

# MAINE STATE LEGISLATURE

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1906

BEING THE



ANNUAL REPORTS

OF THE VARIOUS

Departments and Institutions

For the Year 1905.

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VOLUME II.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1906

*Forty-Ninth 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***

***1905***

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*AUGUSTA*  
*Kennebec Journal Print*  
*1906*

BANKING DEPARTMENT.

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



STATE OF MAINE.

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BANKING DEPARTMENT,

AUGUSTA, December 1, 1905.

*To the Honorable William T. Cobb, Governor, and the Executive Council of the State of Maine:*

In compliance with the requirements of statute the Bank Examiner has the honor to present herewith the forty-ninth annual report of the banking department, for the fiscal year ending on this date.

The contents of this report are as follows:

1. A general review of the condition of all banking institutions under the supervision of this department, together with such suggestions relative thereto as are deemed expedient or the public interests require.
2. Detailed statements of the returns and examinations of all State banking institutions.
3. Statistical tables compiled from such returns, as of October 28, 1905.
4. An appendix containing an abstract of the laws relating to State banking institutions.

Respectfully submitted,

FREMONT E. TIMBERLAKE,

*Bank Examiner.*



## ANNUAL REPORT OF THE BANK EXAMINER.

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The number, classes and assets of all institutions under the supervision of this department, as compiled from returns made as of October 28, 1905, are as follows:

51.....	Savings Banks .....	\$85,590,104 63
26.....	Trust and Banking Companies.....	27,984,868 68
35.....	Loan and Building Associations .....	3,192,473 92
112.....	Total.....	\$116,767,437 13

This is a gain of three in the number of institutions, three trust companies having been added to the list during the year. The total assets have increased \$8,000,630.71, as against \$5,382,420.21 last year. This is an increase of a little more than seven per cent over the assets reported in 1904, and is largely in excess of that for any former year in the history of the banking institutions of this State. It indicates a most prosperous condition, not only of these institutions, but also in general business and financial affairs. Such satisfactory conditions necessarily confine this report to a record of the progress made, as there are no special matters requiring consideration. However interesting a mere statement of facts relative to the present standing of these institutions may be, it has but little signification until compared with that of their previous condition. For example, the above statement of the present total assets conveys but little information until by comparison is shown the unusually large increase over that of previous years. In this manner is disclosed the fact that these institutions have prospered during the year. Thus, the statements of facts contained in this report become valuable only when so arranged that those seeking information are by comparison enabled to draw conclusions therefrom.

The following table gives the assets of each class of institutions under the supervision of this department, the total assets, and the gain in total assets in each year from 1890 to 1905, inclusive:

Year.	Savings banks.	Trust companies.	Loan and building associations.	Total assets.	Gain.
1890	\$50,901,527 60	\$3,629,895 77	\$633,059 31	\$55,164,482 68	\$5,049,051 42
1891	53,550,871 49	4,279,477 44	1,032,301 53	58,862,650 46	3,698,167 78
1892	56,838,263 68	4,866,324 87	1,460,193 40	63,164,781 95	4,302,131 49
1893	56,701,437 06	5,175,032 30	1,830,159 35	63,706,628 71	541,846 76
1894	57,761,918 46	5,835,807 62	2,193,956 30	65,791,682 38	2,085,053 67
1895	59,345,755 42	6,641,586 99	2,469,884 11	68,477,226 52	2,685,544 14
1896	60,719,379 70	7,048,760 09	2,691,446 47	70,459,586 26	1,982,359 74
1897	62,826,303 83	7,518,403 15	2,912,963 63	73,252,670 61	2,798,084 35
1898	64,182,542 42	9,182,997 50	3,009,998 77	76,375,538 69	3,122,868 08
1899	67,521,197 05	11,802,252 29	2,975,716 47	82,299,165 81	5,923,627 12
1900	71,076,211 67	13,295,402 92	2,862,178 53	87,233,793 12	4,934,627 31
1901	74,623,171 03	15,207,325 55	2,865,380 98	92,695,877 56	5,462,084 44
1902	77,853,815 64	17,035,941 70	2,854,626 60	97,744,383 94	5,048,506 38
1903	80,538,169 80	19,914,010 63	2,932,206 28	103,384,386 21	5,640,002 27
1904	82,741,563 42	22,928,005 22	3,097,237 78	108,766,806 42	5,382,420 21
1905	85,590,104 63	27,984,858 58	3,192,473 92	116,767,437 13	8,000,630 71
Total	.....	.....	.....	.....	\$66,652,005 87

The number of depositors in savings banks and trust companies and shareholders in loan and building associations, is now 267,058,—a gain of 8,695 since last year. The amount of the accumulations standing to the credit of these depositors and shareholders is \$103,448,301.19, as against \$96,600,033.71 in 1904,—an increase of \$6,848,267.48. This latter sum represents the increase in deposits in all classes of state banking institutions during the past fiscal year.

The state banking institutions have paid to depositors and stockholders in interest and dividends, \$3,345,627.19 during the year, being an increase of \$215,914.25 in the annual income distributed. Of this total, \$3,158,406.51 has been paid to depositors in savings banks and trust companies and to the shareholders in loan and building associations, this being the total net income paid upon the savings accumulations in the state banking institutions. The total profits distributed average \$4.82 to each inhabitant of the State.

The total reserve accumulations of the state banking institutions now amount to \$5,580,608.03, being an increase of \$618,724.04 during the year. This reserve is now 4.8 per cent of the entire liabilities of these institutions. The undivided profits now amount to \$3,090,850.88. If from this is deducted the total of the expense accounts, amounting to \$94,710.34, it leaves \$2,996,140.54 as the net profits undistributed on the date of this report.

## NATIONAL BANKS.

The following is a statement of the resources and liabilities of the eighty-three national banks located in this State, as of November 9, 1905, obtained through the courtesy of the Comptroller of Currency, and a comparison with that for November 10, 1904:

LIABILITIES.	1904.	1905.
Capital stock paid in .....	\$10,091,000 00	\$9,676,000 00
Surplus fund .....	3,071,456 29	2,794,556 00
Undivided profits, less expenses and taxes .....	2,665,615 75	2,571,799 17
National bank notes outstanding .....	5,825,077 50	5,743,140 00
Due to other national banks .....	320,821 16	322,316 89
Due to state banks and bankers .....	42,456 43	44,934 78
Due to trust companies and savings banks .....	1,423,405 05	1,278,815 02
Due to approved reserve agents .....	214,411 36	167,146 61
Dividends unpaid .....	25,039 10	23,253 11
Individual deposits .....	27,814,529 00	28,871,660 93
United States deposits .....	348,247 76	241,767 15
Deposits of United States disbursing officers .....	87,005 40	73,960 45
Bonds borrowed .....	120,000 00	-
Notes and bills re-discounted .....	8,000 00	6,000 00
Bills payable .....	414,500 00	441,000 00
Liabilities other than those above stated .....	96,885 87	169,181 57
United States bond account .....	-	80,000 00
	\$52,668,450 67	\$52,505,531 68
<b>RESOURCES.</b>		
Loans and discounts .....	\$30,297,292 36	\$29,472,731 29
Overdrafts .....	59,140 24	81,256 34
United States bonds to secure circulation .....	5,923,850 00	5,855,100 00
United States bonds to secure deposits .....	435,000 00	325,000 00
Other bonds to secure deposits .....	5,000 00	-
United States bonds on hand .....	8,000 00	8,000 00
Premiums on United States bonds .....	89,525 83	88,222 42
Stocks, securities, etc. ....	6,442,656 65	7,820,016 34
Banking house, furniture and fixtures .....	775,718 03	869,867 16
Other real estate owned .....	90,911 97	147,098 20
Due from national banks (not reserve agents) .....	353,170 45	394,867 63
Due from state banks and bankers .....	115,435 51	202,823 17
Due from approved reserve agents .....	4,812,157 63	4,168,156 69
Internal revenue stamps .....	6 33	-
Checks and other cash items .....	218,984 99	167,768 50
Exchanges for clearing house .....	162,879 40	162,559 82
Bills of other national banks .....	334,031 00	304,529 00
Fractional currency, nickels and cents .....	11,755 90	13,881 14
Specie .....	1,689,137 63	1,697,417 13
Legal tender notes .....	426,892 00	429,082 00
Redemption fund with treasurer United States .....	289,792 25	289,704 75
Due from treasurer United States .....	27,162 50	7,500 00
	\$52,568,450 67	\$52,505,531 68

The number of national banks doing business in the State is the same as at the time of the last report. There has been during the year a decrease of \$62,918.99 in their total assets. This is the result of liquidation, or reduction, in the capital stock of these institutions, amounting to \$415,000.00. Such liquidation necessarily leads also to a reduction in their surplus funds and undivided profits. Their individual deposits have increased \$1,057,131.93 during this time. This alone indicates

the fact that they have had a prosperous year, notwithstanding the reduction in total assets.

#### BANKING CAPITAL.

The combined assets of all banking institutions in the State are now \$169,272,968.81. This is an increase of \$7,937,711.72 for the year, as against an increase of \$7,726,602.18 in 1904. The present per capita of banking capital in the State is \$243.75, as against \$232.32 last year,—an increase of \$11.43. The total assessed valuation of the State at the present time is \$366,514,014.00, being a per capita of \$527.76. Thus it appears that the per capita of banking capital is 46 per cent, or nearly one-half, that of the entire assessed valuation of the State.

#### SAVINGS BANKS.

In 1855 the legislature first provided for an examination of savings banks by the bank commissioners who, prior to that time, had had supervision of the old state banks alone. The law required them to examine each savings bank annually, and as much oftener as the Governor and Council deemed expedient. It was made their duty to inquire into and examine the transactions of the savings banks, ascertain their condition, and annually make report to the Governor and Council. At that time there were eleven savings banks doing business in the State, with deposits amounting to \$825,815.16. These banks were created under special charters granted by the legislature, and there were no general laws regulating their affairs. The only general law then on our statutes relating to these institutions provided for the liquidation of their affairs in case of insolvency.

Upon September 5, 1855, the first official examination of a savings bank was made in this State. The present year, therefore, completes almost exactly fifty years' business of these institutions; and this report shows the results obtained, so far as indicated by the increase in the number of institutions and depositors and in the amount of deposits now on hand. A mere statement of the facts that, since they were placed under the supervision of the department, their numbers have increased from eleven to fifty-one; that their deposits have increased from \$825,815.16 to \$79,115,188.66; and that the number of depositors

has increased from approximately 5,000 to 215,122, does not, however, in any way show the amount of business they have done or the work they have accomplished.

Savings banks are designed to serve as depositories for the savings of the people until the individual accumulations reach such proportions that they can be independently invested, or until needed for the purposes for which accumulated. For example, during the present year the deposits, including dividends credited, have been \$17,213,402.82, and the withdrawals \$14,784,761.03. Unfortunately, in the earlier years of these institutions the statistical figures are so incomplete that it is impossible to ascertain the exact amount of business done. During the past ten years, however, there has been deposited, including dividends paid, \$148,436,652.92, while \$125,697,608.16 has been withdrawn and used by the persons to whom it belonged. These figures assume still more astonishing proportions as this period of investigation is extended. A conservative estimate would place the amount of funds thus handled by the savings banks since first placed under charge of this department, fifty years ago, at more than four hundred million dollars. Again, the increase in deposits during the past ten years has been \$22,739,044.76,—over two and one-quarter millions of dollars annually added to the wealth of the State by the accumulations remaining in these institutions. While the prime object of savings banks is safely to keep the principal, subject to the needs of depositors, yet they have also earned and distributed, during that time, net profits far in excess of those in almost any other business or industry within our State. The dividends paid during the past twenty-five years, beginning with 1881, amount to \$46,133,549.54. While the exact figures cannot be obtained for the full period of fifty years, it is safe to estimate that the total dividends paid during that time will exceed sixty million dollars. Further, in 1872 a state tax was first levied upon these institutions. Since that time they have paid into the state treasury \$10,438,520.00,—a considerable portion of the revenues of the State. All this has been done, and during the same time the direct loss to depositors has been only \$783,091.75,—an amount less than three months' present earnings.

The following is an exhibit of the number, condition and progress of the savings banks of this State in each year from 1855 to the present time:

Year.	Number of banks.	Number of depositors.	Amount of deposits.	Average for each depositor.	Average for each inhabitant.
1855	11	-	\$825,815 16	-	\$1 25
1856	11	-	910,223 81	-	1 56
1857	11	-	908,368 99	-	1 55
1858	12	-	903,409 27	-	1 54
1859	12	-	1,142,265 90	-	1 96
1860	14	-	1,466,457 66	\$158 11	2 33
1861	14	-	1,620,270 26	-	2 57
1862	15	11,833	1,876,165 18	158 55	2 98
1863	15	14,442	2,641,476 41	182 90	4 20
1864	15	18,506	3,672,975 85	198 47	5 84
1865	15	18,308	3,336,828 02	182 26	5 31
1866	18	19,786	3,946,433 82	199 45	6 28
1867	20	24,593	5,598,600 26	227 65	8 91
1868	28	30,528	8,032,246 71	263 11	12 78
1869	37	39,527	10,839,955 26	274 24	17 25
1870	43	54,155	15,829,791 52	292 30	25 25
1871	49	69,411	22,787,802 45	328 30	36 34
1872	54	81,320	26,154,353 03	321 62	41 71
1873	56	91,398	29,556,523 84	323 88	47 14
1874	58	96,799	31,051,963 73	320 78	49 53
1875	63	101,326	32,089,314 28	316 63	51 17
1876	60	90,621	27,818,764 70	306 97	44 37
1877	60	88,661	26,898,432 76	303 38	42 90
1878	59	77,978	23,173,112 22	297 17	36 96
1879	59	75,443	20,978,139 92	278 06	33 46
1880	55	80,947	23,277,675 32	287 56	35 88
1881	55	87,977	26,474,554 97	300 92	40 81
1882	55	95,489	29,503,889 71	308 97	45 43
1883	54	101,822	31,371,868 87	308 10	48 36
1884	54	105,680	32,913,835 16	311 44	50 74
1885	54	109,398	35,111,600 04	320 95	54 13
1886	54	114,691	37,215,071 40	324 48	57 37
1887	55	119,229	38,819,643 23	325 58	59 84
1888	55	124,562	40,969,663 35	328 90	63 16
1889	55	132,192	43,977,085 09	332 67	67 79
1890	54	140,521	47,781,166 90	340 02	72 27
1891	53	146,668	50,278,452 44	342 80	76 05
1892	53	155,333	53,397,949 15	343 76	80 77
1893	52	153,922	53,261,308 92	346 02	80 56
1894	51	155,704	54,531,223 30	350 22	82 48
1895	52	160,216	56,376,143 90	351 87	85 22
1896	52	163,115	57,476,895 88	352 37	86 94
1897	51	167,879	59,598,348 68	355 01	90 15
1898	51	169,714	60,852,557 34	358 56	92 05
1899	51	177,589	64,009,386 54	360 45	96 83
1900	51	186,327	67,240,439 07	360 87	96 82
1901	51	194,923	70,293,938 39	360 62	101 22
1902	51	203,273	73,102,924 12	359 62	105 26
1903	51	209,011	75,107,203 01	359 35	108 15
1904	51	212,133	76,686,546 87	361 50	110 43
1905	51	215,122	79,115,188 66	367 77	113 92

At the time the State first provided for an examination of these institutions by a public official it assumed but little authority or control over them. The commissioners were charged with the duty of merely auditing their accounts to ascertain their financial condition and report the same to the Governor and



Council. The public examiner had no special authority over their affairs, and there were no regulations of law to this end. The State merely undertook to liquidate their business when necessary, and properly distribute their funds in case they were found to be insolvent. Their boards of trustees had almost unlimited power in the management of their affairs and the investment of their funds. Conditions were much the same as those now existing in relation to other financial institutions. The responsibility ended with the mere auditing of their accounts and a report of their financial standing.

The State first exercised the right and assumed the duty of a genuine supervision and regulation of the affairs of savings banks in 1869. This was a most important change,—a change that has placed these institutions upon a different basis from that of any other class of corporations in this country. The supervisory power given to the bank examiner at that time was somewhat limited, but it was a step in the right direction, and from it has grown the modern methods of conducting the affairs of mutual savings banks in this State. At that time the regulations and restrictions of law were also slight and unimportant as compared with those now in force. The only restriction upon investments was: "No loans shall be made on security of names alone, nor directly or indirectly to any one of the trustees." Thus while the State has examined and reported the condition of these institutions for fifty years, it is only since 1869 that real supervision and regulation has been in force. In all of the states having a successful system of mutual savings banks the same general plan of supervision and regulation has been gradually adopted as in this State.

The State undoubtedly has the right as well as the duty, thus to regulate corporations engaged in accumulating and investing the savings of the people, and to provide all supervision necessary for that purpose. This is especially true of mutual associations created under authority of law and conducted in such a manner that those interested have no voice in their management. The wisdom of such supervision and regulation on the part of the State becomes all the more apparent in the light of the satisfactory results achieved by the savings banks since the enactment of this law. Such constant and wise supervision of law has protected, and will continue to conserve these accumulations of our people.

## COMPARATIVE STATEMENT.

There are fifty-one savings banks now doing business in the State. The following is an exhibit of their liabilities and resources on October 28, 1905, and a comparison with that for October 29, 1904:

1904.	LIABILITIES.	1905.
\$76,686,546 87	Deposits.....	\$79,115,188 66
3,918,431 19	Reserve fund.....	4,222,862 11
515 72	Special reserve fund.....	515 72
2,091,069 64	Profits.....	2,245,334 36
45,000 00	Other liabilities.....	6,203 78
\$82,741,563 42	Total liabilities.....	\$85,590,104 63
RESOURCES.		
\$587,200 00	United States and District of Columbia bonds.....	\$537,200 00
3,006,833 17	Public funds in Maine.....	3,262,252 95
20,193,073 40	Public funds out of Maine.....	21,276,722 04
7,030,417 67	Railroad bonds in Maine.....	7,058,585 00
27,693,143 11	Railroad bonds out of Maine.....	28,956,554 69
3,292,638 00	Corporation bonds in Maine.....	3,603,836 50
498,239 00	Corporation bonds out of Maine.....	487,389 00
880,188 22	Railroad stock in Maine.....	894,068 97
361,872 45	Railroad stock out of Maine.....	353,512 45
452,237 00	Corporation stock in Maine.....	439,037 00
65,172 90	Corporation stock out of Maine.....	43,672 90
1,930,432 00	National bank stock in Maine.....	1,896,765 33
69,060 00	National bank stock out of Maine.....	67,060 00
50,000 00	Other bank stock in Maine.....	50,000 00
9,119,400 22	Loans on mortgages of real estate.....	9,378,794 05
3,137,177 73	Loans on collateral.....	3,019,425 41
293,018 06	Loans to municipalities.....	281,804 17
942,769 38	Loans to corporations.....	892,882 37
884,771 78	Real estate investment.....	923,279 44
443,605 64	Real estate foreclosure.....	378,132 35
56,839 47	Furniture and fixtures.....	55,902 85
417,650 18	Premium account.....	354,111 72
36,207 44	Expense account.....	40,248 92
6,693 01	Other resources.....	10,016 04
1,082,338 16	Cash on deposit.....	1,136,752 57
211,085 43	Cash on hand.....	192,097 91
\$82,741,563 42	Total resources.....	\$85,590,104 63
212,133	Number of depositors.....	215,122
\$361 50	Average to each depositor.....	\$367 77
3.28	Average rate of dividends paid.....	3.41
\$2,435,647 19	Amount of dividends paid.....	\$2,551,215 53
21,659 01	Municipal tax.....	21,530 99
409,118 26	State tax.....	425,182 21

The total assets of the savings banks of the State, as appears from returns obtained as of October 28, 1905, are \$85,590,104.63, as against \$82,741,563.42 on October 29, 1904. This is an increase of \$2,848,541.21 during the year, while that of the preceding year was \$2,203,394.12. In 1903 the increase was \$2,684,353.66, and in 1902 \$3,230,644.61. The present total assets give an average of \$397.87 to each depositor, and \$123.25 to each inhabitant of the State.

## DEPOSITS.

The following is an exhibit of the additions to and the withdrawals from deposits during the year:

Deposits, October 29, 1904 .....		\$76,696,546 87
Deposited during the year .....	\$14,662,187 29	
Dividends added during the year .....	2,551,215 53	
	\$17,213,402 52	
Withdrawn during the year .....	14,784,761 03	
Increase in deposits .....		2,428,641 79
Deposits, October 28, 1905 .....		\$79,115,188 66

The increase in deposits during the year has been \$2,428,641.79, while in 1904 it was but \$1,579,343.86. The amount deposited, including dividends passed to the credit of depositors, has been \$17,213,402.82, as against \$17,615,796.52 last year. Taking from the total amount credited to depositors the dividends added, leaves \$14,662,187.29, as the amount actually received, while the corresponding amount last year was \$15,180,149.33. The amount of withdrawals during the year has been \$14,784,761.03, as against \$16,036,452.66 last year. Thus it appears that the amount actually received from depositors has been \$122,573.74 less than that paid to them, while last year it was \$856,303.33 less. In other words, the actual deposits received have been less than during 1904, and the larger increase in total deposits is due to the fact that the withdrawals have been \$1,251,691.63 less than last year.

There are several reasons for such a material reduction in the amount of withdrawals as compared with previous years. Attention has frequently been called to the competition that has arisen for this class of business in recent years between these institutions and national banks and trust companies. Ordinarily, when a new trust company is established, or a national bank

opens a savings department, certain depositors among those heretofore patronizing savings banks withdraw their funds therefrom and deposit in the new institution. This is not because they question the financial standing of the savings bank, but because of their relations to the parties conducting the new institution. It appears, however, that as a rule the larger loss of business to the savings banks comes from the diversion of the deposits of new patrons rather than from the withdrawal and transfer of old accounts. There has been a decrease in the total amount of deposits in five, and a small loss in the number of depositors in seventeen savings banks during the year. With the exception of one instance, where there was a run upon a savings bank referred to elsewhere, these losses have been confined to localities where these new institutions are competing for this business. Comparatively few of these new institutions have entered the field during the year, so but little has been drawn from the savings banks on this account. While the larger portion of the new savings deposits of the State has gone to these other classes of banks, the funds have not been actually withdrawn from the savings institutions.

Attention has also been frequently called to the fact that the people of the State were investing largely for themselves, and that a portion of the funds withdrawn from savings banks were being used for speculation and for investment in all kinds of "get-rich-quick" schemes, promising big returns. For some reason there has been a very decided decrease in such transactions during the year. Such ventures have proven so universally unprofitable that people may have learned from experience to avoid them. Undoubtedly the frequent mention of this matter by the public press has also had a good influence in that direction.

