c. 319, § 5.

Examina-
tions by bank
examiner.
1897, c. 319, § 4.

—report.
93 Me., 305.

Business of
loan and
building asso-
ciations in
this state,
restricted.
1891, c. 79, § 1.

Bank exam-
iner may
authorize
foreign asso.

SEC. 73. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other encumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate in whatever manner acquired shall be sold within five years from the acquisition of title thereto; but the bank examiner, upon application of any association, may extend said time in which said real estate may be sold.

SEC. 74. Directors shall cause all real estate of an insurable character held by them absolutely or in mortgage, to be fully insured against loss by fire or lightning and the expense of such insurance in case of mortgage shall be added to the amount of the mortgage debt, to be refunded in case of payment or redemption.

SEC. 75. The bank examiner shall perform, in reference to all loan and building associations, the same duties and shall have the same powers as are required of him or given to him in reference to savings banks; and shall, annually, by the first day of December, make a report to the governor and council of the general conduct and condition of each of the associations visited by him, making such suggestions as he deems expedient or the public interest requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner.

SEC. 76. Except as is hereinafter provided no person, association or corporation shall carry on the business of accumulating the savings of its members and loaning to them such accumulations in the manner of loan and building associations within this state, unless incorporated under the laws thereof for such purpose.

SEC. 77. The bank examiner may authorize any such association or corporation duly established un-

der the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the treasurer of state, the sum of twenty-five thousand dollars and thereafter a sum equal to fifteen per cent of the deposits made in such association or corporation by citizens of the state, the amount of percentage of deposits so required to be determined from time to time by the bank examiner; or in lieu thereof the whole or any part of said sum may consist of any of the securities in which savings banks may invest, as regulated in section twenty-three of this chapter, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the purpose of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, the bank examiner may make examinations of such associations or corporations, at such times and at such places as he may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or

elations to do business in this state. 1891, c. 79, § 2.

—what securities deposit may consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

Penalty for violation.
1891, c. 79, § 4.

SEC. 78. Whoever violates any provision of the two preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

TRUST AND BANKING COMPANIES.

Authority of bank examiner over trust and banking companies.
1897, c. 218, § 2.

SEC. 79. The bank examiner shall at all times have the same authority over all trust and banking companies incorporated under the laws of this state that he now has over savings banks or savings institutions by virtue of the provisions of sections forty-two, forty-three, forty-four, forty-five, forty-six and forty-seven of this chapter; and all the provisions of said sections shall apply to said trust and banking companies excepting so much as relates to the distribution of assets after a decree of sequestration, as provided in section forty-five. The distribution of the assets of trust and banking companies shall be made under order of the court.

Reserve fund, shall be in lawful money, and equal to fifteen per cent of deposits.
1893, c. 281.

SEC. 80. Every trust and banking company having authority to receive money on deposit shall at all times have on hand, as a reserve, in lawful money of the United States, an amount equal to at least fifteen per cent of the aggregate amount of all its deposits which are subject to withdrawal upon demand or within ten days; and whenever said reserve of such corporation shall be below said percentage of such deposits, it shall not further diminish the amount of its legal reserve by making any new loans until the required proportion between the aggregate amount of such deposits and its reserve fund shall be restored; *provided*, that in lieu of lawful money two-thirds of

—shall not increase liabilities, when fund is below required amount.

—proviso.

said fifteen per cent may consist of balances payable on demand, due from any national bank, and one-third of said fifteen per cent may consist of lawful money and bonds of the United States or of this state, the absolute property of such corporation. All provisions of charters in conflict with this section are void.

—conflicting
charters, void

SEC. 81. Every trust and banking company shall set apart as a guaranty fund not less than ten per cent of its net earnings in each and every year until such fund, with the accumulated interest thereon, shall amount to one-fourth of the capital stock of the company. The said surplus shall be kept to secure against losses and contingencies, and whenever the same becomes impaired it shall be reimbursed in the manner provided for its accumulation.

Guaranty
fund which
shall be kept
secure
against loss.
1901, c. 196, § 1

SEC. 82. No such company shall make any loan to its directors, officers, agents or other persons in its employ, until the proposition to make such loan shall have been submitted by the person desiring the same to the board of directors of such bank, or to the executive committee of such board, if any, and accepted and approved by a majority of such board or committee. Such approval, if the loan is made, shall be spread upon the records of the corporation; and this record shall, in every instance, give the names of the directors authorizing the loan.