Again, the year has been an unusually prosperous one in the State with all classes of people and in all kinds of business. There has been but little occasion for depositors to withdraw their funds from savings banks to meet ordinary expenses. This condition has undoubtedly in some degree lessened the withdrawal of deposits.

Thus it appears that the deposit of new funds in savings banks has been somewhat less than formerly because diverted to other classes of institutions. On the other hand, there has been a very marked decrease in the amount of withdrawals, because less funds have been withdrawn for deposit in the other classes of

institutions, for use in speculation and private investment, and because not needed for the ordinary exigencies of life.

## CLASSIFICATION OF DEPOSITS.

The following is an exhibit of the various classes of deposits in savings banks, the number of depositors and amount of deposits in each class, and a comparison with the same items for 1904:

Exhibit A.	1904.		1905.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less .....	162,654	\$19,264,513 67	164,250	\$19,168,656 46
Deposits of over \$500 and not over \$2,000 .....	45,780	47,041,722 94	46,866	48,726,645 40
Deposits of over \$2,000 and not over \$5,000 .....	3,480	8,512,495 65	3,777	9,195,880 08
Deposits of over \$5,000 .....	219	1,867,814 61	229	2,024,006 72
Total .....	212,133	\$76,686,546 87	215,122	\$79,115,188 66
Exhibit B.				
Deposits of \$2,000 or less .....	208,434	\$66,306,236 61	211,116	\$67,895,301 86
Deposits of over \$2,000 .....	3,699	10,380,310 26	4,006	11,219,886 80
Total .....	212,133	\$76,686,546 87	215,122	\$79,115,188 66

The present number of depositors is 215,122, while at the date of last report it was 212,133,—a gain of 2,989 during the year. The average amount now standing to the credit of depositors is \$367.77, as against \$361.50 last year,—an increase of \$6.27. The average of deposits to each person of population in the State is \$113.92, being an increase of \$3.49 per inhabitant. The increase in the average amount to each old depositor, resulting from the addition of dividends alone, would be largely in excess of that given above. In other words, if there had been no deposits or withdrawals during the year the increase in this average would have been \$11.86, instead of \$6.27 as now. This shows that the new accounts average much less in amount than the old ones. The larger gain in number of depositors is in the class with a balance of \$500 or less, while the amount of deposits in that class is actually \$95,857.21 less than last year. If the increase in deposits had all been received from the new depositors the average to each would have been \$812.52. These compari-

sons show that much the larger part of the increase in deposits comes from the addition of both dividends and new deposits to the old accounts.

## RESOURCES.

The following table shows the classes, and the amount and percentage of assets in each class, of investments now held by the savings banks, and, for the purpose of comparison, the percentage of such holdings in 1904 and 1895:

Resources.	1905.		1904.	1895.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds.....	\$537,200 00	.63	.71	6.96
Public funds in Maine .....	3,262,252 95	3.80	3.64	1.42
Public funds out of Maine .....	21,276,722 04	24.86	24.40	25.99
Railroad bonds in Maine .....	7,058,585 00	8.25	8.50	7.47
Railroad bonds out of Maine .....	28,956,554 69	33.83	33.47	18.73
Corporation bonds in Maine .....	3,603,836 50	4.21	3.98	5.58
Corporation bonds out of Maine .....	487,339 00	.57	.60	.73
Railroad stock in Maine .....	894,068 97	1.05	1.06	.98
Railroad stock out of Maine .....	353,512 45	.41	.44	.65
Corporation stock in Maine .....	439,037 00	.51	.55	.64
Corporation stock out of Maine .....	43,672 90	.05	.08	.20
National bank stock in Maine .....	1,896,765 33	2.22	2.33	4.04
National bank stock out of Maine .....	67,060 00	.08	.08	.38
Other bank stock in Maine .....	50,000 00	.06	.06	.15
Loans on mortgages of real estate .....	9,378,794 05	10.96	11.02	12.24
Loans on collateral .....	3,019,425 41	3.53	3.79	7.14
Loans to municipalities .....	281,804 17	.33	.35	.36
Loans to corporations .....	892,882 37	1.04	1.14	2.04
Real estate investment .....	923,279 44	1.08	1.07	.82
Real estate foreclosure .....	378,132 35	.44	.54	.83
Furniture and fixtures .....	55,902 85	.07	.07	.06
Premium account .....	354,111 72	.41	.51	.79
Expense account .....	46,248 92	.05	.04	.03
Other resources .....	10,016 04	.01	.01	.07
Cash .....	1,328,850 48	1.55	1.56	1.70
Total.....	\$85,590,104 63	100.00	100.00	100.00

The increase of \$2,848,541.21 in total liabilities during the year necessarily leads to a corresponding increase in some of the classes of resources held. The principal changes are: an increase of \$255,419.78 in public funds in Maine; \$1,083,648.64 in public funds out of Maine; \$1,263,411.58 in railroad bonds out of Maine; and \$259,393.83 in loans on mortgages of real estate.

The investments in Maine, including cash on hand and on deposit, are now, approximately, \$32,993,355.62, as against \$32,242,563.06 last year. The proportion of total assets invested within the State is 38.55, while last year it was 38.96 per cent.

Thus it appears that, while the investments within the State have increased \$750,792.56, the percentage is less than in 1904, more than the former proportion of the new investments being in securities out of the State.

The percentage of each class of resources as given in the table depends upon the proportion of that holding to the total resources. The percentage, or proportion, of a class may even decrease while at the same time the amount of such holding increases. For example, the percentage of loans on mortgages of real estate is now 10.96, while in 1895 it was 12.24 per cent, notwithstanding there has been a material increase in the amount of such loans during that time. In other words, the amount of this class of investments has not increased in proportion with the total resources. Again, while the increase in railroad bonds out of Maine has been more during the year than that in the public funds out of Maine, the increase in the percentage of the latter has been the greater. This is because the public funds have increased more in proportion to the former holdings than have the railroad bonds. The changes for the year have been, however, in such proportions that there has been no marked change in the percentages of the various classes. To make apparent the gradual change that has taken place in the investments of the savings banks it is necessary to make these comparisons for a term of years. The change becomes more marked when we compare the percentages for the present year with those of 1895, as shown in the above table, and is still more apparent if the comparison is made for a longer term.

In making these comparisons the assets are grouped into their natural classes, without regard to their location within or without the State. The public funds, including the United States bonds, now amount to \$25,076,174.99, or 29.29 per cent; railroad bonds and stocks to \$37,262,721.11, or 43.54 per cent; corporation bonds and stocks to \$4,573,935.40, or 5.34 per cent; bank stocks to \$2,013,825.33, or 2.36 per cent; loans to \$13,572,906.00, or 15.86 per cent; real estate owned to \$1,301,411.79, or 1.52 per cent; cash on hand and on deposit to \$1,328,850.48, or 1.55 per cent; and the other assets, including premium account, expense account and furniture and fixtures,—the unproductive assets,—to \$460,279.53, or only .54 per cent of the assets of these institutions. For the purposes of comparison the same

grouping has been made for each tenth year since these banks were first placed under the supervision of this department, and the percentage of holdings, so far as they can be ascertained, are given in the following table:

CLASSES OF INVESTMENTS.	1865.	1875.	1885.	1895.	1905.
United States and municipal bonds..	52.62	32.35	44.11	34.37	29.29
Railroad bonds and stocks.....	4.99	13.15	14.26	27.83	43.54
Corporation bonds and stocks... ..	-	-	3.54	7.15	5.34
Bank stocks .....	7.83	2.79	4.57	4.57	2.36
Loans .....	30.92	45.21	26.40	21.78	15.86
Real estate.....	.63	1.13	3.04	1.65	1.82
Cash .....	2.37	2.77	2.72	1.70	1.55
Other resources .....	.64	2.60	1.36	.95	.54

In the above table, the corporation bonds and stocks for 1865 are included with Other Resources; the corporation bonds and stocks, and loans to municipalities and corporations for 1875 with Other Resources; and the railroad stocks for 1885 with Corporation Stocks.

An examination of the above table discloses the trend of investments during the fifty years covered by this investigation. In the earlier years, investments were confined almost wholly to municipal bonds and loans,—the latter being largely loans upon mortgages of real estate. This will explain why the investments in mortgages of real estate were at one time limited by law to 75 per cent, and afterwards to 50 per cent, of the amount of deposits. There has been no radical variation during any one period covered by the investigation. The proportions have gradually changed until now the greater holdings are in railroad and corporation securities. Attention is also called to the fact that nearly all of these classes have increased in amount, notwithstanding the proportion of that holding is in some instances much less than formerly,—the only exceptions being in United States bonds and loans on mortgages of real estate.

In the reports of this department it has frequently been urged that a due proportion should be maintained between these various classes of investments in the several banks, as in a diversity of investments appears to lie their safety and success in the future. It cannot be urged too strongly that the quality of these investments should be maintained at the highest possible standard. At the same time, it is necessary to realize sufficient income therefrom to pay dividends that will continue to attract depositors. It is a matter of regret that the percentage of the public



funds held is so much less than formerly. This is largely due to the fact that they cannot be obtained upon any reasonable interest basis, in sufficient quantities to meet the increasing demands of our banks. The market for such securities has been widely extended during the past twenty-five years. In all other states having mutual savings banks there has been the same increasing demand as in this State. The enormous accumulations in the life insurance companies are also absorbing large amounts of these securities. The central West formerly looked to the East for a market for its municipal bonds, a large portion of which are now carried locally. For such reasons, the gradual change in the classes of investments held by our banks has to some extent been forced by conditions that have arisen, and does not come from any change in the views of the trustees who have their affairs in charge. While the opportunities for good investments have thus diminished and the amount of accumulations to be invested have largely increased, the restrictions and limitations upon investments have remained the same.

It seems desirable that all interested in these institutions should carefully consider the advisability of extending the limitations of the present law regulating investments in municipal funds, both by adding thereto new states and by reducing the present limits of population. The present law cannot be changed until the legislature again meets, and another report of this department will be presented before that time. It is thought advisable, however, to call attention to this matter now, so that all interests involved may have an opportunity to give it careful consideration. Other changes in this law have frequently been suggested, making certain classes of corporation bonds legal investments, but they have never met with the approval of this department. It would be unwise in any way to extend the present limitations by permitting investments in a lower grade of securities, on account of their promising a larger income. The income basis upon which a bond can be purchased is the most accurate test of its safety. The first and essential consideration should be the safety of the principal and not the amount of income. The matter of convertibility of investments is now of minor importance to savings banks, protected as they are by law against

unusual calls of depositors. Savings banks cannot be expected to carry sufficient securities, readily convertible to cash in times of depression, to meet any such contingencies. The principal, and in fact, almost the only consideration for trustees of savings banks in making investments, is that at some time sufficient funds will be available to pay every depositor in full. It is believed that our banks at the present time are upon this basis, and no change in our investment laws should be permitted that will lessen the chances of their maintaining such standing.

#### RESERVE.

The reserve fund at the present time amounts to \$4,222,862.11, being an increase of \$304,430.92 over 1904. This amount is now 5.34 per cent, while last year it was 5.11 per cent of the total deposits.

Each bank is required by law to pass to this fund from the undivided profits, one-quarter of one per cent of the average amount of its deposits before declaring a dividend. As dividends are paid semi-annually the banks necessarily pass one-half of one per cent to the credit of this fund each year. When the annual examinations are made, this account in each bank is carefully audited to ascertain if the requirement of law has been complied with. This fund can be legally used only for the payment of losses. If there were no losses it would, therefore, increase nearly one-half of one per cent of the amount of deposits each year,—the percentage being slightly less because there is also a gradual increase in the amount of deposits. It appears that after making due allowance for the increase in deposits, there has been about one-quarter of one per cent increase in the fund the present year, the balance having been used to meet current losses. This fund is in the nature of an insurance of the business of these institutions. It has frequently carried them safely through periods of financial depression, and the wisdom of the law requiring its accumulation is now beyond question. It has enabled these mutual institutions to meet such conditions as successfully as stock banks. In fact, the results of fifty years' business show that the mutual savings banks pro-

tected by this fund, and conserved as they are by law, have met all conditions fully as well as any other class of financial institutions. In periods of depression this reserve has been drawn upon, while in times of general prosperity it has again gradually increased. For example, in 1880 it was 4.06 per cent, while during the financial depression beginning in 1892 it was gradually reduced until in 1898 it amounted to only 3.41 per cent of the deposits. It then again began gradually to increase until now it is larger than ever before in the history of these banks. The law provides that this reserve fund shall be kept constantly on hand to secure against losses and contingencies until it amounts to 10 per cent of the deposits, and that losses shall be passed to the debit of this account. When said reserve fund amounts to 10 per cent of the average deposits, all net profits not otherwise divided shall thereafter be divided every three years ratably among the depositors of one, two and three years standing. Prior to 1903 the limit upon the accumulation of this fund was fixed at 5 per cent of the average deposits. Had not this limit been then extended many of the banks would now be in condition to discontinue making further additions thereto. It is believed, however, that the present most conservative requirement of law in this respect will in the end be of great advantage to these institutions. It is certainly in the line of greater safety and should add greatly to the confidence reposed in mutual savings banks.

The undivided profits now amount to \$2,245,334.36,—an increase of \$154,264.72 during the year. This accumulation is somewhat in the nature of a reserve, although it may be drawn upon at any time by the trustees. It has gradually increased during the prosperous times that have continued since 1895, having considerably more than doubled during that time. It is now 2.84 per cent of the total deposits, while last year it was 2.73 per cent.

## MARKET VALUES.

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

	1901.	1902.	1903.	1904.	1905.
Estimated market value of resources above liabilities .....	\$9,940,301 01	\$10,816,944 71	\$10,195,908 56	\$9,810,915 64	\$11,362,358 50
Reserve fund .....	2,468,025 10	2,777,374 79	3,578,343 74	3,918,431 19	4,222,862 50
Undivided profits... ..	1,837,044 15	1,952,741 41	1,794,231 32	2,091,069 64	2,245,334 36
Total book surplus...	\$4,305,069 25	\$4,730,116 20	\$5,372,575 06	\$6,009,500 83	\$6,468,196 47
Estimated market value above book surplus....	\$5,635,231 76	\$6,086,828 51	\$4,821,333 50	\$3,801,414 81	\$4,894,162 03
Premium account .....	497,006 36	489,048 28	452,237 99	417,650 18	354,111 72
Total dividend paid .....	2,204,022 50	2,263,120 64	2,352,764 99	2,435,647 19	2,551,215 53
Deposits .....	70,293,938 39	73,102,924 12	75,107,203 01	76,686,546 87	79,115,188 66

It appears that the actual value of the resources of the savings banks above all liabilities, as taken from the examinations made from time to time during the year, is \$11,362,358.50, while the book surplus, or reserve and undivided profits together, amount to only \$6,468,196.47. In obtaining these estimates of resources above liabilities, uncollected interest is added, and earned dividends, accrued state tax and all other liabilities are deducted. The results show the actual standing of each bank upon the date of its examination. In many instances banks purchase securities at a market value, making it necessary to pay a premium, as it is termed, above the par value. This premium is sometimes charged directly from the undivided profits on hand, or it may be included in what is termed the "premium account," which at the present time amounts to \$354,111.72. All investments made must by law be charged on the books of the banks at cost, or at par when a premium is paid. The amount at which any security is charged on the books of a bank may be, and usually is, reduced, if it depreciate, but cannot be increased no matter how much it may appreciate in value. Many bonds suitable for the investment of savings bank funds do appreciate in value for various reasons. Neither this appreciation, nor the premiums paid, if thus charged directly from the profits show

upon the books of the banks, or in the general statements made by this department. The amount of this market value, above that at which charged on books, is obtained from the statements of the examinations. It differs somewhat, however, from the item of total actual value given in the above table, as the latter includes estimates of other liabilities and resources not appearing upon the books of the banks. The total market value of all securities owned by the savings banks on the dates upon which examinations were made during the present year, is \$5,033,555.90 in excess of the amount at which charged. At the same time, the premium account, which represents this amount, so far as it actually appears on the books of the banks or in any statements given, is only \$354,111.72. Thus it appears that the actual value of the assets above amount charged on books is \$4,679,444.18 in excess of the premium account. Notwithstanding the actual value of the securities held is so much more than the premium account, the banks have reduced the latter \$63,538.46 during the year.

#### INCOME AND EXPENSES.

The gross income of the savings banks for the present year has been \$3,973,492.03. This sum includes not only the current income upon investments but all other receipts entered in the profit and loss account. It includes profits derived from the sale and exchange of securities, and various other receipts that cannot properly be used for the payment of dividends. This gross income is 5 per cent of the present amount of deposits, or about 4.5 per cent of all productive assets. From this gross income must be paid all expenses of the banks, including taxes and expenses of management, and one-half of one per cent carried to reserve. The balance is available for the payment of dividends.

The expense of management for the year has been \$180,516.80, as against \$171,146.95 in 1904. The average cost is about 2.3 mills on each dollar of deposits handled. Considering the fact that many of our institutions are small and their expenses, therefore, necessarily large in proportion to the amount of funds handled, this showing is most satisfactory. In some states where individual institutions contain very large amounts of deposits, the average cost is somewhat less than in this State, while in others where conditions are more like those existing here a comparison is very complimentary to those in

charge of our banks. There has been a slight increase in expenses during the past few years occasioned by the improvements made by the banks in their banking rooms and the facilities for doing their work. In no instance, however, has there been any extravagance in this direction, and no such changes have been made excepting with the approval of the bank examiner. The salaries paid are no more than is usual in other institutions of a similar nature. During ten years' experience, the present examiner has in only one instance found it necessary to advise a reduction in the salaries paid, while he has frequently suggested an increase thereof because it seemed wise to make certain changes in the business methods and work of the banks. In fact, these institutions are in every respect conducted most economically,—their expenses usually being much less than in the stock banks where the boards of management have a direct interest in the amount of expenses and profits.

The amount of the State tax paid by the savings banks the present year has been \$425,182.21, as against \$409,118.26 in 1904,—an increase of \$16,063.95.

#### DIVIDENDS.

The following table gives the rates and amount of dividends paid by the savings banks during the year covered by this report, and a comparison with those of 1904:

1904.		Rate of dividend.	1905.	
Number of banks.	Amount of dividends.		Number of banks.	Amount of dividends.
2	\$4,690 47	4 per cent paid by	1	\$2,612 31
-	-	3 $\frac{3}{4}$ per cent paid by	1	2,511 42
23	1,803,027 37	3 $\frac{1}{2}$ per cent paid by	29	2,070,417 68
3	185,796 00	3 $\frac{1}{4}$ per cent paid by	6	237,751 59
23	442,133 35	3 per cent paid by	14	237,922 53
51	\$2,435,647 19	3.41 average rate, 1905.	51	\$2,551,215 53

The amount of dividends paid by the savings banks during the year has been \$2,551,215.53. This is an average of \$11.86 to each depositor. The average rate has been 3.41.

Heretofore, the average rate has been obtained by dividing the aggregate of the various rates paid in the several institutions by the number of such institutions. This method would give exactly the average rate of income if the banks all contained the same amount of deposits and an equal number paid each rate. The number of banks and amount of deposits at the different rates have heretofore been such that this method was sufficiently accurate for the purpose for which such averages are given,—a comparison of the results from year to year. The proportions have gradually changed, however, to such an extent that the results of such a computation are now so far from the true average that the rate is now given upon an exact mathematical basis. If computed as formerly, the average rate this year would be but 3.35.

The increase in dividend rates is most satisfactory. This is to some extent due to the advance in rates of income obtained upon investments, but more largely to the reduction in the rate of taxation by the State, and to the benefits accruing from the gradually increasing reserve fund. The increase in the rates of dividends increases the amount paid to depositors approximately fifty thousand dollars from what it would have been had the rates remained the same as last year. As stated elsewhere, there has been an increase of \$154,264.72 in the amount of undivided profits. Thus it appears that the banks might have further increased their rate of dividends to an average of 3.50 and still maintained their standing of last year.

In other states the average rate of dividends ordinarily paid by the mutual savings banks is about 3.50 per cent. Our banks are as well and as conservatively managed as in other states, but have been compelled to pay less than the general average dividends in mutual savings banks elsewhere, because of the higher rate of tax formerly paid in this State. At the time this tax was reduced, it was not generally expected that our banks would be able materially to increase their rate of dividend because of that reduction. The generally improved conditions, however, have made this possible. The trustees of these institutions are desirous of returning to a 3.50 per cent rate, but hesitate to do so until all doubtful investments have been charged off, and an amount of surplus profits accumulated sufficient to

enable their banks successfully to meet any ordinary period of depression without drawing too heavily upon the reserve funds. If conditions remain as now, it will be but a few years before the savings banks of this State will be paying an average rate of dividends equal to those paid in the other New England states. The public is coming more and more to appreciate the importance of these institutions. Any legislation necessary to enable them to give as good results to depositors as do those elsewhere, and at the same time maintain the present high standing of their financial condition, would undoubtedly be generally encouraged and approved.

#### SURETY BONDS.

The statutes provide that the treasurer, assistant treasurer, and such clerks as may be employed by savings banks shall give bonds for the faithful discharge of their duties, in such sums as the trustees decide to be necessary for the safety of the funds. Such bonds must be recorded upon the books of the institutions. The trustees may, in lieu of such bonds, insure at the expense of the banks with fidelity or guaranty companies. The law also makes it the duty of the bank examiner annually to examine these bonds and inquire into and certify to the sufficiency thereof. Whenever he deems such bonds insufficient he may order new ones to be given within a time specified by him.

Formerly, the treasurers and assistant treasurers of these banks gave personal bonds, signed by their friends, relatives, and in many instances by the trustees of the same bank to which the bond was given. It was also a common practice for the treasurers to give bonds, while ordinarily the other employes were not required to do so. Thus the persons who had the confidence of the trustees to such an extent that they were placed in charge of the affairs of the institutions were required to give a guaranty of their honesty, while none was required from other employes.

In the report of the department for 1895, it was urged that indemnity bonds furnished by surety companies would prove much more satisfactory than the personal bonds then commonly furnished. This view of the matter has been strengthened by



the unfortunate experience in two or three attempts to enforce the liability on personal bonds running to these institutions. At the time this matter was under consideration it was advised that it would be in the interest of the depositors to purchase this protection at their expense, if need be, and that they would generally approve of such action on the part of any board of trustees. The attention of the officers of the different banks has since been frequently called to the importance of thus securing this better form of insurance. This has resulted in a gradual change in this respect since the time referred to. Much the larger portion of the banks are now protected by surety bonds issued by regularly organized companies, doing business in this State under licenses from the insurance department. Some form of bond is also required from all employes who have access to the funds of these institutions.

Special returns were obtained from all the banks as of September 23, 1905, showing fully all details relative to the indemnity bonds in force in these institutions upon that date. It appears that forty-one of these banks are now protected by contracts issued by surety companies, while ten still use the old form of personal bond. The aggregate amount of the bonds issued by surety companies is \$878,500, and the amount of the personal bonds, \$201,000, making a total of \$1,079,500. The amount of annual premiums paid on the surety bonds for the year was \$2,851. The average premium paid was nearly  $\frac{1}{3}$  of 1 per cent per annum, with no material difference in the rates charged by the different companies. The rates charged by any company necessarily vary to meet the conditions under which the contracts are issued. The rate is properly higher where the amount of the bond issued is small in proportion to the assets of the bank,—the rate not only depending upon the amount of the particular bond but also upon the amount of funds in the institution guaranteed. The contracts in force were issued by ten different companies, located in England, Canada, Maryland, New York and Maine.

The same care should be exercised by the trustees in selecting the company with which these contracts are placed that is used in making investments and in giving credit elsewhere. If, for example, the trustees were about to purchase an equal amount

of the debenture bonds of any corporation, they would inquire carefully as to its financial condition and consider its location and general reputation. This business should not be given without investigation to the first agent who solicits it, nor necessarily to the one who offers the lowest rate of premium. The trustees should be certain that they are getting what they pay for, and should in no case venture to insure with any but the strongest companies.

#### HOULTON SAVINGS BANK.

There was an unreasonable run on the Houlton Savings Bank in the early part of the year. It was caused by the entirely unfounded statements of one who should have appreciated the great harm that might be occasioned to others from assertions having no foundation in fact. Many of the depositors in a certain section of the territory served by this institution withdrew their deposits just before dividend day, thereby losing nearly six months' interest thereon,—a loss that was considerable to those depositors. If in addition to the loss of interest it could be ascertained how much money thus withdrawn has never again been deposited, or reinvested elsewhere, the amount of harm done by those ill-advised remarks could be better appreciated. The deposits were withdrawn at a time that saved the institution the payment of nearly six months' interest. This saving more than offset the amount sacrificed in making the quick sale of securities necessary to meet the calls of depositors. The withdrawals, therefore, left the bank in a stronger financial condition than before. The standing and condition of the bank is and always has been beyond question, and it is entitled to the fullest confidence of the public. The depositors who thus withdrew their funds are the only ones who suffered on account of those unfortunate remarks.

## TRUST AND BANKING COMPANIES.

This general title is applied to a class of banking institutions existing in this State, created by special charters from the legislatures. Under their charters they assume various titles, like that of "Trust and Banking Company," "Safe Deposit and Trust Company," or, more recently, the simple name "Trust Company." Their powers and duties are defined in the special charters granted. Their business partakes both of the nature of that of trust companies, as conducted in other states, and of that of commercial or state banks. The first one in this State was chartered by an act of the legislature of 1883, although it did not organize and commence to transact business until 1885. This class of banks, therefore, has been conducting business in this State for about twenty-one years. The charter of each provides that the corporation shall be subject to examination by the bank examiner, and that he shall visit it at least once each year, and thoroughly inspect and examine its affairs. In 1897 this provision was somewhat extended by an enactment of general law giving the bank examiner the same supervisory authority over all trust and banking companies as over savings banks.

This class of banks is under much less restriction and regulation of general law than are banks in most other states, or those organized under the National Bank Act. Their success, therefore, has been largely due to the care, attention and good judgment exercised by the individual boards of directors.

During the time in which trust companies have had existence in our State, four have found their business unprofitable and have liquidated their affairs, viz: The American Banking and Trust Company, Auburn; the Northern Banking Company, Portland; the Oxford County Loan Association, Norway; and the Auburn Trust Company, Auburn. In only one instance have depositors suffered on account of the financial embarrassment of these institutions, and in that case only to the extent of \$4,180.39, the principal loss being to stockholders.

The success attained by this class of banks is shown by the steady increase in the volume of their business during the period

of their existence. The following table shows the number of trust and banking companies, the amount of capital stock, surplus, deposits, and total assets for each year from 1885 to the present time:

Year.	Number.	Capital.	Surplus.	Deposits.	Assets.
1885 .....	2	\$150,000 00	-	\$331,883 09	\$488,229 03
1886 .....	2	190,297 00	-	539,161 44	763,945 75
1887 .....	5	435,000 00	\$5,000 00	725,225 44	1,300,671 23
1888 .....	6	485,000 00	5,000 00	1,105,248 53	1,870,192 19
1889 .....	9	767,500 00	30,429 27	1,557,014 15	2,765,862 24
1890 .....	10	822,900 00	59,300 00	2,126,031 29	3,629,895 77
1891 .....	12	1,008,900 00	72,300 00	2,516,143 38	4,279,477 44
1892 .....	13	1,069,800 00	79,600 00	3,006,137 56	4,866,324 87
1893 .....	14	1,181,600 00	89,500 00	3,123,255 12	5,175,032 30
1894 .....	15	1,205,400 00	96,500 00	3,534,461 45	5,835,807 62
1895 .....	17	1,460,900 00	197,700 00	4,046,611 61	6,641,526 99
1896 .....	18	1,511,400 00	221,700 00	4,359,033 55	7,048,760 09
1897 .....	16	1,386,400 00	291,500 00	5,028,864 88	7,513,403 15
1898 .....	17	1,586,400 00	324,000 00	6,219,583 90	9,182,997 50
1899 .....	17	1,598,943 70	346,000 00	8,673,369 86	11,802,252 29
1900 .....	17	1,601,700 00	363,000 00	9,931,738 32	13,295,402 92
1901 .....	18	1,626,800 00	381,100 00	11,573,934 22	15,207,325 55
1902 .....	18	1,676,800 00	446,150 00	13,039,661 65	17,035,941 70
1903 .....	23	2,022,000 00	885,400 00	14,840,408 42	19,914,010 63
1904 .....	23	2,072,000 00	974,150 00	17,039,245 71	22,928,005 22
1905 .....	26	2,275,000 00	1,283,500 00	21,433,524 64	27,984,858 58

#### PRESENT BUSINESS.

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

The Waldo Trust Company of Belfast, organized as stated in the report for 1904, commenced business subsequent to the date of the official call for that year, and was not, therefore, included in the general comparative statements then made. It is now for the first time added to the number of companies doing business in the State.

The Van Buren Trust Company of Van Buren was first chartered by the legislature of 1895, and its charter continued in force by acts of the legislature until the date of its organization. It was organized June 28, 1905, and commenced to transact a banking business on the same day with a capital stock of \$50,000.00 fully paid in.

The United States Trust Company of Portland, chartered by the legislature of 1905, was organized July 5, and commenced to transact a banking business September 25 of the same year, with a capital stock of \$100,000.00, and a surplus of \$50,000.00 paid in, in cash.

## COMPARATIVE STATEMENT.

The following is a statement of the liabilities and resources of the trust and banking companies as of October 28, 1905, and a comparison with that of October 29, 1904:

1904.	LIABILITIES.	1905.
\$2,072,000 00.	Capital stock .....	\$2,275,000 00
974,160 00.	Surplus .....	1,288,500 00
760,587 59.	Undivided profits.....	776,475 83
8,355,584 12.	Savings deposits.....	10,416,253 65
7,785,217 56.	Demand deposits.....	10,097,082 95
898,444 03.	Certificates of deposit.....	980,188 04
664,350 63.	Trust department.....	1,179,896 00
816,025 98.	Sinking funds for corporations.....	508,610 09
1,014 54.	Unpaid dividends.....	1,102 04
14,785 54.	Treasurer's checks outstanding.....	22,560 68
49,643 64.	Due to other banks and bankers .....	46,530 39
485,412 99.	Bills payable.....	346,676 46
50,808 60.	Other liabilities.....	50,982 45
<u>\$22,928,005 22.</u>	<u>Total liabilities.....</u>	<u>\$27,984,858 58</u>
RESOURCES.		
\$10,190,466 58.	Demand and time loans.....	\$12,924,638 96
1,731,746 06.	Mortgages of real estate .....	1,820,397 68
6,960,772 88.	Stocks and bonds .....	8,096,786 49
636,163 36.	Trust investments.....	1,179,839 67
777,500 29.	Sinking funds investments.....	475,334 94
231,532 10.	Real estate owned .....	273,926 21
18,881 69.	Due from other banks and bankers.....	38,600 86
38,375 85.	Expense account.....	48,484 94
131,534 36.	Furniture and fixtures .....	129,303 96
1,648,523 50.	Cash on deposit.....	2,243,441 66
528,665 80.	Cash on hand.....	733,805 79
33,843 55.	Other resources .....	20,397 42
<u>\$22,928,005 22.</u>	<u>Total resources .....</u>	<u>\$27,984,858 58</u>
23,430.	Number depositors, savings deposits.....	27,179
11,836.	Number depositors, demand deposits.....	13,665
2,425.	Number depositors, certificates of deposit.....	2,398
<u>37,691.</u>	<u>Total number depositors.....</u>	<u>43,242</u>
\$160,265 00.	Amount of dividends on stock.....	\$187,220 00
290,079 29.	Amount of interest paid on savings deposits.....	336,116 24
101,018 91.	Amount of interest paid on demand deposits.....	124,155 97
<u>\$551,363 20.</u>	<u>Total profits distributed .....</u>	<u>\$647,492 21</u>
3.30%.	Average rate of interest on savings deposits.....	3.35%
7.60%.	Average rate of dividends on stock .....	8.23%

The total assets of the trust and banking companies of the State are \$27,984,858.58, being an increase of \$5,056,853.36, as

against \$3,013,994.59 last year. This increase is more than for any previous year since these companies have been doing business. Of this increase \$938,918.77 comes from the addition of the assets of the newly organized institutions, and the balance from the increase in the other companies.

The increase of \$203,000.00 in the amount of capital stock results from the addition of the stock of the new companies, and an increase of \$3,000.00 in that of the Eastern Trust and Banking Company.

The present amount of deposits is \$21,493,524.64, being an increase of \$4,454,278.93. The total increase in deposits is made up as follows: an increase of \$2,060,669.53 in savings deposits; \$2,311,865.39 in demand deposits; and \$81,744.01 in certificates of deposit. The total number of depositors is 43,242, while on the date of last report it was 37,691,—a gain of 5,551 during the year.

The actual savings, or taxable deposits as shown in the proper statistical table, now amount to \$10,432,702.26. There is a slight difference between this amount as returned by the trust companies for the purpose of taxation, and the amount given in the comparative table as "savings deposits." This is because of the fact that some of the companies do not classify all deposits liable to state taxation as "savings deposits." Their methods are each year becoming more uniform in this respect, and it is hoped that in the near future a tabulation of these two independent returns will agree. In addition to the amount of savings deposits given above, the returns show that the banks also held, on that date, certificates of deposit to the amount of \$555,665.89 that were liable to taxation because of the fact that they bore interest at the rate of 3 per cent or more. This makes the total amount of taxable deposits \$10,988,368.15.

The total amount of State tax paid by the trust and banking companies for the present year has been \$51,346.54, while last year it was \$44,151.67,—an increase of \$7,194.87.

The amount of the surplus fund is now \$1,283,500.00, being an increase of \$309,350.00 during the year. Of this amount, \$62,500.00 was paid in by the stockholders of two of the new companies at the time they were organized, and the balance has been set apart from the actual earnings of these companies. It is now 56 per cent of the capital stock, or 5 per cent of the actual liabilities outstanding, while the corresponding percentages last

year were 47 and 4.59 per cent. It is an interesting fact that this percentage of surplus to total liabilities is almost exactly the same as that of the reserve in the savings banks to their liabilities.

The total profits credited to depositors and stockholders, in interest and dividends, during the year, has been \$647,492.21, as against \$551,363.20 in 1904,—an increase of \$96,129.01.

The amount of interest paid on savings deposits during the present year has been \$336,116.24, and upon other deposits \$124,155.29, making a total of \$460,271.53 paid in interest to depositors. The average rate paid has been approximately 3.35 per cent. This average is obtained by adding together the several rates paid, and dividing by the number of such rates. As in some instances, one bank pays various rates of interest on such deposits and makes no return of the amount at either rate, the true mathematical average cannot be computed. The statistical table published in the proper place in this report, gives the various rates of interest paid by trust companies upon non-taxable or commercial deposits. It shows that in some instances there is a wide difference in these rates even in a single bank. This comes from the fact that trust companies are permitted by law to receive deposits upon any terms or conditions, as to rates of interest, that may be agreed upon with the individual depositors. Each company not only has general rules and regulations of its own relative to this matter, but many of them also make special agreements to meet the peculiar conditions under which different deposits are received. It is impossible, therefore, to give even approximately the average rate of interest paid upon this class of deposits.

The amount of dividends paid upon capital stock has been \$187,220.00, while last year it was \$160,265.00. Of the twenty-six trust companies, twenty actually paid dividends upon capital stock during the year. The average rate of dividends paid upon all capital stock outstanding has been 8.23 per cent. The average rate computed upon the capital stock of those companies actually paying dividends has been 9.85 per cent. As already appears these companies have in addition to their \$2,275,000 of capital stock, \$1,283,500 surplus. Much of this surplus was accumulated by voluntarily passing dividends, and in some instances even by cash payments at the time the companies were organ-

ized, such accumulations being largely in excess of the sums the companies were required by law to set apart from their net earnings. In view of this fact, and also because of the nature of the surplus funds in stock companies, a comparison of the dividends paid with the amount of capital stock and surplus taken together seems more nearly to show the actual rate of income to stockholders. When computed upon this basis, the average income to stockholders in all the banks has been 5.26 per cent, and if the computation is confined to those paying dividends it has been 6.01 per cent. When considered upon this basis it can be seen that the income to stockholders has been small compared with the risk arising from the double liability thereon. If the average rate of municipal taxes is deducted it leaves a net income to stockholders of less than the average rate of dividends paid by savings banks.

The principal changes in the resources are an increase of \$2,822,824.00 in loans and \$1,136,014.41 in stocks and bonds.

#### LOAN AND BUILDING ASSOCIATIONS.

The first loan and building association to do business in this State was created under a special charter of the legislature of 1875. An act was passed in 1877 providing for the organization of these associations under the same general law as savings banks. The first organization under this law was in 1883. This was followed by two more in 1886, making four associations in all doing business at that time. The success this class of institutions had met with in other states, led to the enactment of a general law for their regulation and supervision by our legislature in 1887. This act contained all the essential provisions now found in our statutes relating to these associations. While it has been amended from time to time the general features remain the same. It provided for examinations by the bank examiner, and imposed upon him the same duties, and gave him the same supervisory powers over these associations, that he had in reference to savings banks. Following the requirements of this law, the first examination of these institutions in this State by a public official was made in 1887. The report of the department for that year, therefore, contains the first authentic statement of their business that can be obtained. While their accumulations have not been as large as in some



states, they have met with a most satisfactory degree of success, and have done a work that could not have been performed by any other class of institutions. The distinctive purpose of loan and building associations is to aid their members in purchasing and paying for their homes. When this object has been accomplished and the individual borrowers have paid for their homes, their accumulations necessarily disappear from the assets of the associations. The results obtained are not indicated by the present amount of accumulations, but rather by the amount of funds handled. If possible to obtain any reliable statistics as to the amount of funds handled or the number of homes thus acquired, all would undoubtedly appreciate their influence for good. No co-operative association was ever founded upon a plan designed to benefit those in moderate circumstances in life more than that of loan and building associations.

The following is an exhibit of the number, condition and progress of the loan and building associations of this State, from the time they were first placed under the supervision of the department, in 1887, to the present time:

Year.	Number of institutions.	Number of shareholders.	Accumulated capital.	Guaranty fund,	Number of loans.	Amount of loans.	Assets.
1887	10	1,157	\$66,572 14	\$9 58	160	\$87,548 76	\$93,613 80
1888	15	2,129	150,023 95	137 45	319	177,672 00	187,967 77
1889	19	3,381	294,226 44	573 28	548	328,006 02	344,417 90
1890	24	4,936	548,868 86	974 89	915	608,212 38	633,059 31
1891	30	6,710	917,866 70	2,339 43	1,429	987,213 14	1,032,301 53
1892	29	7,897	1,334,819 11	5,634 09	1,949	1,398,671 37	1,460,193 40
1893	29	7,820	1,709,633 14	9,519 63	2,401	1,758,600 20	1,830,159 35
1894	30	7,894	1,948,530 98	13,788 66	2,711	2,068,997 18	2,193,956 30
1895	33	8,099	2,306,361 11	19,145 28	3,107	2,323,002 21	2,469,884 11
1896	34	8,226	2,532,785 43	24,998 41	3,490	2,524,995 28	2,691,446 47
1897	33	8,230	2,731,646 92	32,732 98	3,647	2,667,578 85	2,912,963 63
1898	32	8,156	2,743,424 47	41,068 48	3,694	2,688,072 95	3,009,998 77
1899	32	8,155	2,701,960 84	47,965 75	3,520	2,603,729 71	2,975,716 47
1900	33	8,064	2,623,334 10	54,968 30	3,400	2,475,575 74	2,862,178 53
1901	34	8,073	2,601,061 48	62,231 72	3,426	2,510,790 12	2,865,380 98
1902	34	8,255	2,579,991 27	66,768 16	3,336	2,467,199 33	2,554,626 60
1903	35	8,444	2,632,815 71	68,227 82	3,514	2,556,014 75	2,932,206 28
1904	35	8,539	2,755,719 72	69,302 80	3,663	2,751,875 02	3,097,237 78
1905	35	8,694	2,839,587 89	74,245 92	3,833	2,884,660 05	3,192,473 92

## COMPARATIVE STATEMENT.

There are now thirty-five loan and building associations in the State. The following is an exhibit of their liabilities and resources, October 28, 1905, and a comparison with that of October 29, 1904:

1904.	LIABILITIES.	1905.
\$2,755,719 72	Accumulated capital	\$2,839,587 89
69,302 80	Guaranty fund	74,245 92
118,521 41	Advances	112,727 63
1,290 52	Forfeited shares	3,055 78
24,391 42	Due on loans	9,787 42
63,101 51	Bills payable	84,025 59
64,910 40	Profits	69,040 69
\$3,097,237 78	Total liabilities	\$3,192,473 92
RESOURCES.		
\$2,678,227 02	Mortgage loans	\$2,796,136 53
67,738 00	Loans on shares	72,528 89
6,910 00	Other loans	15,994 63
174,156 96	Real estate by foreclosure	148,374 91
34,553 56	Stocks and bonds	32,097 04
2,193 18	Permanent expense	1,705 39
3,810 43	Temporary expense	4,271 09
123,451 35	Cash	113,101 83
7,197 28	Other resources	8,263 61
\$3,097,237 78	Total resources	\$3,192,473 92
8,539	Number of shareholders	8,694
49,601	Number of shares outstanding	51,864
3,039	Number of borrowers	3,130
3,663	Number of loans	3,893
5.68	Average rate of dividends paid	5.50
\$142,702 50	Amount of dividends	\$146,919 45

There has been an increase of \$95,236.14 in the total assets, and \$83,868.17 in the accumulated capital of the loan and building associations during the year. The increase in these items is slightly less than in 1904, yet these associations are in a most satisfactory condition. Excepting as the number of their shareholders increase, or new associations are organized, the increase in their accumulations is necessarily limited. The fact that they show no material increase in assets does not indicate that they have not done a prosperous and successful business. Indeed, the history of these institutions shows that they have been the most successful and their work the most satisfactory when their

business is confined to the limits of the immediate neighborhoods where located. As a rule, when associations of this kind have become ambitious and attempted to extend their business over a large territory, through the aid of soliciting agents and advertising, they have met with disaster.

There has been a gain of 155 in the number of shareholders, 2,263 in the number of shares outstanding, and 91 in the number of borrowers during the year, as against a gain of 95 in number of shareholders, 1,565½ in number of shares outstanding, and 149 in number of loans last year.

The amount of dividends distributed has increased from \$142,702.50 last year to \$146,919.45 the present year. The average rate of dividends paid has been 5.50, as against 5.68 in 1904. The decrease in the average rate of dividends results largely from a disposition on the part of the different associations to meet the lower rates of interest now generally prevailing upon mortgage loans, and is in line with the recommendations of the department frequently made in previous reports. Borrowers can afford to pay somewhat higher rates of interest upon loans obtained from these associations, because they participate in the profits and are given easy terms of payment. They will not, however, long pay rates so much out of proportion to those to be obtained elsewhere, as have sometimes been charged by these associations. Within the past two years there has been a marked improvement in this respect in nearly all of the associations. Their rates of interest on loans have been reduced so as more nearly to maintain the proper relations between investors and borrowers. Loan and building associations were founded for the purpose of aiding borrowers and not investors. There is no reason why the non-borrowing members should receive or expect more than 5 per cent dividends on their investments. Even this is at least one per cent more than can be obtained upon funds as safely invested elsewhere. If all the loan and building associations would reduce their rates of interest to borrowers and make the necessary corresponding reduction in dividends, it is confidently predicted that their business would show a large increase in the near future.

The amount of mortgage loans is now \$2,796,136.53, being an increase of \$117,909.51 during the year. This amount is an average of \$893.33 to each borrower. The present amount of all loans is \$2,884,660.05,—an increase of \$132,785.03 from

1904. The amount advanced to borrowing members during the year has been approximately \$805,651.28 and the payments the same, less the increase in the amount of loans as stated above.

The real estate by foreclosure is now \$148,374.91, being a decrease of \$25,782.05 during the year. It is now 4.6 per cent, while last year it was 5.6 per cent of the total assets. This amount is held by twelve associations, the other twenty-three having no foreclosed mortgage loans. The statute provides that "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." While in many instances the associations are tempted to hold this real estate because of the good income it yields, their attention has been called to this provision of law and they are gradually reducing this account.