Loans can
only be made
to officers on
approval of
directors or
executive
committee.
1901, c. 196, § 2.

SEC. 83. Such corporations shall not make loans or discounts on the security of the shares of their own capital stock, nor be the purchasers or holders of any such shares unless necessary to prevent loss upon a debt previously contracted in good faith; and all stock so acquired shall, within a reasonable time after its acquisition, be disposed of at public or private sale.

Shall not
make loans
on shares of
its capital
stock.
1901, c. 196, § 3.

SEC. 84. No trust and banking company shall establish a branch or agency in any city or town other than that in which the parent institution has its location until the same be authorized by a special act of the legislature. This provision shall not apply to

Shall not
establish
agencies with-
out consent
of the legis-
lature.
1901, c. 196, § 4.

branches and agencies established before April twenty-two, nineteen hundred and one, and in operation under charter rights then existing.

Shall not act as administrator or guardian.
1889, c. 312.

SEC. 85. No trust or banking company, association or institution, incorporated under the laws of this state, or of any other state and doing business in this state, shall act or do business as administrator or guardian, anything in their charter to the contrary notwithstanding.

Responsibility of shareholders.
1899, c. 68, § 1.
96, Me., 447.

SEC. 86. The shareholders in a trust and banking company shall be individually responsible, equally and ratably, and not one for the other, for all contracts, debts and engagements of such corporation, to a sum equal to the amount of the par value of the shares owned by each in addition to the amount invested in said shares.

Proceedings when capital stock becomes impaired.
1899, c. 68, § 2.

SEC. 87. When the capital stock of such a company shall become impaired by losses or otherwise, the bank examiner or the directors of such institution, may file a complaint in the supreme judicial court in equity, setting forth the fact that such capital stock is impaired, and asking said court to order an assessment upon the capital stock aforesaid sufficient to meet the impairment and again make the corporation solvent. After giving due notice and hearing all parties interested, the court shall, if it finds the capital stock to be impaired as aforesaid, order such an assessment to be made upon such stock. Such assessment, when made, shall be due and payable by each shareholder to the treasurer of said company on order of said court within sixty days from the time such order is made. If any shareholder or shareholders of such company shall neglect or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance,

—application for assessment.

—if shareholder neglects or refuses to pay, his shares may be sold.

if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

SEC. 88. Nothing in the two preceding sections shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner provided by statute, or the right to proceed against the corporation under the provisions of section seventy-nine.

General rights of creditors not impaired. 1889, c. 68, § 3.

FOREIGN INVESTMENT CORPORATIONS.

SEC. 89. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in action, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its man-

Foreign corporations, engaged in selling bonds, etc., shall first obtain license of bank examiner. 1891, c. 131, § 1.

—shall furnish examiner a detailed statement of its condition.

—license may be revoked. See c. 117, § 17.

agement unsafe, whereupon the right of such corporation to do business in this state shall terminate.

Corporation shall publish statement in some newspaper. 1891, c. 131, § 2.

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

SEC. 90. Such corporation or its agents shall publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the judgement rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof. When legal process against any such corporation is served upon said bank examiner, he shall within ten days thereafter mail a copy thereof, postage prepaid, directed to the address of said corporation, or to any person designated by said corporation in writing.

—duties of bank examiner.

See c. 117, § 17.

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required. 1891, c. 131, § 3.

SEC. 91. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or

representative of such corporation before the license herein provided is granted or after the same has been revoked. Whoever violates any provision of this section or the two preceding sections shall be punished by a fine not exceeding five hundred dollars, or imprisonment not exceeding sixty days.

—penalty for violation of §§89-91.

TAXATION.

REVISED STATUTES—CHAPTER 8.

SAVINGS BANKS.

SEC. 53. Every savings bank and institution for savings incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months ending on each of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns. Said return shall be made to the bank examiner on or before the first Saturdays of May and November and within thirty days thereafter, he shall fix and determine the market values of the investments aforesaid and transmit the same with such values so determined, to the board of state assessors for the assessment required by the following section.