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 1904:

RECEIPTS.	1904.	1905.
Cash balance .....	\$130,605 25	\$123,461 35
Capital dues.....	580,555 49	612,166 51
Interest .....	151,544 35	164,729 10
Premiums .....	17,804 37	18,678 51
Fines .....	2,834 84	3,082 38
Transfer fees .....	14 25	21 00
Membership fees.....	388 50	486 00
Withdrawal fees .....	979 51	877 03
Rents .....	6,888 84	5,190 32
Loans repaid .....	450,033 79	609,070 23
Advance payments .....	33,886 77	21,502 56
Real estate sold .....	26,070 90	31,835 99
Bonds sold .....	-	2,850 00
Bills payable .....	99,497 00	97,941 62
Other receipts.....	4,425 76	2,243 99
	\$1,505,529 62	\$1,694,066 59
DISBURSEMENTS.		
Loans .....	\$674,662 64	\$805,651 28
Bonds and stocks .....	2,086 83	500 00
Withdrawals .....	565,538 93	697,721 74
Salaries .....	15,260 96	15,246 50
Other current expenses .....	7,865 89	8,608 99
Insurance, taxes, repairs, etc.....	10,291 10	7,744 87
Permanent expense .....	184 47	100 10
Interest .....	6,160 60	7,455 06
Forfeited shares.....	-	136 66
Advances repaid.....	14,145 48	10,928 53
Bills payable .....	82,242 89	85,239 68
Other disbursements .....	3,643 48	1,631 35
Cash on hand .....	123,451 35	113,101 83
	\$1,505,529 62	\$1,694,066 59

## REPORT OF RECEIVER.

The following is a brief statement of the condition of affairs of the one institution under the supervision of this department now in process of liquidation, made up from report of the receiver.

## OXFORD COUNTY LOAN ASSOCIATION—NORWAY.

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

RECEIPTS.	
Cash on hand at date of last report .....	\$1,129 45
Collected on loans, principal .....	6,968 00
Collected on loans, interest and costs .....	682 21
	\$8,779 66
DISBURSEMENTS.	
Taxes paid .....	\$536 00
Premium on surety bond of receiver .....	25 00
Foreclosure costs and expenses .....	374 09
Dividend No. 10 .....	4,356 00
Cash on hand.....	3,488 57
	\$8,779 66

The receiver reports the payment of one dividend of 8 per cent during the period covered by this report, making a total of 89 per cent in all paid upon outstanding liabilities. The balance due on the face of the claims allowed by the court is \$5,989.50. The receiver has in cash on hand \$3,488.57, and uncollected assets with a face value of \$5,114.16, making a total of \$8,602.73 of nominal assets. He reports that he will be able to pay the principal of all claims in full and that very shortly. If an assessment upon the capital stock is not necessary to meet outstanding liabilities, the affairs of this institution will undoubtedly be finally closed during the ensuing year.

## FOREIGN CORPORATIONS.

The following is the only foreign corporation licensed under provisions of section 89, chapter 48 of the Revised Statutes to transact business in this State during the year ending December 1, 1905, viz:

## THE IOWA LOAN AND TRUST COMPANY—DES MOINES, IOWA.

The law authorizing the bank examiner to license foreign investment companies to transact business in this State, provides that such licenses shall be issued as of December 1, and terminate in one year from that date, unless sooner revoked. The statement furnished at the time a license is issued cannot, therefore, be published in the report of the department until such license has expired. For example, the statement of the Iowa Loan and Trust Company, received at the time the above license was granted, shows its condition as of January 2, 1905. The license then issued terminated on the very day upon which this report is by law presented, and it is not now known whether or not the company will apply for a renewal thereof. Formerly, a considerable number of such licenses were granted each year, and these companies did considerable business within the State. Information relative to their condition and standing was then of importance to the public, while now, so far as is known, the only one licensed is making no effort to obtain new business here. It seems unnecessary, therefore, to continue to publish such statements in this report.

The Middlesex Banking Company of Middletown, Connecticut, was first licensed to do business in the State, July 3, 1891. This was renewed each year until 1903, when a license was issued expiring December 1, 1904, unless sooner revoked. During the latter part of that year it was ascertained that the company was selling a new form of contract, payable on the installment plan, and that such contracts representing a large amount had been placed in the State. The department did not approve of this new form of business and insisted that it be discontinued. The company finally voluntarily withdrew from business in the State for the balance of the period covered by its license, and the same has not been renewed.

## CONVENTION.

The National Association of Supervisors of State Banks held its annual convention at Portland, Maine, June 27, 28 and 29, 1905. This gathering was an event of such importance to the banking interests of the State that it seems proper to mention it in this report. The association is made up of the officials charged with the duty of supervising the state banking institutions throughout the country. These meetings are of great value to the members, impressing them with the importance of their work and encouraging them in the fearless and impartial discharge of their arduous duties. Undoubtedly the work of supervision has been improved from year to year on account of the information obtained at these conventions. Another noticeable benefit derived therefrom is the assistance now so frequently asked and rendered each other by the members.

The meeting in Portland was a most successful and important one for the association. Addresses were delivered by men prominent in banking, business and legal affairs from various states. The Savings Bank Association of this State joined in the proceedings upon the last day of the convention, and afterwards received and entertained the visitors in a way that did its members great credit. The most creditable part taken by residents of this State in the formal exercises, and the hospitality extended by the citizens of the city of Portland and the Savings Bank Association of this State, must have favorably impressed the visiting members.

I know of no more fitting way in which to close this report than by quoting from the address of Hon. Lucilius A. Emery, Justice of the Supreme Judicial Court of this State, at the closing session of the convention:

“Whenever, and wherever the government takes up the work of supervision and inspection, it should do the work thoroughly. It should enact laws which will effectually safeguard the people, and ample machinery should be provided for their strict enforcement. Inspectors and examiners should be able, efficient, faithful and well paid, but whether paid well or ill, they should be untiring, unflinching and unsparing. Omissions or mistakes on their part will bring woe to many innocent and trusting people.

This, of course, is manifest in matters directly affecting life and health. We shudder at the horrible results of the misinspection of the steamer Gen. Slocum. It seems that the consciences of those unfaithful or inefficient inspectors must lash them as with whips and scorpions.

But this duty is hardly less manifest in the business of insurance and banking. Certainty of insurance and safety of savings are little less important than life and health. The great dramatist expresses this in the Merchant of Venice where, upon hearing that his life was pardoned him but his estate was forfeited, the Jew exclaims despairingly:

'Nay; take my life and all, pardon not that.  
You take my house when you do take the prop  
That doth sustain my house. You take my life  
When you do take the means whereby I live.'

The wretchedness and despair of those who have lost their insurance or their savings through failed insurance companies and banks are often intensified by the thought that these losses have come upon them not through their own fault, not through unavoidable accidents, but through the misconduct of corporate officers and the laxity or incapacity of governmental inspectors charged with the duty of safeguarding their security.

In view of these considerations whoever accepts the office of examiner of banks should be sobered, but also thrilled, by a keen sense of the responsibility thus assumed. Completely should he equip himself for the arduous work, unhesitatingly enter upon it, persistently, unflinchingly and unsparingly go through with it to the uttermost end. He should be always 'not slothful in business, fervent in spirit, serving the Lord.' This convention of state bank examiners should not be mainly for social intercourse and pleasure. Its greater purpose should be to ascertain by comparison and discussion the best methods of effective supervision and inspection, to stimulate in each member a greater sense of responsibility, and a firmer resolution to meet it faithfully and fully. Much of the prosperity and happiness of the people depend on your ability and faithfulness, upon your diligence and courage. As you return hence, each to your individual field of duty, I trust you will carry with you not only pleasant memories of our State and people, but also renewed resolution to do your whole duty in the important and honorable office which your people have entrusted to you."







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RETURNS OF TRUSTEES

OF

SAVINGS BANKS

April 29, 1905.

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## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

April 29, 1905.

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, S. D. Wakefield, Randal  
Dressez.

Organized March 5, 1870.

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 LIABILITIES.
 

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Deposits .....	\$3,001,407 35
Reserve fund .....	92,600 00
Profits .....	81,467 22
	<hr/>
	\$3,175,474 57

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 RESOURCES.
 

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Public funds in Maine.....	\$241,000 00
Public funds out of Maine.....	467,700 00
Railroad bonds in Maine.....	191,050 00
Railroad bonds out of Maine.....	1,141,600 00
Corporation bonds in Maine.....	71,500 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.....	104,400 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	723,049 60
Loans on stocks and bonds.....	28,439 00
Loans on other collateral (personal).....	6,199 03
Loans to municipalities.....	5,000 00
Loans to corporations.....	42,500 00
Real estate foreclosure.....	3,300 86
Premium account.....	33,933 50
Cash on deposit.....	15,312 50
Cash on hand.....	37,075 08
	<hr/>
	\$3,175,474 57

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## AUBURN SAVINGS BANK—AUBURN.

April 29, 1905.

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

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

Organized March 16, 1868.

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 LIABILITIES.
 

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Deposits .....	\$2,080,847 64
Reserve fund.....	56,700 00
Profits .....	23,523 54
	<hr/>
	\$2,161,071 18

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 RESOURCES.
 

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Public funds in Maine.....	\$70,000 00
Public funds out of Maine.....	326,550 00
Railroad bonds in Maine.....	213,540 00
Railroad bonds out of Maine.....	846,012 50
Corporation bonds in Maine.....	76,500 00
Corporation bonds out of Maine.....	23,750 00
Railroad stock in Maine.....	32,605 85
Corporation stock in Maine.....	8,700 00
Corporation stock out of Maine.....	1,000 00
National bank stock in Maine.....	121,700 00
Loans on mortgages of real estate.....	257,210 28
Loans on stocks and bonds.....	25,050 00
Loans on other collateral (personal).....	660 00
Loans to corporations.....	26,852 59
Real estate investment.....	17,000 00
Real estate foreclosure.....	25,665 59
Premium account.....	57,451 05
Expense account.....	917 79
Cash on deposit.....	24,479 90
Cash on hand.....	5,425 63
	<hr/>
	\$2,161,071 18

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## AUGUSTA SAVINGS BANK—AUGUSTA.

April 29, 1905.

LESLIE C. CORNISH, President. CHARLES R. WHITTEN, Treasurer.

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

Organized September 29, 1848.

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 LIABILITIES.
 

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Deposits .....	\$7,302,530 66
Reserve fund.....	320,000 00
Profits .....	110,867 75
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	\$7,733,398 41

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 RESOURCES.
 

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Public funds in Maine.....	\$141,000 00
Public funds out of Maine.....	5,238,040 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.....	73,900 00
Loans on mortgages of real estate.....	47,814 00
Loans on stocks and bonds.....	50,250 00
Loans on other collateral (personal).....	2,723 00
Loans to municipalities.....	79,650 00
Loans to corporations.....	31,230 00
Real estate investment.....	15,000 00
Real estate foreclosure.....	350 00
Expense account.....	3,274 37
Cash on deposit .....	143,811 92
Cash on hand.....	16,255 12
	<hr/>
	\$7,733,398 41

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## BANGOR SAVINGS BANK—BANGOR.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$4,949,664 51
Reserve fund.....	282,465 05
Profits .....	139,887 73
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	\$5,372,017 29

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 RESOURCES.
 

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Public funds in Maine.....	\$342,380 00
Public funds out of Maine.....	2,329,757 87
Railroad bonds in Maine.....	273,660 00
Railroad bonds out of Maine.....	1,563,285 00
Corporation bonds in Maine.....	65,000 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
National bank stock in Maine.....	20,900 00
Loans on mortgages of real estate.....	144,809 85
Loans on stocks and bonds.....	227,248 05
Loans to corporations.....	76,125 00
Real estate investment.....	29,139 42
Real estate foreclosure.....	30,600 03
Premium account.....	6,293 50
Expense account .....	1,273 91
Cash on deposit.....	129,435 71
Cash on hand.....	3,931 20
	<hr/>
	\$5,372,017 29

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## BATH SAVINGS INSTITUTION—BATH.

April 29, 1905.

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.

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LIABILITIES.

Deposits .....	\$3,797,325 72
Reserve fund .....	117,709 20
Premium account .....	33,110 45
Profits .....	143,475 76
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	\$4,091,621 13

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RESOURCES.

United States bonds.....	\$100,000 00
Public funds in Maine.....	107,500 00
Public funds out of Maine.....	697,107 00
Railroad bonds in Maine.....	436,178 75
Railroad bonds out of Maine.....	1,767,483 40
Corporation bonds in Maine .....	109,267 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.....	806 00
Corporation stock out of Maine.....	22,000 00
National bank stock in Maine.....	71,440 00
National bank stock out of Maine.....	8,400 00
Loans on mortgages of real estate .....	165,737 58
Loans on stocks and bonds.....	209,120 00
Loans on other collateral (personal).....	2,140 00
Loans to municipalities.....	24,040 00
Loans to corporations.....	16,566 69
Real estate investment.....	47,335 86
Expense account .....	1,526 14
Cash on deposit .....	51,860 12
Cash on hand.....	2,192 09
	<hr/>
	\$4,091,621 13

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## BELFAST SAVINGS BANK—BELFAST.

April 29, 1905.

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

TRUSTEES—Edward Johnson, James H. Howes, Robert F. Dunton,  
Arthur I. Brown, Fred G. White.

Organized April 30, 1868.

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 LIABILITIES.
 

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Deposits .....	\$1,311,578 53
Reserve fund .....	79,000 00
Profits .....	46,354 77
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	\$1,436,933 30

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 RESOURCES.
 

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Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	325,000 00
Railroad bonds in Maine.....	149,000 00
Railroad bonds out of Maine.....	566,500 00
Corporation bonds in Maine.....	73,000 00
Corporation bonds out of Maine.....	25,000 00
Railroad stock in Maine.....	18,300 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	103,700 00
Loans on stocks and bonds.....	103,739 76
Loans to municipalities.....	8,000 00
Real estate investment.....	7,000 00
Real estate foreclosure .....	7,821 29
Expense account .....	875 65
Cash on deposit.....	16,683 65
Cash on hand.....	14,812 95
	<hr/>
	\$1,436,933 30

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## BETHEL SAVINGS BANK—BETHEL.

April 29, 1905.

S. B. TWITCHELL, President. A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

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 LIABILITIES.
 

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Deposits .....	\$397,560 21
Reserve fund .....	16,196 37
Profits .....	17,819 58
	<hr/>
	\$431,576 16

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 RESOURCES.
 

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Public funds in Maine.....	\$12,500 00
Public funds out of Maine.....	139,500 00
Railroad bonds in Maine.....	3,000 00
Railroad bonds out of Maine.....	29,400 00
Corporation bonds in Maine .....	13,000 00
National bank stock in Maine.....	31,334 00
Loans on mortgages of real estate.....	170,452 38
Loans on stocks and bonds.....	800 00
Loans on other collateral (personal).....	1,085 00
Loans to corporations.....	148 66
Real estate investment .....	5,260 16
Real estate foreclosure .....	2,859 12
Furniture account (safes, etc.).....	1,240 50
Expense account .....	1,476 37
Cash on deposit .....	15,153 18
Cash on hand .....	4,366 79
	<hr/>
	\$431,576 16

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## BIDDEFORD SAVINGS BANK—BIDDEFORD.

April 29, 1905.

CARLOS HEARD, President. LYTTON E. STAPLES, Treasurer.

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

Organized July 27, 1867.

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 LIABILITIES.
 

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Deposits .....	\$1,171,690 96
Reserve fund .....	13,033 06
Profits .....	17,020 05
	<hr/>
	\$1,201,744 07

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 RESOURCES.
 

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Public funds in Maine.....	\$1,500 00
Public funds out of Maine.....	36,000 00
Railroad bonds in Maine.....	48,970 00
Railroad bonds out of Maine.....	369,565 00
Corporation bonds in Maine.....	41,500 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock out of Maine.....	6,000 00
Corporation stock in Maine.....	74,082 00
Corporation stock out of Maine.....	9,500 00
National bank stock in Maine.....	45,000 00
National bank stock out of Maine.....	3,500 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	368,192 85
Loans on stocks and bonds.....	60,250 58
Loans on other collateral (personal).....	356 50
Loans on names alone.....	2,510 23
Loans to corporations.....	3,570 28
Real estate investment .....	56,000 00
Real estate foreclosure.....	16,500 00
Premium account .....	9,087 50
Cash on deposit .....	37,041 02
Cash on hand .....	9,118 11
	<hr/>
	\$1,201,744 07

## BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

April 29, 1905.

R. G. HODGDON, President. B. C. MATTHEWS, Treasurer.

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

Organized February 22, 1872.

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LIABILITIES.

Deposits .....	\$305,355 45
Reserve fund .....	17,636 21
Profits .....	6,775 62
	<hr/>
	\$329,767 28

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RESOURCES.

Public funds in Maine .....	\$6,800 00
Public funds out of Maine.....	15,000 00
Railroad bonds in Maine.....	32,745 00
Railroad bonds out of Maine.....	140,535 00
Corporation bonds in Maine.....	36,000 00
Corporation bonds out of Maine .....	1,000 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	2,900 00
National bank stock out of Maine.....	2,000 00
Loans on mortgages of real estate.....	78,853 41
Loans on stock and bonds.....	250 00
Loans on other collateral (personal).....	400 00
Loans to corporations.....	900 00
Real estate foreclosure .....	1,914 97
Furniture account (safes, etc.).....	450 00
Cash on deposit .....	4,131 90
Cash on hand .....	2,387 00
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	\$329,767 28

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## BREWER SAVINGS BANK—BREWER.

April 29, 1905.

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

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

Organized May 1, 1869.

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 LIABILITIES.
 

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Deposits .....	\$270,465 93
Reserve fund .....	10,399 85
Profits .....	5,346 23
	\$286,212 01

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 RESOURCES.
 

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Public funds in Maine .....	\$45,500 00
Public funds out of Maine.....	53,000 00
Railroad bonds in Maine.....	21,810 00
Railroad bonds out of Maine.....	48,750 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.....	61,920 50
Loans on stocks and bonds.....	800 00
Loans on other collateral (personal).....	800 00
Loans to municipalities .....	8,780 00
Real estate investment.....	2,892 14
Real estate foreclosure.....	2,486 00
Premium account .....	4,067 98
Cash on deposit .....	4,793 76
Cash on hand .....	511 63
	\$286,212 01

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## BRIDGTON SAVINGS BANK—BRIDGTON.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$697,545 88
Reserve fund .....	31,300 00
Profits .....	17,495 10
	<hr/>
	\$746,340 98

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 RESOURCES.
 

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Public funds in Maine .....	\$30,000 00
Public funds out of Maine.....	59,120 00
Railroad bonds in Maine .....	87,162 50
Railroad bonds out of Maine.....	227,620 00
Corporation bonds in Maine .....	53,500 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.....	166,941 60
Loans on stocks and bonds.....	47,559 94
Loans on other collateral (personal).....	2,510 21
Loans to municipalities .....	13,272 35
Loans to corporations .....	2,392 25
Real estate investment.....	585 00
Real estate foreclosure .....	3,042 28
Furniture account (safes, etc.).....	700 00
Premium account .....	9,000 00
Expense account .....	739 66
Cash on deposit .....	12,442 18
Cash on hand .....	2,360 51
	<hr/>
	\$746,340 98

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## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

April 29, 1905.

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

TRUSTEES—Weston Thompson, Alonzo Day, Lyman E. Smith, Samuel L. Forsaith, Thos. H. Riley.

Organized March 20, 1858.

## LIABILITIES.

Deposits .....	\$757,340 10
Reserve fund .....	40,011 55
Profits .....	17,094 48
	\$814,446 13

## RESOURCES.

Public funds in Maine .....	\$4,000 00
Public funds out of Maine .....	179,425 00
Railroad bonds in Maine .....	68,472 50
Railroad bonds out of Maine.....	279,740 00
Corporation bonds in Maine .....	64,000 00
Corporation bonds out of Maine .....	5,000 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 .....	50,175 00
Other bank stock in Maine .....	5,000 00
Loans on mortgages of real estate .....	90,943 52
Loans on stocks and bonds.....	1,981 39
Loans on other collateral (personal).....	1,700 00
Loans on names alone .....	400 00
Loans to municipalities .....	15,700 00
Loans to corporations .....	12,800 00
Real estate investment .....	6,700 00
Real estate foreclosure.....	2,300 00
Cash on deposit .....	5,473 52
Cash on hand .....	840 20
	\$814,446 13



## BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

April 29, 1905.

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

TRUSTEES—J. O. Anderson, W. E. Moulton, E. A. Hobson, J. G. Locke, F. H. Hargraves, Martin Coffin, W. A. McCorrison, Leonard Palmer, Willis Crockett, C. P. Harmon, A. Fluent.

Organized April 18, 1868.

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 LIABILITIES.
 

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Deposits .....	\$328,706 74
Reserve fund .....	18,600 00
Profits .....	4,514 51
	<hr/>
	\$351,821 25

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 RESOURCES.
 

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Public funds out of Maine .....	\$101,000 00
Railroad bonds in Maine .....	16,955 00
Railroad bonds out of Maine.....	111,207 50
Corporation bonds in Maine .....	13,915 00
Corporation bonds out of Maine .....	5,500 00
Corporation stock in Maine .....	2,250 00
National bank stock in Maine .....	20,200 00
Other bank stock in Maine .....	500 00
Loans on mortgages of real estate .....	51,095 34
Loans on other collateral (personal) .....	9,608 54
Loans to municipalities .....	2,900 00
Real estate foreclosure.....	4,985 48
Furniture account (safes etc.) .....	900 00
Expense account .....	32 85
Cash on deposit .....	9,804 54
Cash on hand .....	967 00
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	\$351,821 25

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## CALAIS SAVINGS BANK—CALAIS.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$403,243 29
Reserve fund .....	16,826 17
Profits .....	28,049 54
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	\$448,119 00

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 RESOURCES.
 

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Public funds in Maine .....	\$48,000 00
Public funds out of Maine .....	70,425 00
Railroad bonds in Maine .....	16,000 00
Railroad bonds out of Maine .....	218,258 75
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 .....	38,821 34
Loans on stocks and bonds .....	15,033 50
Loans on other collateral (personal) .....	1,000 00
Loans to corporations .....	10,000 00
Real estate foreclosure.....	1,000 00
Expense account .....	841 48
Cash on deposit .....	4,458 44
Cash on hand .....	755 49
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	\$448,119 00

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BANK EXAMINER'S REPORT.

17

CAMDEN SAVINGS BANK—ROCKPORT.

April 29, 1905.

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, George W. Achorn.

Organized November 1, 1870.

LIABILITIES.

Deposits .....	\$227,117 03
Reserve fund .....	14,240 37
Profits .....	5,450 83
	\$246,808 23

RESOURCES.

Railroad bonds in Maine .....	\$19,850 00
Railroad bonds out of Maine.....	25,412 50
Corporation bonds in Maine .....	83,700 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 .....	21,147 14
Loans on stocks and bonds .....	38,804 71
Loans on other collateral (personal) .....	7,073 56
Loans on names alone.....	415 80
Loans to corporations .....	18,500 00
Real estate foreclosure .....	3,774 10
Furniture account (safes, etc.) .....	1,440 00
Premium account .....	1,727 50
Cash on deposit .....	9,741 42
Cash on hand .....	3,286 50
	\$246,808 23

## CASCADE SAVINGS BANK—OAKLAND.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$205,692 47
Reserve fund .....	12,000 00
Profits .....	4,891 78
Bills payable .....	5,000 00
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	\$227,584 25

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 RESOURCES.
 