Savings banks shall make semi-annual statement of assets, loans, investments and deposits. 1895, c. 130, § 1. 1903, c. 9, § 1. 66 Me., 243. 68 Me., 517, 519.

--bank examiner shall fix market values and return to state assessors.

SEC. 54. The board of state assessors shall thereupon determine the values of the several franchises of the said banks and institutions according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank or institution there shall in each case be deducted an amount equal to the value so determined of United States bonds, the shares of corporation stocks such as are by law of this state free from

State assessors shall determine values of the several franchises. 1895, c. 130, § 2. 1903, c. 9, § 2. See § 68.

--rule for determining.

--rate of taxation.

--when tax shall be assessed.

--when paid.
1895, c., 130, § 3.
See c. 15, § 122.

Deposits are exempt from municipal taxation; but not land held by bank.
R. S., c. 6, § 66.

Return of bank stock pledged as collateral, shall be made to assessors of municipalities where owners reside.
R. S., c. 6, § 67.

taxation to the stockholders, and the assessed value of real estate owned by the bank or institution, and also an amount equal to two-fifths of the value so determined of such other assets, loans and investments as by such statement appear to be loans to persons resident or corporations located and doing business in this state, investments in mortgages on real estate in this state, securities of this state, public or private, bonds issued by corporations located and doing business in this state or guaranteed by such corporations, *provided*, the corporations issuing such bonds be operated by and physically connected with such guaranteeing corporations, and also an amount equal to two-fifths of the cash on hand and cash deposited within the state. Upon the value of each of said franchises so ascertained the board of state assessors shall assess an annual tax of five-eighths of one per cent; one-half of said tax shall be assessed on or before the fifteenth day of June, and one-half on or before the fifteenth day of December. The board of state assessors shall thereupon certify said assessments to the treasurer of state, who shall forthwith notify the several banks and institutions interested. All taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of June and December.

SEC. 55. All deposits in savings banks in the state are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located.

SEC. 56. Treasurers of savings banks, on the first day of each April shall return to the assessors of towns, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for loans, the names of persons pledging or transferring such stock and the amount of the same; and stock so pledged or transferred by persons residing out of the state shall be returned by such treasurers in the same manner to the assessors of

the town in which the bank whose stock is so pledged or transferred is located. For the purpose of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

LOAN AND BUILDING ASSOCIATIONS.

SEC. 57. Every loan and building association doing business in this state shall semi-annually on the last secular days of April and October make a return signed and sworn to by its secretary of its monthly capital dues paid in by its shareholders during the six months ending on each of said days, exclusive of withdrawals, fines, interest and premiums. Said return shall be made to the treasurer of state on or before the second Mondays of May and November, and for wilfully making a false return, the secretary forfeits not less than five hundred, nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Required to make semi-annual returns. 1896, c. 274, § 1. 1897, c. 319, § 6.

-when.

-penalty for making false returns.

-rate of taxation.

SEC. 58. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last secular day in April and the other half on the amount so returned for the six months ending on the last secular day in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December.

Taxes, how assessed. 1893, c. 274, § 2.

SEC. 59. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

Capital dues exempt from taxation. 1893, c. 274, § 3.

FOREIGN BANKING ASSOCIATIONS AND CORPORATIONS.

SEC. 60. Every banking association or corporation, not incorporated under the laws of this state or of the United States, that maintains a branch or

Foreign banking corporations doing business in

this state,
required to
pay a tax.
1899, c. 123, § 1.
1901, c. 165.

—rate.

—amount of
business, how
ascertained.

—when
payable.

Shall report
to bank
examiner,
amount of
business
transacted,
etc.
1899, c. 123, § 2.

Shall keep
account of
money used
and deposits
made.
1899, c. 123, § 3.

agency in this state for the transaction of a banking business, shall pay to the treasurer of state a tax of three-quarters of one per cent a year on the amount of such business done in this state. One-half of said tax shall be paid on the amount of such business for the six months ending on the last Saturday of April, and the other half on the amount for the six months ending on the last Saturday of October, or for such portion of such periods as said association or corporation may transact business in this state. The amount of such business done in this state shall be ascertained by first computing the daily average for each month of the period of all the moneys outstanding upon loans and investments and of all other moneys received, used or employed in connection with such business, and by then dividing the aggregate of such monthly averages by the number of months covered by said return; and the quotient resulting shall be deemed the amount of such business. The amount of such tax so ascertained shall be paid to the treasurer of state semi-annually within ten days after the first Mondays in June and December.