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Railroad bonds in Maine .....	\$13,000 00
Railroad bonds out of Maine.....	85,360 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 .....	32,100 00
Loans on mortgages of real estate.....	19,891 87
Loans on stocks and bonds.....	7,652 94
Loans on other collateral (personal) .....	1,000 00
Real estate investment .....	22,077 41
Real estate foreclosure .....	14,430 36
Furniture account (safes, etc.).....	5,800 00
Premium account .....	6,500 00
Expense account .....	705 98
Cash on deposit .....	1,500 00
Cash on hand .....	1,165 69
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	\$227,584 25

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## DEXTER SAVINGS BANK—DEXTER.

April 29, 1905.

WILLIAM E. BREWSTER, Pres.      WESLEY H. JUDKINS, Treas.

TRUSTEES—W. E. Brewster, W. H. Carr, C. M. Sawyer, J. Willis  
Haines, W. H. Judkins.

Organized December 16, 1867.

## LIABILITIES.

Deposits .....	\$391,972 47
Reserve fund .....	3,100 00
Profits .....	14,533 18
	\$409,605 65

## RESOURCES.

Public funds in Maine .....	\$3,000 00
Public funds out of Maine .....	5,000 00
Railroad bonds in Maine .....	57,060 00
Railroad bonds out of Maine.....	167,760 00
Corporation bonds in Maine.....	54,000 00
Railroad stock in Maine .....	455 00
Corporation stock in Maine .....	2,000 00
National bank stock in Maine .....	26,300 00
Loans on mortgages of real estate .....	40,455 37
Loans on stocks and bonds .....	1,000 00
Loans on other collateral (personal) .....	2,545 00
Loans to municipalities.....	1,000 00
Real estate investment .....	25,162 16
Real estate foreclosure .....	13,333 37
Premium account .....	1,073 90
Cash on deposit .....	9,000 00
Cash on hand .....	460 85
	\$409,605 65

## EASTPORT SAVINGS BANK—EASTPORT.

April 29, 1905.

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

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

Organized May 13, 1869.

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 LIABILITIES.
 

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Deposits .....	\$743,162 48
Reserve fund .....	13,695 09
Profits .....	6,637 68
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	\$763,495 25

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 RESOURCES.
 

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Public funds in Maine .....	\$61,500 00
Public funds out of Maine .....	171,500 00
Railroad bonds in Maine .....	63,100 00
Railroad bonds out of Maine.....	176,600 00
Corporation bonds in Maine .....	18,000 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
Loans on mortgages of real estate .....	152,972 96
Loans on stocks and bonds .....	6,351 24
Loans on other collateral (personal) .....	14,818 95
Loans on names alone .....	1,500 00
Loans to municipalities .....	4,500 00
Loans to corporations .....	10,010 02
Real estate investment.....	19,459 44
Furniture account (safes, etc.) .....	1,000 00
Premium account .....	16,012 91
Cash on deposit .....	15,772 10
Cash on hand .....	2,422 63
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	\$763,495 25

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## FAIRFIELD SAVINGS BANK—FAIRFIELD.

April 29, 1905.

C. G. TOTMAN, President. A. A. MERRILL, Treasurer.

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

Organized March 4, 1871.

## LIABILITIES.

Deposits .....	\$517,783 50
Reserve fund .....	23,000 00
Profits .....	14,493 26
	\$555,276 76

## RESOURCES.

Public funds in Maine .....	\$37,000 00
Public funds out of Maine .....	59,000 00
Railroad bonds in Maine .....	43,737 50
Railroad bonds out of Maine .....	93,350 00
Corporation bonds in Maine .....	10,000 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 .....	26,425 00
Loans on mortgages of real estate .....	96,065 85
Loans on stocks and bonds .....	90,433 42
Loans on other collateral (personal) .....	2,550 00
Loans on names alone.....	4,482 36
Loans to municipalities .....	21,625 00
Loans to corporations .....	7,386 00
Real estate foreclosure .....	5,000 00
Furniture account (safes, etc.).....	200 00
Premium account .....	2,861 13
Expense account .....	1,868 18
Cash on deposit .....	36,797 42
Cash on hand .....	4,344 90
	\$555,276 76

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

April 29, 1905.

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

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

Organized November 16, 1868.

## LIABILITIES.

Deposits .....	\$790,298 72
Reserve fund .....	15,000 00
Profits .....	6,380 25
	\$811,678 97

## RESOURCES.

Public funds in Maine .....	\$76,200 00
Public funds out of Maine .....	33,200 00
Railroad bonds in Maine .....	71,570 00
Railroad bonds out of Maine.....	213,100 00
Corporation bonds in Maine .....	116,930 00
Corporation bonds out of Maine .....	3,000 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 .....	74,170 00
Other bank stock in Maine .....	400 00
Loans on mortgages of real estate .....	81,855 00
Loans on stocks and bonds .....	24,900 00
Loans on other collateral (personal) .....	1,980 00
Loans to municipalities .....	2,500 00
Loans to corporations .....	13,900 00
Real estate investment .....	21,000 00
Real estate foreclosure .....	7,200 00
Cash on deposit .....	27,760 77
Cash on hand .....	2,578 20
	\$811,678 97



## GARDINER SAVINGS INSTITUTION—GARDINER.

April 29, 1905.

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

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

Organized June 26, 1834.

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 LIABILITIES.
 

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Deposits .....	\$2,551,011 26
Reserve fund .....	144,000 00
Profits .....	35,403 69
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	\$2,730,414 95

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 RESOURCES.
 

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Public funds in Maine .....	\$380,880 00
Public funds out of Maine .....	1,323,108 34
Railroad bonds in Maine .....	178,500 00
Railroad bonds out of Maine .....	478,942 50
Corporation bonds in Maine .....	80,800 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 .....	97,939 52
Loans on stocks and bonds .....	55,455 00
Loans on other collateral (personal) .....	4,225 00
Loans to municipalities .....	46,100 00
Loans to corporations .....	10,000 00
Real estate investment .....	20,000 00
Real estate foreclosure .....	12,000 00
Cash on deposit .....	21,470 35
Cash on hand .....	2,994 24
	<hr/>
	\$2,730,414 95

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## GORHAM SAVINGS BANK—GORHAM.

April 29, 1905.

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

TRUSTEES—Joseph Ridlon, Frederick Robie, Humphrey Cousens,  
Simon E. McLellan, Roscoe G. Harding, John Shorey, Samuel E. Stone,  
John A. Waterman, John A. Hinckley, Francis A. Ridlon, Charles E.  
Cobb.

Organized February 21, 1868.

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 LIABILITIES.
 

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Deposits .....	\$537,922 57
Reserve fund .....	31,055 00
Bills payable .....	5,000 00
Profits .....	6,317 03
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	\$580,294 60

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 RESOURCES.
 

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Public funds in Maine .....	\$13,000 00
Public funds out of Maine .....	222,500 00
Railroad bonds in Maine .....	7,000 00
Railroad bonds out of Maine .....	129,132 50
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.....	1,900 00
Loan on mortgage of personal estate .....	250 00
Loans on mortgages of real estate .....	168,621 83
Loans on stocks and bonds .....	8,450 00
Loans to corporations .....	700 00
Real estate foreclosure .....	5,950 00
Cash on deposit .....	218 08
Cash on hand .....	922 19
	<hr/>
	\$580,294 60

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## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 29, 1905.

BEN TENNEY, President.

C. H. DUDLEY, Treasurer.

TRUSTEES—Ben Tenney, B. F. Fuller, F. S. Wingate, L. D. Merchant,  
J. F. Bodwell.

Organized July 3, 1854.

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 LIABILITIES.
 

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Deposits .....	\$814,252 22
Reserve fund .....	41,000 00
Profits .....	15,343 86
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	\$870,596 08

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 RESOURCES.
 

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Public funds in Maine .....	\$39,660 00
Public funds out of Maine.....	392,000 00
Railroad bonds in Maine .....	39,500 00
Railroad bonds out of Maine .....	164,017 50
Corporation bonds in Maine .....	97,875 00
Corporation bonds out of Maine .....	48,000 00
National bank stock in Maine .....	21,400 00
Loans on mortgages of real estate .....	43,755 36
Loans on other collateral (personal) .....	2,500 00
Loans to municipalities .....	8,000 00
Real estate investment .....	1,000 00
Real estate foreclosure .....	2,082 15
Expense account .....	536 54
Cash on deposit .....	9,615 95
Cash on hand .....	653 53
	<hr/>
	\$870,596 08

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## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

April 29, 1905.

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

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

Organized March 17, 1873.

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 LIABILITIES.
 

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Deposits .....	\$360,848 35
Reserve fund .....	21,874 00
Profits .....	4,421 49
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	\$387,143 84

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 RESOURCES.
 

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United States bonds .....	\$6,000 00
Public funds in Maine.....	29,500 00
Public funds out of Maine.....	33,000 00
Railroad bonds in Maine.....	11,000 00
Railroad bonds out of Maine.....	16,920 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.....	1,000 00
Loans on mortgages of real estate.....	134,497 82
Loans on stocks and bonds.....	24,154 50
Loans on other collateral (personal).....	222 00
Loans to municipalities.....	1,000 00
Loans to corporations.....	18,797 77
Real estate foreclosure.....	20,447 20
Premium account .....	4,089 05
Cash on deposit.....	47,485 19
Cash on hand.....	1,149 31
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	\$387,143 84

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## HOULTON SAVINGS BANK—HOULTON.

April 29, 1905.

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

TRUSTEES—Don A. H. Powers, E. L. Cleveland, Samuel Lane,  
Simon Friedman, Chas. D. Merritt, James Archibald, L. O. Ludwig.

Organized February 13, 1872.

## LIABILITIES.

Deposits .....	\$882,145 86
Reserve fund .....	18,810 50
Profits .....	24,402 66
	\$925,359 02

## RESOURCES.

Public funds in Maine.....	\$99,275 00
Public funds out of Maine.....	48,550 00
Railroad bonds in Maine.....	117,905 00
Railroad bonds out of Maine.....	67,957 50
Corporation bonds in Maine.....	54,500 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	25,700 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	379,926 29
Loans on stocks and bonds.....	19,372 15
Loans to municipalities.....	10,850 00
Real estate investment.....	3,750 00
Furniture account (safes, etc.).....	800 00
Premium account .....	21,216 80
Expense account .....	5,226 58
Cash on deposit.....	47,582 70
Cash on hand.....	17,647 00
	\$925,359 02

## KENNEBEC SAVINGS BANK—AUGUSTA.

April 29, 1905.

M. V. B. CHASE, President. W. G. BOOTHBY, Treasurer.

TRUSTEES—M. V. B. Chase, William P. Whitehouse, Geo. E. Macomber, John W. Chase, H. M. Heath, Thos. J. Lynch, M. S. Holway, Fred G. Kinsman.

Organized March 19, 1870.

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 LIABILITIES.
 

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Deposits .....	\$1,155,516 19
Reserve fund .....	56,500 00
Profits .....	30,184 11
	<hr/>
	\$1,242,200 30

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 RESOURCES.
 

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Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	235,300 00
Railroad bonds in Maine.....	223,000 00
Railroad bonds out of Maine.....	20,000 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.....	134,475 00
Loans on mortgages of real estate.....	229,439 31
Loans on stocks and bonds.....	153,425 00
Loans on other collateral (personal).....	11,500 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	700 00
Real estate investment.....	34,750 00
Furniture account (safes, etc.).....	2,000 00
Cash on deposit.....	47,406 33
Cash on hand.....	2,764 66
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	\$1,242,200 30

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## KENNEBUNK SAVINGS BANK—KENNEBUNK.

April 29, 1905.

CHARLES 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.

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 LIABILITIES.
 

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Deposits .....	\$726,543 40
Reserve fund .....	16,325 01
Profits .....	11,862 95
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	\$754,731 36

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 RESOURCES.
 

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Public funds in Maine.....	\$20,200 00
Public funds out of Maine.....	70,425 00
Railroad bonds in Maine.....	49,525 00
Railroad bonds out of Maine.....	389,790 00
Corporation bonds in Maine.....	40,500 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.....	20,250 00
Loans on mortgages of real estate.....	114,948 83
Loans on other collateral (personal).....	6,211 79
Real estate foreclosure.....	3,744 25
Premium account .....	6,543 57
Expense account .....	428 69
Cash on deposit.....	6,579 51
Cash on hand.....	641 72
	<hr/>
	\$754,731 36

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## KINGFIELD SAVINGS BANK—KINGFIELD.

April 29, 1905.

A. G. WINTER, President.

H. S. WING, Treasurer.

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

Organized May 28, 1895.

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 LIABILITIES.
 

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Deposits .....	\$74,519 55
Reserve fund .....	1,400 00
Profits .....	645 16
	<hr/>
	\$76,564 71

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 RESOURCES.
 

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Public funds in Maine.....	\$575 67
Railroad bonds in Maine.....	3,000 00
Corporation bonds in Maine.....	3,000 00
National bank stock in Maine.....	1,400 00
Loans on mortgages of real estate.....	35,673 58
Loans on stocks and bonds.....	400 00
Loans on other collateral (personal).....	18,203 25
Loans to corporations.....	10,200 00
Furniture account (safes, etc.).....	500 00
Premium account .....	400 00
Cash on deposit.....	1,731 76
Cash on hand.....	1,480 45
	<hr/>
	\$76,564 71

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## MACHIAS SAVINGS BANK—MACHIAS.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$795,374 89
Reserve fund .....	44,035 00
Profits .....	9,101 76
	<hr/>
	\$848,511 65

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 RESOURCES.
 

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Public funds in Maine.....	\$67,000 00
Public funds out of Maine.....	342,500 00
Railroad bonds in Maine.....	40,500 00
Railroad bonds out of Maine.....	229,020 00
Corporation bonds in Maine.....	76,500 00
Railroad stock in Maine.....	10,000 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	35,750 00
Loans on mortgages of real estate.....	22,416 17
Loans on other collateral (personal).....	1,984 00
Loans to municipalities.....	742 87
Loans to corporations.....	8,000 00
Real estate investment.....	2,000 00
Premium account .....	1,517 25
Cash on deposit.....	7,787 58
Cash on hand.....	1,943 78
	<hr/>
	\$848,511 65

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## MAINE SAVINGS BANK—PORTLAND.

April 29, 1905.

\_\_\_\_\_, President. ALPHEUS G. ROGERS, Treasurer.

TRUSTEES—Charles O. Bancroft, Leander W. Fobes, Walter G. Davis, Jeremiah W. Tabor, Alpheus G. Rogers.

Organized June 4, 1859.

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 LIABILITIES.
 

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Deposits .....	\$10,045,623 18
Reserve fund .....	875,000 00
Profits .....	491,403 14
	<hr/>
	\$11,412,026 32

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 RESOURCES.
 

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Public funds in Maine.....	\$100,000 00
Public funds out of Maine.....	1,330,012 50
Railroad bonds in Maine.....	593,750 00
Railroad bonds out of Maine.....	8,603,277 75
Corporation bonds in Maine.....	422,545 00
Corporation stock in Maine.....	21,675 00
Other bank stock in Maine.....	7,200 00
Loans on mortgages of real estate.....	239,563 88
Loans on stocks and bonds.....	30,793 80
Loans to corporations.....	2,000 00
Real estate investment.....	5,000 00
Expense account .....	6,730 09
Cash on deposit.....	40,206 64
Cash on hand.....	9,271 66
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	\$11,412,026 32

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## MECHANICS' SAVINGS BANK—AUBURN.

April 29, 1905.

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

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

Organized February 25, 1875.

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LIABILITIES.

Deposits .....	\$511,501 38
Reserve fund .....	34,000 00
Profits .....	16,608 63
	<hr/>
	\$562,110 01

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RESOURCES.

Public funds in Maine.....	\$12,000 00
Public funds out of Maine.....	40,600 00
Railroad bonds in Maine.....	38,062 50
Railroad bonds out of Maine.....	103,655 00
Corporation bonds in Maine.....	24,950 00
Corporation bonds out of Maine.....	24,200 00
Corporation stock in Maine.....	3,840 00
National bank stock in Maine.....	95,600 00
Real estate lease.....	1,400 00
Loans on mortgages of real estate.....	120,705 38
Loans on stocks and bonds.....	7,450 00
Loans on other collateral (personal).....	5,650 00
Loans to corporations.....	16,450 00
Real estate investment.....	40,000 00
Real estate foreclosure.....	5,000 00
Premium account .....	4,092 85
Cash on deposit.....	17,779 89
Cash on hand.....	674 89
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	\$562,110 01

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## NORWAY SAVINGS BANK—NORWAY.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$407,354 85
Reserve fund .....	2,500 00
Profits .....	7,513 07
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	\$417,367 92

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 RESOURCES.
 

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Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	46,500 00
Railroad bonds in Maine.....	9,675 00
Railroad bonds out of Maine.....	155,453 75
Corporation bonds in Maine.....	35,808 50
Railroad stock in Maine.....	5,027 50
Corporation stock in Maine.....	5,450 00
National bank stock in Maine.....	38,600 00
Loans on mortgages of real estate.....	83,402 83
Loans on stocks and bonds.....	2,769 00
Loans on other collateral (personal).....	1,928 50
Loans on names alone.....	446 21
Loans to corporations.....	119 00
Real estate investment.....	6,000 00
Real estate foreclosure.....	1,583 30
Furniture account (safes, etc.).....	1,500 00
Premium account .....	7,199 50
Expense account .....	84 90
Cash on deposit.....	8,912 84
Cash on hand.....	1,907 09
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	\$417,367 92

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## PENOBSCOT SAVINGS BANK—BANGOR.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$2,578,667 25
Reserve fund .....	101,969 75
Profits .....	25,497 98
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	\$2,706,134 98

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 RESOURCES.
 

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United States bonds.....	\$100,000 00
Public funds in Maine.....	262,000 00
Public funds out of Maine.....	449,700 00
Railroad bonds in Maine.....	528,000 00
Railroad bonds out of Maine.....	496,283 00
Corporation bonds in Maine.....	79,000 00
Railroad stock in Maine.....	68,130 75
Corporation stock in Maine.....	11,000 00
National bank stock in Maine.....	42,000 00
Loans on mortgages of real estate.....	264,571 02
Loans on stocks and bonds.....	359,854 68
Loans on other collateral (personal).....	550 00
Loans to municipalities.....	9,500 00
Premium account .....	2,175 91
Expense account .....	449 18
Cash on deposit.....	31,272 01
Cash on hand.....	1,648 43
	<hr/>
	\$2,706,134 98

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## PEOPLE'S SAVINGS BANK—LEWISTON.

April 29, 1905.

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, W. H. Judkins, Geo. B. Haskell.

Organized March 9, 1875.

LIABILITIES.	
Deposits .....	\$1,493,347 06
Reserve fund .....	65,958 00
Profits .....	2,246 16
	\$1,561,551 22
RESOURCES.	
United States bonds.....	\$700 00
Public funds in Maine.....	76,500 00
Public funds out of Maine.....	297,560 00
Railroad bonds in Maine.....	183,262 50
Railroad bonds out of Maine.....	226,777 50
Corporation bonds in Maine.....	107,812 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.....	80,350 00
Loans on mortgages of real estate.....	385,203 69
Loans on stocks and bonds.....	36,731 71
Loans on other collateral (personal).....	275 00
Loans on names alone.....	2,597 22
Loans to corporations.....	62,500 00
Real estate investment.....	13,846 84
Real estate foreclosure.....	9,331 21
Furniture account (safes, etc.).....	4,000 00
Premium account .....	41,984 79
Expense account .....	68 61
Cash on deposit.....	15,053 01
Cash on hand.....	3,323 74
	\$1,561,551 22

## PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 29, 1905.

DAVID T. PERCY, President.

O. C. ROGERS, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, D. Howard Spear, Christopher O. Carter, Fred C. Cox, Harry B. Sawyer, Herbert D. Maxwell.

Organized February 21, 1868.

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 LIABILITIES.
 

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Deposits .....	\$800,240 13
Reserve fund .....	13,448 89
Profits .....	15,817 57
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	\$829,506 59

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 RESOURCES.
 

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United States bonds.....	\$3,500 00
Public funds in Maine.....	14,593 50
Public funds out of Maine.....	41,241 82
Railroad bonds in Maine.....	78,265 00
Railroad bonds out of Maine.....	336,588 75
Corporation bonds in Maine.....	44,500 00
Corporation bonds out of Maine.....	38,950 00
Railroad stock out of Maine.....	1,450 00
Corporation stock in Maine.....	1,500 00
Corporation stock out of Maine.....	300 00
National bank stock in Maine.....	12,500 00
Other bank stock in Maine.....	3,500 00
Safe deposit department.....	5,000 00
Loans on mortgages of real estate.....	128,938 50
Loans on stocks and bonds.....	37,973 65
Loans on other collateral (personal).....	19,490 00
Loans to corporations.....	1,935 00
Real estate investment.....	25,859 99
Furniture account (safes, etc.).....	4,500 00
Premium account .....	14,390 35
Cash on deposit.....	12,698 20
Cash on hand.....	1,831 83
	<hr/>
	\$829,506 59

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## PHILLIPS SAVINGS BANK—PHILLIPS.

April 29, 1905.

G. A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—G. A. French, F. H. Wilbur, F. Scamman, A. W. McLeary,  
W. B. Butler.

Organized March 29, 1871.

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 LIABILITIES.
 

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Deposits .....	\$172,036 31
Reserve fund .....	6,500 00
Profits .....	3,711 95
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	\$182,248 26

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 RESOURCES.
 

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Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	10,000 00
Railroad bonds in Maine .....	24,875 00
Railroad bonds out of Maine.....	14,000 00
Corporation bonds in Maine.....	21,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	13,700 00
Other bank stock in Maine.....	4,250 00
Loans on mortgages of real estate.....	40,990 63
Loans on stocks and bonds .....	17,021 25
Loans on other collateral (personal).....	15,381 50
Loans to municipalities.....	1,500 00
Furniture account (safes, etc.).....	200 00
Cash on deposit.....	5,900 52
Cash on hand.....	1,629 36
	<hr/>
	\$182,248 26

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## PISCATAQUIS SAVINGS BANK—DOVER.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$807,322 47
Reserve fund .....	21,000 00
Bills payable .....	91 73
Profits .....	19,142 89
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	\$847,557 09

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 RESOURCES.
 

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Public funds in Maine.....	\$51,000 00
Public funds out of Maine.....	157,000 00
Railroad bonds in Maine.....	55,685 00
Railroad bonds out of Maine.....	247,326 25
Corporation bonds in Maine.....	59,470 00
Corporation bonds out of Maine.....	10,000 00
National bank stock in Maine.....	26,240 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	128,323 63
Loans on stocks and bonds.....	16,200 00
Loans on other collateral (personal).....	18,928 98
Loans to municipalities.....	12,505 35
Real estate investment.....	11,000 00
Real estate foreclosure.....	2,194 92
Premium account .....	16,207 10
Expense account .....	1,374 77
Cash on deposit.....	28,172 71
Cash on hand.....	928 38
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	\$847,557 09

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## PORTLAND SAVINGS BANK—PORTLAND.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$10,777,159 32
Reserve fund .....	910,000 00
Profits .....	246,024 55
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	\$11,933,183 87

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 RESOURCES.
 

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United States bonds.....	\$250,000 00
Public funds in Maine .....	417,849 00
Public funds out of Maine.....	3,820,100 00
Railroad bonds in Maine .....	916,000 00
Railroad bonds out of Maine.....	2,969,427 50
Corporation bonds in Maine.....	774,650 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	26,500 00
National bank stock in Maine.....	96,614 00
Loans on mortgages of real estate .....	1,330,673 46
Loans on stocks and bonds.....	319,510 16
Loans to corporations.....	370,260 54
Real estate investment.....	357,238 78
Real estate foreclosure.....	92,161 48
Expense account .....	11,835 04
Cash on deposit.....	60,140 73
Cash on hand.....	12,923 18
	<hr/>
	\$11,933,183 87

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## ROCKLAND SAVINGS BANK—ROCKLAND.

April 29, 1905.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

TRUSTEES—E. R. Spear, G. M. Brainerd, E. H. Lawry, J. Lovejoy,  
E. D. Spear, E. A. Burpee, N. F. Cobb.

Organized April 18, 1868.

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 LIABILITIES.
 

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Deposits .....	\$1,899,077 51
Reserve fund .....	58,737 26
Profits .....	44,686 05
	<hr/>
	\$2,002,500 82

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 RESOURCES.
 

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Public funds out of Maine.....	\$559,900 00
Railroad bonds in Maine.....	136,920 00
Railroad bonds out of Maine.....	729,485 60
Corporation bonds in Maine.....	44,450 00
Corporation bonds out of Maine.....	5,270 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.....	53,750 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	91,910 91
Loans on stocks and bonds.....	274,273 96
Loans on other collateral (personal).....	10,310 00
Loans to corporations.....	10,000 00
Real estate investment.....	9,000 00
Furniture account (safes, etc.).....	4,000 00
Premium account .....	15,059 39
Cash on deposit.....	21,885 54
Cash on hand.....	12,435 42
	<hr/>
	\$2,002,500 82

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## SACO SAVINGS BANK—SACO.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$1,321,837 88
Reserve fund .....	18,840 00
Profits .....	44,627 06
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	\$1,385,304 94

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 RESOURCES.
 

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Public funds in Maine.....	\$11,000 00
Public funds out of Maine.....	35,800 00
Railroad bonds in Maine.....	62,950 00
Railroad bonds out of Maine.....	592,298 39
Corporation bonds in Maine.....	35,000 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	7,966 73
Corporation stock in Maine.....	29,600 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	50,503 33
Loans on mortgages of real estate.....	428,874 42
Loans on stocks and bonds .....	60,878 50
Real estate foreclosure.....	8,623 21
Premium account .....	8,773 75
Expense account .....	701 11
Cash on deposit.....	3,597 45
Cash on hand.....	2,988 05
	<hr/>
	\$1,385,304 94

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## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

April 29, 1905.

ENOCH LOWELL, President.

M. H. KELLY, Treasurer.

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

Organized March 29, 1827.

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 LIABILITIES.
 

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Deposits .....	\$3,440,901 43
Reserve fund .....	171,274 36
Profits .....	223,535 66
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	\$3,835,711 45

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 RESOURCES.
 

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Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	169,000 00
Railroad bonds in Maine.....	154,355 00
Railroad bonds out of Maine.....	1,828,780 84
Corporation bonds in Maine.....	157,800 00
Corporation bonds out of Maine.....	61,525 00
Railroad stock in Maine.....	263,756 62
Railroad stock out of Maine.....	183,150 00
Corporation stock in Maine.....	118,530 00
National bank stock in Maine.....	60,155 00
National bank stock out of Maine.....	8,910 00
Loans on mortgages of real estate.....	488,420 81
Loans on stocks and bonds.....	268,069 59
Loans on other collateral (personal).....	4,632 50
Real estate investment.....	15,722 29
Cash on deposit.....	16,194 85
Cash on hand.....	6,708 95
	<hr/>
	\$3,835,711 45

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## SEARSPORT SAVINGS BANK—SEARSPORT.

April 29, 1905.

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

TRUSTEES—Frank I. Pendleton, Charles E. Adams, J. A. Clement,  
A. M. Ross, Cyrus True.

Organized April 1, 1874.

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 LIABILITIES.
 

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Deposits .....	\$146,102 17
Reserve fund .....	10,000 00
Due Searsport National Bank.....	2,000 00
Profits .....	46 15
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	\$158,148 32

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 RESOURCES.
 

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Public funds out of Maine.....	\$74,500 00
Railroad bonds in Maine.....	4,750 00
Railroad bonds out of Maine.....	35,649 00
Corporation bonds in Maine.....	9,000 00
Railroad stock out of Maine.....	4,000 00
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	17,800 00
Loans on mortgages of real estate.....	2,100 00
Loans on stocks and bonds.....	850 00
Premium account .....	1,188 54
Cash on deposit.....	465 21
Cash on hand.....	1,561 57
	<hr/>
	\$158,148 32

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## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

April 29, 1905.

A. H. WESTON, President.

E. P. PAGE, Treasurer.

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

Organized October 2, 1869.

## LIABILITIES.

Deposits .....	\$1,749,739 55
Reserve fund .....	70,000 00
Profits .....	24,137 34
	\$1,843,876 89

## RESOURCES.

Public funds in Maine.....	\$39,000 00
Public funds out of Maine.....	525,800 00
Railroad bonds in Maine.....	282,600 00
Railroad bonds out of Maine.....	491,550 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.....	68,500 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	253,876 22
Loans on stocks and bonds.....	8,625 00
Loans on other collateral (personal).....	1,000 00
Loans to municipalities.....	30,793 00
Loans to corporations.....	19,600 00
Real estate foreclosure.....	3,494 91
Premium account .....	12,000 00
Cash on deposit.....	39,887 76
	\$1,843,876 89

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$445,589 11
Reserve fund .....	15,645 28
Profits .....	5,136 31
	<hr/>
	\$466,370 70

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 RESOURCES.
 

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United States bonds.....	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	83,000 00
Railroad bonds in Maine.....	114,970 00
Railroad bonds out of Maine.....	152,900 74
Corporation stock in Maine.....	4,000 00
National bank stock in Maine.....	22,000 00
Loans on mortgages of real estate.....	24,555 36
Loans on stocks and bonds.....	900 00
Cash on deposit.....	3,921 29
Cash on hand.....	123 31
	<hr/>
	\$466,370 70

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## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 29, 1905.

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

TRUSTEES—N. Dayton Bolster, William J. Wheeler, John F. Plummer, Albert W. Walker, J. Hastings Bean, S. Porter Stearns, Geo. A. Wilson, George M. Atwood, Henry D. Hammond.

Organized March 6, 1873.

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 LIABILITIES.
 

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Deposits .....	\$323,522 30
Reserve fund .....	6,067 51
Profits .....	9,189 55
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	\$338,779 36

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 RESOURCES.
 

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Public funds out of Maine.....	\$35,500 00
Railroad bonds in Maine.....	21,012 50
Railroad bonds out of Maine.....	104,655 00
Corporation bonds in Maine.....	32,720 00
Corporation bonds out of Maine.....	500 00
Corporation stock in Maine.....	4,600 00
Corporation stock out of Maine.....	9,500 00
National bank stock in Maine.....	19,750 00
Loans on mortgages of real estate.....	67,541 81
Loans on stocks and bonds.....	5,728 60
Loans on other collateral (personal).....	1,285 00
Loans on names alone.....	300 00
Loans to municipalities.....	9,000 00
Loans to corporations.....	2,150 00
Real estate investment.....	6,700 00
Real estate foreclosure.....	5,585 00
Premium account .....	2,691 50
Expense account .....	625 54
Cash on deposit.....	5,583 93
Cash on hand.....	3,350 48
	<hr/>
	\$338,779 36

## THOMASTON SAVINGS BANK—THOMASTON.

April 29, 1905.

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

TRUSTEES—M. R. Mathews, Edwd. E. O'Brien, John C. Levensaler,  
Wm. E. Vinal, Edw. P. Washburn, Levi Seavey, Chas. H. Cushing.

Organized March 1, 1870.

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 LIABILITIES.
 

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Deposits .....	\$650,365 69
Reserve fund .....	29,766 15
Profits .....	7,271 94
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	\$687,403 78

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 RESOURCES.
 

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United States bonds.....	\$10,000 00
Public funds in Maine.....	8,000 00
Public funds out of Maine.....	197,750 00
Railroad bonds in Maine.....	36,540 00
Railroad bonds out of Maine.....	290,425 00
Corporation bonds in Maine.....	49,550 00
Railroad stock out of Maine.....	1,875 00
Corporation stock in Maine.....	250 00
Corporation stock out of Maine.....	1,000 00
National bank stock in Maine.....	26,600 00
Other bank stock in Maine.....	600 00
Loans on mortgages of real estate.....	29,122 00
Loans on stocks and bonds.....	3,356 50
Loans on other collateral (personal).....	350 00
Real estate investment.....	3,600 00
Furniture account (safes, etc.).....	7,000 00
Premium account .....	17,339 94
Cash on deposit.....	3,335 81
Cash on hand.....	709 53
	<hr/>
	\$687,403 78

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

April 29, 1905.

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

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

Organized March 27, 1875.

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LIABILITIES.

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Deposits .....	\$316,329 73
Reserve fund .....	8,000 00
Cash overdraft .....	121 60
Profits .....	4,489 18
	\$328,940 51

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RESOURCES.

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Public funds in Maine .....	\$5,000 00
Public funds out of Maine .....	24,000 00
Railroad bonds in Maine .....	16,212 50
Railroad bonds out of Maine .....	110,776 25
Corporation bonds in Maine .....	18,000 00
Railroad stock out of Maine .....	500 00
Corporation stock in Maine .....	1,100 00
National bank stock in Maine .....	24,230 00
Loans on mortgages of real estate .....	81,169 83
Loans on stocks and bonds .....	19,199 02
Loans on other collateral (personal) .....	375 00
Loans to municipalities .....	17,300 00
Real estate foreclosure .....	7,426 20
Premium account .....	3,600 00
Expense account .....	51 71
	\$328,940 51

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## TREMONT SAVINGS BANK—TREMONT.

April 29, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$69,464 92
Reserve fund .....	2,349 62
Profits .....	832 64
	<hr/>
	\$72,647 18

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 RESOURCES.
 

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Public funds in Maine .....	\$55 00
Railroad bonds in Maine .....	7,450 00
Corporation bonds in Maine .....	8,000 00
Other bank stock in Maine .....	500 00
Loans on mortgages of real estate .....	31,117 53
Loans on stocks and bonds .....	600 00
Loans on other collateral (personal) .....	75 00
Loans on names alone .....	1,837 00
Loans to municipalities .....	5,100 00
Cash on deposit .....	17,697 12
Cash on hand .....	215 53
	<hr/>
	\$72,647 18

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## WATERVILLE SAVINGS BANK—WATERVILLE.

April 29, 1905.

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

A. F. DRUMMOND, Assistant Treasurer.

TRUSTEES—Christian Knauff, Josiah W. Bassett, George K. Boutelle,  
Dana P. Foster, H. C. Morse, John A. Vigue, Chas. E. Duren.

Organized May 4, 1869.

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 LIABILITIES.
 

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Deposits .....	\$1,494,731 40
Reserve fund .....	57,560 00
Profits .....	43,156 99
	<hr/>
	\$1,595,448 39

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 RESOURCES.
 

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United States bonds .....	\$17,000 00
Public funds in Maine .....	20,000 00
Public funds out of Maine .....	183,000 00
Railroad bonds in Maine .....	73,100 00
Railroad bonds out of Maine .....	334,375 00
Corporation bonds in Maine .....	25,500 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 .....	65,470 00
Other bank stock in Maine .....	4,050 00
Loans on mortgages of real estate .....	447,342 00
Loans on stocks and bonds .....	173,198 87
Loans on other collateral (personal) .....	3,260 00
Loans to municipalities .....	12,000 00
Loans to corporations .....	53,175 00
Real estate investment .....	61,000 00
Real estate foreclosure .....	14,479 50
Furniture account (safes, etc.) .....	12,000 00
Premium account .....	5,586 00
Cash on deposit .....	47,951 27
Cash on hand .....	8,060 75
	<hr/>
	\$1,595,448 39

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## WISCASSET SAVINGS BANK—WISCASSET.

April 29, 1905.

RICHARD H. T. TAYLOR, Pres.      WILLIAM D. PATTERSON, Treas.

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

Organized March 19, 1866.

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LIABILITIES.

Deposits .....	\$208,574 57
Reserve fund .....	10,000 00
Profits .....	15,293 58
	<hr/>
	\$233,868 15

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RESOURCES.

Public funds out of Maine .....	\$8,000 00
Railroad bonds in Maine .....	26,900 00
Railroad bonds out of Maine .....	95,102 50
Corporation bonds in Maine .....	15,000 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 .....	37,086 72
Loans on stocks and bonds .....	12,090 50
Loans on other collateral (personal) .....	675 00
Loans to municipalities .....	4,500 00
Real estate foreclosure .....	3,150 00
Cash on deposit .....	10,219 43
	<hr/>
	\$233,868 15

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## YORK COUNTY SAVINGS BANK—BIDDEFORD.

April 29, 1905.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

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

Organized March 27, 1860.

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 LIABILITIES.
 

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Deposits .....	\$1,021,822 84
Reserve fund .....	25,000 00
Profits .....	10,891 44
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	\$1,057,714 28

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 RESOURCES.
 

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Public funds out of Maine .....	\$76,500 00
Railroad bonds in Maine .....	46,500 00
Railroad bonds out of Maine .....	288,153 95
Corporation bonds in Maine .....	34,000 00
Corporation bonds out of Maine .....	12,750 00
Railroad stock in Maine .....	3,000 00
Railroad stock out of Maine .....	5,533 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 mortgages of real estate .....	342,605 63
Loans on stocks and bonds .....	11,650 00
Real estate foreclosure .....	41,547 89
Furniture account (safes, etc.) .....	1,200 00
Premium account .....	51,000 00
Cash on deposit .....	12,126 57
Cash on hand .....	2,396 52
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	\$1,057,714 28

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RETURNS

OF

TRUST AND BANKING COMPANIES

April 29, 1905.

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## AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

April 29, 1905.

C. C. KING, Pres. and Treas. JOHN P. DONWORTH, Vice-Pres.

RICHARD F. GARDNER, Secretary.

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

Organized January 2, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	40,000 00
Undivided profits .....	17,057 30
Demand deposits .....	80,432 29
Certificates of deposit .....	47,605 17
Bills payable .....	20,000 00
Re-discounts .....	4,429 00
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	\$259,523 76

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 RESOURCES.
 

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Demand and time loans .....	\$179,025 72
Loans on mortgages of real estate .....	37,716 44
Stocks and bonds .....	21,350 00
Due from other banks .....	531 12
Real estate, furniture and fixtures.....	3,000 00
Cash on deposit .....	11,903 89
Cash on hand .....	5,996 59
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	\$259,523 76

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## AUGUSTA TRUST COMPANY—AUGUSTA.

April 29, 1905.

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

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

Organized February 1, 1894.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	73,028 45
Demand deposits .....	510,271 60
Savings deposits .....	2,688,051 62
Certificates of deposit .....	18,091 21
Trust department .....	15,000 00
Unpaid dividends .....	280 00
Treasurer's checks outstanding .....	11,328 50
Due to other banks .....	8,276 75
Bills payable .....	5,000 00
Certified checks .....	1,031 85
	<hr/>
	\$3,455,359 98

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 RESOURCES.
 

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Demand and time loans .....	\$498,017 60
Loans on mortgages of real estate .....	84,495 09
Loans on collateral .....	377,243 68
Stocks and bonds .....	2,252,983 97
Trust investments .....	15,000 00
Cash on deposit .....	155,917 08
Cash on hand .....	54,800 94
Premium account .....	16,901 62
	<hr/>
	\$3,455,359 98

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BAR HARBOR BANKING AND TRUST COMPANY  
—BAR HARBOR.

April 29, 1905.

L. B. DEASY, President.

FRED C. LYMAN, Treasurer.

TRUSTEES—L. B. Deasy, Fred C. Lyman, A. P. Wiswell, J. A. Peters, John Biddle Porter, W. H. Davis.

Organized September 15, 1887.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	50,000 00
Undivided profits .....	32,721 44
Demand deposits .....	278,798 83
Savings deposits .....	78,668 60
Certificates of deposit .....	187,809 39
Trust department .....	6,000 00
Unpaid dividends .....	174 00
Deposits for coupons .....	189 00
Treasurer's checks outstanding .....	3,560 72
	\$687,921 98

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RESOURCES.

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Demand and time loans .....	\$366,451 96
Loans on mortgages of real estate .....	125,818 43
Stocks and bonds .....	65,397 50
Trust investments .....	6,000 00
Real estate owned .....	4,000 00
Expense account .....	128 75
Furniture and fixtures .....	1,000 00
Cash on deposit .....	110,307 33
Cash on hand .....	7,817 96
North East Harbor Branch .....	1,000 00
	\$687,921 98

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## BATH TRUST COMPANY—BATH.

April 29, 1905.

ALBERT H. SHAW, President. W. D. MUSSENDEN, Treasurer.

TRUSTEES—A. H. Shaw, E. S. Crosby, C. W. Clifford, C. A. Coombs, T. S. Gibbons, S. R. Percy, H. B. Sawyer, L. B. Swett, F. E. Southard, G. G. Deering, D. T. Dougherty, D. Howard Spear, W. M. Shaw, Frank A. Small, C. V. Minott, Jr., F. B. Nichols, J. L. Spinney, A. G. Page, Jr., J. Houghton McLellan, D. L. Howard.

Organized November 3, 1902.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	9,000 00
Undivided profits .....	17,185 05
Demand deposits .....	221,855 50
Savings deposits .....	145,514 54
Certificates of deposit .....	208,204 70
Treasurer's checks outstanding .....	2,588 00
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	\$704,347 79

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 RESOURCES.
 

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Demand and time loans .....	\$381,254 55
Loans on mortgages of real estate .....	12,150 00
Loans on collateral .....	130,865 00
Stocks and bonds .....	77,250 00
Real estate owned .....	23,000 00
Unpaid interest .....	7,092 38
Expense account .....	2,356 59
Furniture and fixtures .....	1,200 00
Cash on deposit .....	46,955 60
Cash on hand .....	21,766 93
Overdrafts .....	456 74
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	\$704,347 79

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

April 29, 1905.

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, J. F. Singleton, C. D. Crosby, G. B. Canney, I. M. Sargent, C. W. Mullen, H. F. Dowst, H. D. Stewart, E. B. Curtis, D. J. Sawyer, H. F. Ross, J. W. Cassidy, W. H. Rollins, Herbert Gray, Nath'l M. Jones.

Organized April 9, 1887.

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 LIABILITIES.
 

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Capital stock .....	\$174,500 00
Surplus .....	174,500 00
Undivided profits .....	135,534 43
Demand deposits .....	1,030,926 26
Savings deposits .....	1,756,457 90
Certificates of deposit .....	52,325 80
Certified checks .....	50 00
Deposits for coupons .....	883 25
Due to other banks .....	9,543 22
Guaranteed mortgages .....	42,550 00
Guaranteed mortgage prepaid .....	50 00
	<hr/>
	\$3,377,320 86

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 RESOURCES.
 

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Demand and time loans .....	\$1,248,620 66
Loans on mortgages of real estate .....	702,676 14
Loans on collateral .....	433,000 40
Stocks and bonds .....	614,024 89
Real estate owned .....	43,395 56
Due from other banks .....	15,195 11
Furniture and fixtures .....	4,507 13
Cash on deposit .....	251,289 46
Cash on hand .....	64,611 51
	<hr/>
	\$3,377,320 86

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## FORT KENT TRUST COMPANY—FORT KENT.

April 29, 1905.

GEO. V. CUNLIFFE, President.

FRED D. GOUD, Treasurer.

TRUSTEES—Wm. H. Cunliffe, Parker B. Burleigh, Cyrus H. Dickey,  
John P. Donworth, Geo. V. Cunliffe, E. R. Michaud, Jos. Archambault,  
Wm. H. Murray, Lester F. Bradbury.

Organized March 27, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	2,000 00
Undivided profits .....	3,505 45
Demand deposits .....	36,346 56
Savings deposits .....	17,369 93
Certificates of deposit .....	280 77
Treasurer's checks outstanding .....	715 73
Bills payable .....	5,000 00
Certified checks .....	129 11
	<hr/>
	\$115,347 55

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 RESOURCES.
 

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Demand and time loans .....	\$67,650 30
Loans on mortgages of real estate .....	16,305 26
Loans on collateral .....	7,218 20
Stocks and bonds .....	950 00
Real estate owned .....	6,706 82
Due from other banks .....	3,102 56
Expense account .....	955 15
Furniture and fixtures .....	2,336 00
Cash on deposit .....	3,828 65
Cash on hand .....	6,294 61
	<hr/>
	\$115,347 55

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INTERNATIONAL TRUST AND BANKING COMPANY  
—CALAIS.

April 29, 1905.

GEORGE H. EATON, President. FRANK V. LEE, Treasurer.  
DIRECTORS—George H. Eaton, George A. Curran, J. Murray Hill, Brono  
Kalish, Frank N. Beckett, George R. Gardner, J. G. Harrington.

Organized September 19, 1903.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	4,000 00
Undivided profits .....	6,574 94
Demand deposits .....	104,082 46
Savings deposits .....	104,032 69
	<hr/>
	\$268,690 09

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RESOURCES.

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Demand and time loans .....	\$176,248 89
Loans on mortgages of real estate .....	2,145 62
Loans on collateral .....	7,366 84
Overdrafts .....	185 60
Stocks and bonds .....	44,050 70
Expense account .....	1,335 39
Furniture and fixtures .....	307 90
Cash on deposit .....	33,278 08
Cash on hand .....	3,771 07
	<hr/>
	\$268,690 09

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LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
—LEWISTON.

April 29, 1905.

HARRY STETSON, 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.

Organized July 14, 1897.