SEC. 61. Such association or corporation and the manager or agent of such branch or agency, shall cause a written report to be made to the bank examiner on or before the last Saturdays of May and November of each year, verified by the oath of such manager or agent, giving the amount of such business transacted in this state under the rule given in the preceding section, and stating the amount of state tax which such branch or agency is liable to pay, and setting forth in detail the daily average for each month preceding the last Saturdays of April and October; and also giving such further or additional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

SEC. 62. Every such banking association or corporation and its managers, agents and employees, shall cause to be kept at all times in the office where

such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the books, papers and records relating to the business done in this state, shall be subject to the inspection and examination of the bank examiner, or of any clerk designated by him, during business hours of any day on which business may legally be transacted.

SEC. 63. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employee of such association or corporation doing business in this state contrary to the provisions of the three preceding sections, shall be subject to a penalty of not less than one hundred, nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

Penalty for violation. 1899, c. 123, § 4.

TRUST AND BANKING COMPANIES.

SEC. 64. Every trust and banking company incorporated under the laws of this state, shall, semi-annually on the last Saturdays of April and October, make a return signed and sworn to by its treasurer, of the average amount of its time deposits and its deposits bearing interest at the rate of three per cent or more per annum for the six months preceding each of said days, together with a statement in detail of the amount of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders. For wilfully making a false return, the corporation treasurer forfeits not less than five hundred, nor more than five thousand dollars. Said return shall be made to the bank examiner, on or before the first Saturdays of May and November, and within thirty days thereafter,

Trust and banking companies shall semi-annually return to state assessors the amount of certain deposits. 1901, c. 286, § 1. 1903, c. 175, § 1.

—penalty for false returns.

—valuation of bonds, etc. he shall fix and determine the market values of the of United States bonds, and the shares of corporation stocks returned as aforesaid, and transmit said returns with such values so determined to the board of state assessors for the assessment required by the following section.

Assessment of tax. 1903, c. 175, § 2. SEC. 65. The board of state assessors shall thereupon deduct from the average amount of the time and interest bearing deposits so returned, an amount equal to the value so determined of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to stockholders, and upon the balance so found, assess an annual tax of one-half of one per cent; one-half of said tax shall be assessed on or before the fifteenth day of June on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of April, and one-half on or before the fifteenth day of December on the balance of said deposits so ascertained for the six months ending on and including the last Saturday of October. The board of state assessors shall thereupon certify said assessment to the treasurer of state, who shall forthwith notify the several trust and banking companies interested, and all taxes so assessed shall be paid semi-annually within ten days after the fifteenth days of June and December.

—when tax shall be assessed.

Assessment when no return. 1903, c. 175, § 3. SEC. 66. If any trust company fails to make the returns required by section sixty-four the board of state assessors shall make an assessment of state tax upon such company as they think just, with such evidence as they may obtain, and such assessment shall be final.

Exemption from municipal taxation. 1903, c. 175, § 4.

Proceedings, in case of failure to make returns and pay tax. R. S., c. 6, § 68. 1901, c. 174, § 5.

SEC. 67. All deposits designated in section sixty-four are exempt from municipal taxation to the company or the depositor.

SEC. 68. If any corporation, company or person, fails to make the returns required by sections thirty-three, thirty-five and forty-three, the board of state assessors shall make an assessment of state tax upon

such corporation, company or person on such valuation, or on such gross receipts thereof, as the case may be, as they think just, with such evidence as they may obtain, and such assessment shall be final.

If any corporation, company, association or person fails to pay the taxes required or imposed by sections twenty-four, thirty-two, thirty-six, forty-two and fifty-four, the treasurer of state shall forthwith commence an action of debt, in the name of the state, for the recovery of the same with interest at the rate of ten per cent a year. In addition to other remedies for the collection of state taxes upon any corporation, such taxes with interest at the rate of ten per cent a year may be recovered by an action of debt, in the name of the state.

--state taxes may be collected of any corporation by action of debt or case.
See c. 83, § 15.
86 Me., 495.
68 Me., 517, 519.

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