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LIABILITIES.

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Capital stock .....	\$75,000 00
Surplus .....	2,000 00
Undivided profits .....	12,839 39
Demand deposits .....	142,817 63
Savings deposits .....	391,987 07
Certificates of deposit .....	13,325 00
Treasurer's checks outstanding .....	595 77
Bills payable .....	30,000 00
Discount account .....	1,370 00
	<hr/>
	\$669,934 86

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RESOURCES.

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Demand and time loans .....	\$463,220 55
Stocks and bonds .....	107,500 00
Expense account .....	2,529 28
Building, furniture and fixtures .....	50,900 00
Cash on deposit .....	18,638 90
Cash on hand .....	23,958 88
Premium account .....	3,187 25
	<hr/>
	\$669,934 86

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LIVERMORE FALLS TRUST AND BANKING COMPANY  
—LIVERMORE FALLS.

April 29, 1905.

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.

Organized July 27, 1895.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	20,000 00
Undivided profits .....	15,375 67
Demand deposits .....	99,525 22
Savings deposits .....	393,266 16
Certificates of deposit .....	65,384 02
Unpaid dividends .....	43 20
	<hr/>
	\$643,594 27

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RESOURCES.

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Demand and time loans .....	\$192,355 56
Loans on mortgages of real estate .....	179,188 80
Loans on collateral .....	36,185 00
Loans to municipalities .....	1,701 75
Stocks and bonds .....	200,171 00
Expense account .....	1,179 15
Furniture and fixtures .....	5,000 00
Cash on deposit .....	22,624 43
Cash on hand .....	5,188 58
	<hr/>
	\$643,594 27

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## MACHIAS BANKING COMPANY—MACHIAS.

April 29, 1905.

GEORGE F. CARY, President      EDWARD E. TALBOT, Treasurer.

TRUSTEES—George F. Cary, P. H. Longfellow, C. B. Donworth,  
D. C. Getchell, Edward E. Talbot.

Organized June 22, 1901.

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 LIABILITIES.
 

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Capital stock .....	\$25,000 00
Surplus .....	5,450 00
Undivided profits .....	4,013 04
Demand deposits .....	92,647 60
Savings deposits .....	10,422 85
Certificates of deposit .....	302 77
	<hr/>
	\$137,836 26

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 RESOURCES.
 

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Demand and time loans .....	\$36,203 37
Loans on mortgages of real estate.....	75 00
Loans on collateral .....	31,600 00
Stocks and bonds .....	54,680 27
Cash on deposit .....	8,458 91
Cash on hand .....	6,818 71
	<hr/>
	\$137,836 26

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## MAINE TRUST AND BANKING COMPANY—GARDINER.

April 29, 1905.

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

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

Organized August 15, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	30,000 00
Undivided profits .....	* 54,059 84
Demand deposits .....	190,481 28
Savings deposits .....	465,538 69
Certificates of deposit .....	14,450 00
Trust department .....	433,899 08
Treasurer's checks outstanding .....	833 96
Bills payable .....	80,386 25
	<hr/>
	\$1,369,649 10

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 RESOURCES.
 

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Demand and time loans .....	\$220,593 89
Loans on mortgages of real estate .....	68,381 28
Loans on collateral .....	67,954 15
Stocks and bonds .....	530,175 42
Trust investments .....	433,899 08
Expense account .....	1,696 67
Furniture and fixtures .....	3,000 00
Cash on deposit .....	28,381 53
Cash on hand .....	15,567 08
	<hr/>
	\$1,369,649 10

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## MERCANTILE TRUST COMPANY—PORTLAND.

April 29, 1905.

HENRY P. COX, Pres.

HUTSON B. SAUNDERS, Sec'y and Treas.

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

Organized May 2, 1898.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	71,215 87
Demand deposits .....	461,147 87
Savings deposits .....	167,974 28
Certificates of deposit .....	182,940 91
Trust department .....	13,625 00
Deposits for coupons .....	520 00
Treasurer's checks outstanding .....	178 69
Due to other banks .....	2,190 46
Bills payable .....	30,000 00
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	\$1,054,793 08

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 RESOURCES.
 

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Demand and time loans .....	\$114,416 25
Loans on mortgages of real estate .....	54,378 50
Loans on collateral .....	261,735 90
Stocks and bonds .....	464,845 97
Trust investment .....	13,040 27
Expense account .....	3,107 75
Furniture and fixtures .....	3,000 00
Cash on deposit .....	118,251 14
Cash on hand .....	21,432 57
Sinking fund uninvested .....	584 73
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	\$1,054,793 08

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MERCHANTS' TRUST AND BANKING COMPANY  
—PRESQUE ISLE.

April 29, 1905.

FRED BARKER, President.

R. E. BRIDGES, Treasurer.

TRUSTEES—A. R. Gould, A. M. Smith, W. B. Gould, R. J. Smith, R. H. McDonald, Fred Barker, W. R. Pipes, S. W. Boone, Fred H. Blake.

Organized June 27, 1891.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	10,000 00
Undivided profits .....	7,293 24
Demand deposits .....	20,419 52
Savings deposits .....	26,225 21
Unpaid dividends .....	45 00
Due to other banks .....	347 54
	<hr/>
	\$114,330 51

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RESOURCES.

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Time loans .....	\$86,961 41
Loans on mortgages of real estate.....	2,800 00
Stocks and bonds .....	1,900 00
Real estate owned .....	2,000 00
Expense account .....	927 73
Cash on deposit .....	17,373 91
Cash on hand .....	2,367 46
	<hr/>
	\$114,330 51

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## MERRILL TRUST COMPANY—BANGOR.

April 29, 1905.

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

DIRECTORS—F. H. Appleton, A. P. Wiswell, H. C. Chapman, M. S. Clifford, T. U. Coe, H. T. Dowst, Wm. Engel, J. R. Graham, E. G. Merrill, E. B. Sanger, B. B. Thatcher, Wilson D. Wing.

Organized April 9, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	20,796 53
Demand deposits .....	436,127 23
Certificates of deposit .....	3,605 05
	<hr/>
	\$585,528 81

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 RESOURCES.
 

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Demand and time loans .....	\$310,119 01
Commonwealth of Massachusetts bonds.....	9,912 50
Other stocks and bonds .....	128,312 72
Expense account .....	5,423 51
Furniture and fixtures .....	22,500 00
Cash on deposit .....	89,900 63
Cash on hand .....	18,149 90
Overdrafts .....	1,210 54
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	\$585,528 81

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## PEOPLE'S TRUST COMPANY—FARMINGTON.

April 29, 1905.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

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

Organized September 5, 1885.

## LIABILITIES.

Capital stock .....	\$50,000 00
Surplus .....	2,000 00
Undivided profits .....	11,313 73
Demand deposits .....	80,445 93
Savings deposits .....	145,856 39
Trust department .....	11,000 00
Unpaid dividends .....	335 00
Due to other banks .....	1,920 51
	\$302,871 56

## RESOURCES.

Demand and time loans .....	\$6,962 50
Loans on mortgages of real estate .....	80,915 80
Loans on collateral .....	12,835 90
United States bonds .....	25,265 00
Stocks and bonds .....	84,532 27
Trust investments .....	11,000 00
Real estate owned .....	67,615 74
Expense account .....	496 19
Furniture and fixtures .....	1,192 70
Cash on deposit .....	11,330 56
Cash on hand .....	668 07
Taxes paid .....	56 83
	\$302,871 56

## PITTSFIELD TRUST COMPANY—PITTSFIELD.

April 29, 1905.

J. M. CHALMERS, President.

W. L. PUSHOR, Treasurer.

TRUSTEES—C. E. Vickery, J. M. Chalmers, W. L. Pushor, G. H. Morse, J. N. Martin, F. S. Bagley, W. A. Blaisdell, L. W. Coons, E. E. McCauslin, F. R. Smith, L. Parks, E. D. Smith, R. H. Reed, D. J. Sawyer, M. Bigelow, C. A. Moulton, A. W. Knowlton, E. I. White, C. D. Shaw, A. Davis, I. A. Sutherland, M. T. Dodge, E. M. Sawyer, O. W. Look, J. A. Beal, S. P. Felker, A. A. Shaw, G. M. Barrows.

Organized April 30, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	1,000 00
Undivided profits .....	5,414 33
Demand deposits .....	84,641 29
Savings deposits .....	132,622 74
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	\$273,678 36

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 RESOURCES.
 

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Demand and time loans .....	\$173,632 21
Loans on mortgages of real estate .....	19,802 07
Loans on collateral .....	11,824 26
Stocks and bonds .....	38,330 00
Furniture and fixtures .....	9,622 25
Cash on deposit .....	4,918 91
Cash on hand .....	15,548 66
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	\$273,678 36

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## PORTLAND TRUST COMPANY—PORTLAND.

April 29, 1905.

HARRY BUTLER, President. GEO. H. RICHARDSON, Treasurer.

TRUSTEES—Wm. W. Brown, Chas. O. Bancroft, Walter G. Davis, Geo. F. Evans, Harry Butler, Geo. H. Richardson, Joshua C. Libby.

Organized March 31, 1883.

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 LIABILITIES.
 

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Capital stock .....	\$250,000 00
Surplus .....	400,000 00
Undivided profits .....	82,615 70
Demand deposits .....	2,449,147 57
Savings deposits .....	582,489 00
Certificates of deposit .....	4,378 13
Trust department .....	92,984 48
Deposits for coupons .....	28,629 50
Due to other banks .....	3,993 49
Bills payable .....	73,081 69
Sinking funds for corporations .....	371,393 57
Renewal fund for safe deposit vaults.....	6,676 89
	<hr/>
	\$4,345,390 02

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 RESOURCES.
 

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Demand and time loans .....	\$1,948,402 33
Commonwealth of Massachusetts bonds.....	100,000 00
Other stocks and bonds .....	1,049,663 55
Trust investments .....	92,984 48
Due from other banks .....	1,670 59
Expense account .....	3,299 90
Furniture and fixtures .....	100 00
Cash on deposit .....	694,936 28
Cash on hand .....	93,486 11
Sinking funds investments .....	354,481 78
Renewal fund investments .....	6,365 00
	<hr/>
	\$4,345,390 02

## ROCKLAND TRUST COMPANY—ROCKLAND.

April 29, 1905.

E. A. BUTLER, President.

C. M. KALLOCK, Treasurer.

TRUSTEES—E. A. Butler, C. H. Berry, S. A. Burpee, W. T. Cobb, R. H. Crockett, G. L. Farrand, E. K. Glover, I. C. Gay, F. C. Knight, C. E. Littlefield, J. D. May, F. E. Richards, H. L. Shepherd, H. G. Tibbetts, W. T. White.

Organized March 14, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	24,891 41
Demand deposits .....	85,431 43
Savings deposits .....	159,810 28
Unpaid dividends .....	56 84
Due to other banks .....	8,385 18
Time deposits (unredeemed stamps) .....	97 35
	<hr/>
	\$403,672 49

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 RESOURCES.
 

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Demand and time loans .....	\$210,348 68
Loans on mortgages of real estate .....	8,500 00
Stocks and bonds .....	121,041 25
Furniture and fixtures .....	500 00
Cash on deposit .....	49,831 10
Cash on hand .....	9,392 82
Vault and safe deposit boxes .....	4,000 00
Overdrafts .....	58 64
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	\$403,672 49

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## RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

April 29, 1905.

GEORGE D. BISBEE, President.

ELISHA PRATT, Treasurer.

TRUSTEES—George D. Bisbee, Waldo Pettengill, Hugh J. Chisholm,  
Chas. D. Brown, John Houghton, Jas. S. Morse, F. M. Simpson.

Organized February 1, 1895.

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**LIABILITIES.**

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Capital stock .....	\$100,000 00
Surplus .....	100,000 00
Undivided profits .....	9,099 60
Demand deposits .....	216,073 92
Savings deposits .....	711,842 37
Certificates of deposit .....	38,320 00
Deposits for coupons .....	2,710 00
Treasurer's checks outstanding .....	4,008 26
Due to other banks .....	753 65
Bills payable .....	15,000 00
	<hr/>
	\$1,197,807 80

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**RESOURCES.**

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Demand and time loans .....	\$422,983 68
Loans on mortgages of real estate .....	158,547 10
Stocks and bonds .....	519,446 65
Real estate owned .....	20,781 77
Due from other banks .....	406 94
Expense account .....	2,600 07
Furniture and fixtures .....	1,000 00
Cash on deposit .....	46,173 05
Cash on hand .....	25,868 54
	<hr/>
	\$1,197,807 80

## SECURITY TRUST COMPANY—ROCKLAND.

April 29, 1905.

M. S. BIRD, President.

J. C. PERRY, Treasurer.

TRUSTEES—John F. Hill, S. M. Bird, J. C. Perry, W. O. Fuller, Jr.,  
Wm. T. Cobb, H. I. Hix, Nelson B. Cobb, C. Doherty, J. W. Hupper, T. E.  
Libby, B. C. Perry, D. M. Murphy, A. S. Littlefield, W. O. Vinal, C. S.  
Staples, M. S. Bird, Wm. A. Walker.

Organized September 1, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	13,000 00
Undivided profits .....	8,219 32
Demand deposits .....	100,199 49
Savings deposits .....	242,364 12
Certificates of deposit .....	461 53
Due to other banks .....	10,471 09
Bills payable .....	12,000 00
	<hr/>
	\$436,715 55

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 RESOURCES.
 

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Demand and time loans .....	\$225,301 85
Loans on mortgages of real estate .....	20,000 00
Loans on collateral .....	40,000 00
Stocks and bonds .....	109,766 63
Real estate owned .....	5,395 00
Furniture and fixtures .....	6,250 06
Cash on deposit .....	23,998 13
Cash on hand .....	6,003 94
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	\$436,715 55

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UNION SAFE DEPOSIT AND TRUST COMPANY  
—PORTLAND.

April 29, 1905.

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.

Organized January 3, 1894.

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LIABILITIES.

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Capital stock .....	\$250,000 00
Surplus .....	125,000 00
Undivided profits .....	22,647 32
Demand deposits .....	168,824 46
Certificates of deposit .....	40,967 32
Trust department .....	500 00
Deposits for coupons .....	39,484 00
Bills payable .....	5,000 00
Due on bond subscription .....	66,169 67
Deposits for sinking funds .....	87,493 26
	\$806,086 03

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RESOURCES.

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Demand and time loans .....	\$16,301 08
Loans on mortgages of real estate .....	6,750 00
Loans on collateral .....	50,889 75
Stocks and bonds .....	585,730 33
Real estate owned .....	15,078 37
Unpaid interest .....	8,336 04
Cash on deposit .....	39,291 27
Cash on hand .....	691 86
Sinking fund investments .....	83,017 33
	\$806,086 03

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## WALDO TRUST COMPANY—BELFAST.

April 29, 1905.

CHAS. E. KNOWLTON, President. FRANK R. WIGGIN, Treasurer.

DIRECTORS—Edw. C. Burleigh, J. Manchester Haynes, Byron Boyd, Edward Johnson, Geo. E. Macomber, Jos. Williamson, Chas. E. Knowlton, C. O. Poor, A. I. Brown, F. S. Pendleton, Tileston Wadlin, Wm. A. Mason, Jas. C. Dunham, Robt. P. Chase, Albert Pierce.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	12,500 00
Undivided profits .....	8,918 38
Demand deposits .....	153,827 90
Time deposits .....	238,748 23
Certificates of deposit .....	9,061 50
Unpaid dividends .....	1,500 00
Deposits for coupons .....	760 00
Treasurer's checks outstanding .....	25 00
Due to other banks .....	2,929 40
Reserved for state tax .....	567 30
Certified checks .....	500 00
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	\$479,337 71

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 RESOURCES.
 

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Demand and time loans .....	\$139,695 54
Loans on mortgages of real estate .....	9,103 75
Loans on collateral .....	48,003 17
Stocks and bonds .....	231,683 75
Real estate owned .....	7,000 00
Furniture and fixtures .....	2,000 00
Cash on deposit .....	28,330 35
Cash on hand .....	13,521 15
	<hr/>
	\$479,337 71

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## WATERVILLE TRUST COMPANY—WATERVILLE.

April 29, 1905.

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.

Organized February 20, 1893.

## LIABILITIES.

Capital stock .....	\$100,000 00
Surplus .....	10,000 00
Undivided profits .....	42,699 73
Demand deposits .....	352,756 42
Time deposits .....	919,518 76
Unpaid dividends .....	45 00
Deposits for coupons .....	2,892 50
Treasurer's checks outstanding.....	1,589 00
Due to other banks .....	336 12
	\$1,429,837 53

## RESOURCES.

Demand and time loans .....	\$623,095 65
Loans on mortgages of real estate .....	105,086 97
Loans on collateral .....	292,631 34
Stocks and bonds .....	186,771 25
Real estate owned .....	2,308 85
Unpaid interest .....	1,500 00
Due from other banks .....	34,862 23
Expense account .....	2,412 56
Furniture and fixtures .....	27,000 00
Cash on deposit .....	98,458 54
Cash on hand .....	55,710 14
	\$1,429,837 53

## WESTBROOK TRUST COMPANY—WESTBROOK.

April 29, 1905.

RUSSELL D. WOODMAN, President. WILLIAM M. LAMB, Treasurer.

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

Organized January 11, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	10,600 00
Undivided profits .....	5,947 07
Demand deposits .....	62,325 52
Time deposits .....	306,686 16
Certificates of deposit .....	200 00
	<hr/>
	\$435,758 75

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 RESOURCES.
 

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Demand and time loans .....	\$158,096 31
Loans on mortgages of real estate .....	61,579 00
Stocks and bonds .....	166,231 10
Real estate owned .....	19,507 89
Furniture and fixtures .....	2,000 00
Cash on deposit .....	15,627 54
Cash on hand .....	12,716 91
	<hr/>
	\$435,758 75

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RETURNS

OF

LOAN AND BUILDING ASSOCIATIONS

April 29, 1905.

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## AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

April 29, 1905.

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

DIRECTORS—L. W. Haskell, M. F. Ricker, A. M. Penley, Geo. W. Curtis, S. K. Ballard, C. V. Martin, F. M. Taylor, F. R. Conant, Reuel W. Smith.

Organized May 25, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$74,691 45
Advance payments .....	14,683 27
Guaranty fund .....	3,535 21
Interest .....	464 10
Fines .....	14 56
Membership fees .....	11 75
Profits .....	73 68
Rents on real estate owned .....	122 85
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	\$93,596 87

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$71,839 70
Loans on shares .....	3,510 00
Real estate by foreclosure .....	14,700 25
Furniture and fixtures .....	217 75
Permanent expense .....	2 00
Temporary expense .....	71 18
Cash on hand and on deposit .....	3,250 99
Auditors expense .....	5 00
	<hr/>
	\$93,596 87

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AUGUSTA LOAN AND BUILDING ASSOCIATION  
—AUGUSTA.

April 29, 1905.

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

TREBY JOHNSON, Treasurer.

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

Organized June 27, 1887.

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LIABILITIES.

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Accumulated capital .....	\$179,713 99
Advance payments .....	224 00
Guaranty fund .....	5,514 22
Interest .....	2,116 21
Fines .....	45 41
Transfer fees .....	1 50
Withdrawal fees .....	45
Profits .....	15,360 48
	\$202,976 23

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RESOURCES.

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Loans on mortgages of real estate.....	\$196,673 00
Loans on shares.....	1,317 00
Temporary expense .....	152 00
Cash on hand and on deposit.....	4,772 25
Taxes paid on mortgage loans.....	47 01
Insurance paid on mortgage loans.....	15 00
	\$202,976 26

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## BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

April 29, 1905.

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

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

Organized February 15, 1886.

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 LIABILITIES.
 

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Accumulated capital .....	\$283,629 73
Advance payments .....	1,327 00
Guaranty fund .....	9,860 43
Interest .....	4,918 04
Fines .....	21 39
Due on loans .....	900 00
Profits .....	572 08
Rents .....	108 17
	<hr/>
	\$301,336 84

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$255,090 00
Loans on shares .....	3,975 00
Furniture and fixtures .....	181 14
Temporary expense .....	943 19
Cash on hand and on deposit .....	38,983 13
Uncollected earnings (secured), interest and fines.....	1,630 55
Taxes paid on mortgaged property (secured).....	413 57
Insurance, foreclosure expenses.....	120 26
	<hr/>
	\$301,336 84

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BAR HARBOR LOAN AND BUILDING ASSOCIATION  
—BAR HARBOR.

April 29, 1905.

L. A. AUSTIN, President.

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

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, Frank E. Walls.

Organized November 14, 1902.

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LIABILITIES.

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Accumulated capital .....	\$15,753 83
Advance payments .....	102 00
Guaranty fund .....	30 00
Interest .....	433 53
Premiums .....	81 40
Fines .....	9 18
Withdrawal fees .....	2 93
Profits .....	52 72
Bills payable .....	7,350 00
	<hr/>
	\$23,815 59

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RESOURCES.

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Loans on mortgages of real estate .....	\$22,374 00
Loans on shares .....	817 50
Permanent expense .....	114 35
Cash on hand and on deposit .....	509 74
	<hr/>
	\$23,815 59

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## BATH LOAN AND BUILDING ASSOCIATION—BATH.

April 29, 1905.

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

DIRECTORS—C. L. Farnham, A. B. Haggett, F. N. Thompson, Joseph Torrey, A. M. Potter, Geo. W. Dean, C. P. Knight, C. E. Palmer, C. A. Corliss.

Organized July 18, 1890.

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 LIABILITIES.
 

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Accumulated capital .....	\$86,346 90
Guaranty fund .....	1,800 00
Interest .....	402 37
Fines .....	1 41
Forfeited shares .....	54 28
Profits .....	604 81
	<hr/>
	\$89,209 77

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$83,609 50
Loans on shares .....	3,242 00
Furniture and fixtures .....	110 00
Temporary expense .....	3 60
Cash on hand and on deposit .....	1,140 97
Accrued earnings .....	1,103 70
	<hr/>
	\$89,209 77

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## BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

April 29, 1905.

WM. B. SWAN, President.

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

DIRECTORS—Wm. B. Swan, R. F. Dunton, Geo. W. Burkett, Albert Gammans, W. H. Quimby, R. H. Howes, H. T. Field, A. I. Brown, C. W. Wescott.

Organized January 21, 1891.

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 LIABILITIES.
 

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Accumulated capital .....	\$21,050 03
Advance payments .....	80 00
Guaranty fund .....	1,211 94
Interest .....	121 86
Premiums .....	11 60
Fines .....	2 76
Profits .....	70 05
Matured shares .....	3,817 17
Bills payable .....	2,824 30
	<hr/>
	\$29,189 71

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$28,812 00
Loans on shares .....	50 00
Temporary expense .....	4 00
Cash on hand and on deposit .....	309 91
Insurance and improvements .....	13 80
	<hr/>
	\$29,189 71

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BUCKSPORT LOAN AND BUILDING ASSOCIATION  
BUCKSPORT.

April 29, 1905.

C. C. HOMER, President.

PARKER SPOFFORD, Secretary.

ALBERT F. PAGE, Treasurer.

DIRECTORS—P. H. Wardwell, L. C. Homer, G. H. Emerson, Geo. P. Colby, H. R. Googins.

Organized April 11, 1888.

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LIABILITIES.

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Accumulated capital .....	\$31,562 79
Guaranty fund .....	422 92
Interest .....	498 09
Premiums .....	127 88
Fines .....	2 18
Withdrawal fees .....	18 09
Profits .....	53 44
	<hr/>
	\$32,685 39

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RESOURCES.

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Loans on mortgages of real estate .....	\$27,365 23
Loans on shares .....	46 06
Temporary expense .....	80
Cash on hand and on deposit .....	713 36
	<hr/>
	\$32,685 39

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## CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

April 29, 1905.

HENRY P. COX, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—Henry P. Cox, Fred N. Dow, N. E. Redlon, E. B. Winslow, Seth L. Larrabee, Albion Little, A. W. Smith, C. W. T. Goding, W. H. Milliken, Ammi Whitney, Chas. S. Chase, Wm. H. Roberts, Jr., Waldo Pettengill.

Organized February 11, 1888.

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 LIABILITIES.
 

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Accumulated capital .....	\$228,380 20
Advance payments .....	18,150 00
Guaranty fund .....	4,114 08
Interest .....	3,127 46
Premiums .....	1,007 80
Fines .....	113 48
Withdrawal fees .....	10 21
Forfeited shares .....	47 80
	<hr/>
	\$254,951 03

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$187,846 00
Loans on shares .....	2,550 00
Loans on collateral .....	2,000 00
Real estate by foreclosure .....	54,431 59
Permanent expense .....	149 78
Temporary expense .....	236 94
Cash on hand and on deposit .....	7,736 72
	<hr/>
	\$254,951 03

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CUMBERLAND LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

April 29, 1905.

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

DIRECTORS—Henry B. Cleaves, Thomas P. Shaw, Alex T. Laughlin,  
James F. Hawkes, Robt. A. McClutchy, Enoch W. Hunt, Zenas Thompson,  
Edward C. Reynolds, Wm. J. Knowlton, Philip F. Turner, Adam P. Leigh-  
ton, Wm. L. Blake, Charles J. McDonald, J. Calvin Knapp, L. Lester  
Woodbury.

Organized April 5, 1890.

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LIABILITIES.

Accumulated capital .....	\$196,795 05
Advance payments .....	14,203 95
Guaranty fund .....	7,000 00
Forfeited shares .....	4 00
Profits .....	2,956 94
	<hr/>
	\$220,959 94

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RESOURCES.

Loans on mortgages of real estate .....	\$201,449 00
Loans on shares .....	3,585 00
Real estate by foreclosure .....	5,955 94
Cash on hand and on deposit .....	9,970 00
	<hr/>
	\$220,959 94

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DEERING LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

April 29, 1905.

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. Low, Scott Wilson, A. L. Chapman, L. M. Leighton, Charles S. Farnham.

Organized June 17, 1893.

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LIABILITIES.

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Accumulated capital .....	\$112,122 16
Advance payments .....	2,018 00
Guaranty fund .....	1,335 79
Interest .....	924 99
Premiums .....	322 64
Fines .....	30 52
Transfer fees .....	50
Forfeited shares .....	22 80
Due on loans .....	804 73
Profits .....	269 40
Bills payable .....	8,428 70
	\$126,280 23

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RESOURCES.

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Loans on mortgages or real estate .....	\$109,375 20
Loans on shares .....	3,300 00
Real estate by foreclosure .....	12,227 48
Temporary expense .....	19 00
Cash on hand and on deposit .....	1,358 55
	\$126,280 23

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## DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

April 29, 1905.

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. W. Crosby.

Organized June 12, 1886.

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 LIABILITIES.
 

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Accumulated capital .....	\$103,318 99
Advance payments .....	63 00
Guaranty fund .....	1,101 98
Interest .....	1,818 88
Fines .....	27 68
Membership fees .....	25
Due on loans .....	500 00
Profits .....	81 90
	<hr/>
	\$106,912 68

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$76,153 50
Loans on shares .....	7,075 00
Stock and bonds .....	20,850 00
Temporary expense .....	105 30
Cash on hand and on deposit .....	2,603 08
Premium bond account .....	125 80
	<hr/>
	\$106,912 68

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ELLSWORTH LOAN AND BUILDING ASSOCIATION  
—ELLSWORTH.

April 29, 1905.

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

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

Organized April 6, 1891.

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LIABILITIES.

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Accumulated capital .....	\$68,193 52
Advance payments .....	52 33
Guaranty fund .....	1,700 00
Interest .....	1,294 16
Premiums .....	306 56
Fines .....	14 68
Withdrawal fees .....	7 58
Forfeited shares .....	22 72
Profits .....	608 10
	<hr/>
	\$72,199 65

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RESOURCES.

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Loans on mortgages of real estate .....	\$62,795 00
Loans on shares .....	1,025 00
Loans on collateral .....	4,234 63
Stock and bonds .....	2,500 00
Permanent expense .....	30 00
Temporary expense .....	31 00
Cash on hand and on deposit .....	1,581 52
Insurance .....	2 50
	<hr/>
	\$72,199 65

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FALMOUTH LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

April 29, 1905.

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

DIRECTORS—A. H. Berry, N. W. Morse, Charles Cook, F. W. Stockman, F. M. Lawrence, F. H. Morse, Geo. Smith, J. H. Humphrey, A. N. Waterhouse, L. W. Edwards, K. S. Raymond, A. L. Hanscome, F. E. Eastman, W. H. Gray, N. W. Marshall, Neil Murray, R. S. Laughlin, Edward Duddy.

Organized August 10, 1891.

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LIABILITIES.

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Accumulated capital .....	\$84,821 29
Advance payments .....	2,563 63
Guaranty fund .....	2,386 26
Interest .....	2,617 70
Premiums .....	693 70
Fines .....	19 74
Transfer fees .....	2 50
Profits .....	416 14
Valuation committee fees .....	45 00
Interest on deposit .....	56 17
Temporary loan .....	9,000 00
	<hr/>
	\$102,622 13

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RESOURCES.

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Loans on mortgages of real estate .....	\$77,268 60
Loans on shares .....	450 00
Real estate by foreclosure .....	14,993 47
Temporary expense .....	1,157 56
Cash on hand and on deposit .....	6,316 25
Guaranty fund deposit .....	2,386 26
Interest on advance payments .....	49 99
	<hr/>
	\$102,622 13

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FOREST CITY LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

April 29, 1905.

FREDERIC E. BOOTHBY, President.      JOHN B. KEHOE, Secretary.  
CHARLES H. RANDALL, Treasurer.

DIRECTORS—F. E. Boothby, Jas. Cunningham, C. H. Randall, W. H. Thaxter, E. J. McDonough, Wm. Deehan, Edw. Duddy, B. E. McDonough, John Lawlor, Wm. H. Dougherty, E. W. Murphy, E. W. Conley, W. C. Whelden, John B. Kehoe.

Organized May 26, 1897.

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LIABILITIES.

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Accumulated capital .....	\$25,779 04
Guaranty fund .....	367 06
Interest .....	260 00
Premiums .....	106 00
Profits .....	26 75
	\$26,538 85

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RESOURCES.

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Loans on mortgages of real estate .....	\$24,700 00
Loans on shares .....	1,100 00
Temporary expense .....	25 00
Cash on hand and on deposit .....	713 85
	\$26,538 85

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GARDINER LOAN AND BUILDING ASSOCIATION  
—GARDINER.

April 29, 1905.

GEO. W. HESELTON, President. F. A. DANFORTH, Secretary.  
HENRY FARRINGTON, Treasurer.

DIRECTORS—Geo. W. Heselton, Henry Farrington, F. A. Danforth,  
J. C. Hodgkins, O. B. Clason, J. M. Larrabee, E. E. Hanley, Dan'l S.  
Weeks, H. F. Twombly.

Organized January 12, 1887.

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LIABILITIES.

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Accumulated capital .....	\$33,365 14
Guaranty fund .....	2,200 00
Interest .....	468 91
Premiums .....	76 75
Fines .....	59
Withdrawal fees .....	48
Due on loans .....	623 84
Profits .....	4,834 51
Overdraft at bank .....	205 76
Bills payable .....	13,668 04
Matured shares .....	2,920 35
	<hr/>
	\$58,364 37

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RESOURCES.

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Loans on mortgages of real estate .....	\$58,150 00
Loans on shares .....	100 00
Cash on hand and on deposit .....	114 37
	<hr/>
	\$58,364 37

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GUILFORD LOAN AND BUILDING ASSOCIATION  
—GUILFORD.

April 29, 1905.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, John Houston, F. O. Martin, E. W. Genthner, C. P. Turner, W. W. Edes, A. C. Houston, H. Douglass, F. L. Cushman.

Organized May 31, 1900.

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LIABILITIES.

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Accumulated capital .....	\$7,134 79
Guaranty fund .....	19 90
Interest .....	270 71
Fines .....	6 62
Transfer fees .....	75
Withdrawal fees .....	15 25
	\$7,448 02

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RESOURCES.

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Loans on mortgages of real estate .....	\$6,050 00
Loans on shares .....	630 00
Permanent expense .....	15 00
Temporary expense .....	55 14
Cash on hand and on deposit .....	697 88
	\$7,448 02

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HALLOWELL LOAN AND BUILDING ASSOCIATION  
—HALLOWELL.

April 29, 1905.

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

DIRECTORS—C. W. Tilden, Jos. P. Hunt, L. D. Merchant, John W. Church, W. H. Perry, Frank S. Wingate, N. L. Niles, Geo. A. Safford, H. Getchell.

Organized May 27, 1889.

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LIABILITIES.

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Accumulated capital .....	\$31,533 88
Advance payments .....	26 00
Guaranty fund .....	1,459 06
Interest .....	533 00
Fines .....	20 10
Profits .....	192 86
	\$33,814 90

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RESOURCES.

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Loans on mortgages of real estate .....	\$2,900 00
Permanent expense .....	40 00
Cash on hand and on deposit .....	860 13
Tax titles .....	14 77
	\$33,814 90

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KENNEBUNK LOAN AND BUILDING ASSOCIATION  
—KENNEBUNK.

April 29, 1905.

FRANK M. ROSS, President.

S. T. FULLER, Sec'y and Treas.

DIRECTORS—L. W. Nash, Arthur Wakefield, U. A. Caine, A. M. Welch, Albert J. Littlefield, Wilbur F. Cousens, S. T. Fuller, Frank M. Ross, George W. Larrabee, Woodbury A. Hall, Wm. F. Waterhouse, Fred A. Moore, George R. Smith.

Organized November 9, 1889.

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LIABILITIES.

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Accumulated capital .....	\$64,357 77
Advance payments .....	20,431 43
Guaranty fund .....	2,378 90
	\$87,168 10

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RESOURCES.

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Loans on mortgages of real estate .....	\$80,822 50
Loans on shares .....	1,062 00
Real estate by foreclosure .....	2,900 00
Cash on hand and on deposit .....	2,383 60
	\$87,168 10

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LEWISTON LOAN AND BUILDING ASSOCIATION  
—LEWISTON.

April 29, 1905.

WILLIAM B. SKELTON, President.    GEORGE 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,  
D. W. Rowe.

Organized May 23, 1901.

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LIABILITIES.

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Accumulated capital .....	\$6,137 57
Guaranty fund .....	18 35
Interest .....	186 88
Premiums .....	70 40
Fines .....	10 21
Withdrawal fees .....	1 45
Forfeited shares .....	180 20
Profits .....	19 11
Bills payable .....	4,904 49
	\$11,528 66

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RESOURCES.

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Loans on mortgages of real estate .....	\$11,050 00
Permanent expense .....	69 22
Temporary expense .....	204 69
Cash on hand and on deposit .....	204 75
	\$11,528 66

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## MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

April 29, 1905.

CHAS. A. WILBER, President.

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

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

Organized April 27, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$11,909 97
Advance payments .....	35 00
Guaranty fund .....	143 00
Interest .....	40 35
Profits .....	270 50
	<hr/>
	\$12,398 82

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 RESOURCES.
 

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Loans on mortgages of real estate .....	7,470 00
Loans on shares .....	75 00
Loans on collateral .....	600 00
Cash on hand and on deposit .....	4,253 82
	<hr/>
	\$12,398 82

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MECHANICS' LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

April 29, 1905.

HOLMAN S. MELCHER, President. NATHAN GOOLD, Secretary.  
GEORGE H. ALLAN, Treasurer.

DIRECTORS—Holman S. Melcher, Geo. H. Allan, Saml. Worcester, Geo. M. Seiders, Geo. S. Rowell, Geo. H. Libby, Winfield L. Smith, Clarence W. Small, John W. Deering, Wm. H. Green, 1st, Chas. F. Porter, Wilfred G. Chapman, Wm. H. Looney, Loren D. Austin, Stephen Berry, Wm. H. Green, Henry S. Trickey, Nathan Goold, Herbert A. Harmon, Frank H. Swan.

Organized May 8, 1890.

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LIABILITIES.

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Accumulated capital .....	\$61,148 14
Guaranty fund .....	800 98
Interest .....	378 18
Due on loans .....	78 50
Certificates .....	982 86
Bills payable .....	30 98
Matured shares .....	10,000 00
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	\$73,509 64

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RESOURCES.

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Loans on mortgages of real estate .....	\$51,529 16
Loans on shares .....	3,210 00
Loans on collateral.....	539 00
Real estate by foreclosure .....	10,093 42
Rental account .....	368 75
Permanent expense .....	154 58
Temporary expense .....	280 31
Cash on hand and on deposit .....	7,291 92
Accounts due .....	42 50
	<hr/>
	\$73,509 64

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MECHANIC FALLS LOAN AND BUILDING ASSOCIATION  
—MECHANIC FALLS.

April 29, 1905.

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

DIRECTORS—J. E. Saunders, A. A. Woodsum, J. H. DeCoster, L. W. Mason, J. W. Wayne, Geo. Harmon, C. E. Waterman, H. A. Edgcomb, C. D. Waterhouse, A. G. Tinkham, Edmund Merrill, A. J. Weston.

Organized September 30, 1890.

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LIABILITIES.

Accumulated capital .....	\$30,754 04
Advance payments .....	1,161 55
Guaranty fund .....	1,068 33
Interest .....	86 12
Premiums .....	27 17
Fines .....	7 62
Membership fees .....	4 25
Profits .....	69 73
	<hr/>
	\$33,178 86

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RESOURCES.

Loans on mortgages of real estate .....	\$29,266 41
Loans on shares .....	3,680 00
Real estate by foreclosure .....	54 37
Permanent expense .....	121 33
Cash on hand and on deposit .....	56 75
	<hr/>
	\$33,178 86

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OLD TOWN LOAN AND BUILDING ASSOCIATION  
—OLD TOWN.

April 29, 1905.

E. W. CONANT, President. C. L. WATERHOUSE, Secretary.  
EDWIN R. ALFORD, Treasurer.

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

Organized June 10, 1888.

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LIABILITIES.

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Accumulated capital .....	\$96,903 82
Advance payments .....	163 00
Guaranty fund .....	2,592 67
Interest .....	1,987 28
Fines .....	21 22
Withdrawal fees .....	34 36
Profits .....	21 40
	<hr/>
	\$101,723 75

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RESOURCES.

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Loans on mortgages of real estate .....	\$79,796 00
Loans on shares .....	6,050 00
Temporary expense .....	62 50
Cash on hand and on deposit .....	15,815 25
	<hr/>
	\$101,723 75

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PENOBSCOT LOAN AND BUILDING ASSOCIATION  
—BANGOR.

April 29, 1905.

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

DIRECTORS—Chas. Hamlin, Harlan P. Sargent, William Conners,  
William F. Curran, Thomas White, Henry L. Mitchell, Henry O. Pierce,  
David W. Potter, Chas. B. Brown.

Organized July 1, 1895.

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LIABILITIES.

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Accumulated capital .....	\$108,099 41
Advance payments .....	850 00
Guaranty fund .....	1,039 15
Interest .....	1,909 40
Fines .....	9 10
Withdrawal fees .....	11 80
Forfeited shares .....	226 55
Due on loans.....	500 00
Profits .....	73 88
Bills payable .....	4,933 33
Cash overdraft .....	241 03
	<hr/>
	\$117,893 65

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RESOURCES.

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Loans on mortgages of real estate.....	\$109,920 00
Loans on shares.....	4,036 00
Stock and bonds.....	3,100 00
Temporary expense .....	719 90
Paid for taxes on real estate.....	117 75
	<hr/>
	\$117,893 65

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PISCATAQUIS LOAN AND BUILDING ASSOCIATION  
—FOXCROFT.

April 29, 1905.

W. CUSHING, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, E. R. Blethen, W. M. Steward, R. W. Hughes, G. E. Howard, W. Cushing, G. L. Arnold.

Organized June 16, 1887.

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LIABILITIES.

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Accumulated capital .....	\$55,071 51
Advance payments .....	328 00
Guaranty fund .....	2,259 39
Interest .....	878 96
Premiums .....	171 60
Fines .....	10 21
Withdrawal fees .....	1 50
Profits .....	2,097 52
	<hr/>
	\$60,818 69

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RESOURCES.

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Loans on mortgages of real estate.....	\$57,640 00
Temporary expense .....	139 33
Cash on hand and on deposit.....	2,627 39
Accrued earnings .....	411 97
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	\$60,818 69

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ROCKLAND LOAN AND BUILDING ASSOCIATION  
—ROCKLAND.

April 29, 1905.

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

DIRECTORS—A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand,  
E. K. Glover, F. C. Knight, E. M. Perry, F. R. Spear, E. M. Stubbs,  
T. H. McLain, W. S. White.

Organized May 18, 1888.

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LIABILITIES.

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Accumulated capital .....	\$145,116 13
Advance payments .....	643 00
Guaranty fund .....	3,521 93
Interest .....	573 74
Fines .....	26 76
Membership fees .....	62 50
Transfer fees .....	25
Withdrawal fees .....	20
Forfeited shares .....	106 96
Due on loans.....	14 00
Profits .....	577 35
	\$150,642 82

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RESOURCES.

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Loans on mortgages of real estate.....	\$141,827 00
Loans on shares.....	6,235 00
Loan on North National Bank stock.....	400 00
Real estate by foreclosure.....	187 00
Furniture and fixtures.....	300 00
Temporary expense .....	11 55
Cash on hand and on deposit.....	595 54
Taxes, insurance, etc., paid on mortgaged property.....	404 41
Foreclosure in process.....	682 32
	\$150,642 82

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SANFORD LOAN AND BUILDING ASSOCIATION  
—SANFORD.

April 29, 1905.

WILLIAM KERNON, President.      GEORGE W. HANSON, Secretary.  
GEORGE H. NOWELL, Treasurer.

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

Organized March 17, 1890.

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LIABILITIES.

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Accumulated capital .....	\$55,705 34
Advance payments .....	10,315 67
Guaranty fund .....	1,380 41
Interest .....	568 30
Premiums .....	71 20
Fines .....	13 46
Withdrawal fees .....	64 48
Profits .....	117 54
Rents .....	105 00
	\$68,341 40

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RESOURCES.

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Loans on mortgages of real estate.....	\$54,750 00
Loans on shares.....	500 00
Loans to corporations.....	600 00
Real estate by foreclosure.....	6,569 19
Temporary expense .....	253 80
Cash on hand and on deposit.....	5,668 41
	\$68,341 40

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SOMERSET LOAN AND BUILDING ASSOCIATION  
—SKOWHEGAN.

April 29, 1905.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September 10, 1883.

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LIABILITIES.

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Accumulated capital .....	\$57,144 78
Advance payments .....	8,809 91
Guaranty fund .....	1,911 64
Interest .....	590 84
Profits .....	24 44
Bills payable .....	6,500 00
	\$74,981 61

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RESOURCES.

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Loans on mortgages of real estate.....	\$65,542 93
Loans on shares .....	500 00
Stocks and bonds.....	8,399 50
Real estate by foreclosure.....	201 75
Cash on hand and on deposit.....	337 43
	\$74,981 61

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SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION  
—SOUTH PORTLAND.

April 29, 1905.

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

DIRECTORS—F. H. Harford, A. E. Thurrell, Benj. F. Thompson, A. V. Cole, H. F. Starling, Wm. A. Willard, A. D. Willard, H. R. Cole, F. E. Cole, W. S. Trefethen, Chas. A. Studley, W. E. Allen, W. F. Strout, F. G. Orr, Niles Nelson.

Organized September 24, 1891.

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LIABILITIES.

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Accumulated capital .....	\$38,070 89
Advance payments .....	6,733 49
Guaranty fund .....	1,296 79
Interest .....	684 13
Premiums .....	209 17
Fines .....	23 50
Forfeited shares .....	992 68
Due on loans.....	151 61
Profits .....	1,401 26
	\$49,563 52

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RESOURCES.

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Loans on mortgages of real estate.....	\$46,177 00
Permanent expense .....	59 47
Temporary expense .....	53 67
Cash on hand and on deposit.....	3,254 58
Interest on retired shares.....	18 80
	\$49,563 52

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WALDOBORO LOAN AND BUILDING ASSOCIATION  
—WALDOBORO.

April 29, 1905.

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

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

Organized March 18, 1891.

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LIABILITIES.

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Accumulated capital .....	\$15,432 19
Advance payments .....	13 00
Guaranty fund .....	290 71
Interest .....	79 10
Fines .....	08
Membership fees .....	2 75
Forfeited shares .....	3 00
Profits .....	87 49
Bills payable .....	2,700 00
Advance interest .....	1 70
	\$18,610 02

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RESOURCES.

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Loans on mortgages of real estate.....	\$17,789 00
Loans on shares.....	700 00
Temporary expense .....	70 00
Cash on hand and on deposit.....	51 02
	\$18,610 02

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WATERVILLE LOAN AND BUILDING ASSOCIATION  
—WATERVILLE.

April 29, 1905.

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.

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LIABILITIES.

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Accumulated capital .....	\$83,281 14
Advance payments .....	6,367 00
Guaranty fund .....	1,077 90
Profits .....	3,789 19
Bills payable .....	8,120 00
	\$102,635 23

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RESOURCES.

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Loans on mortgages of real estate.....	\$98,718 40
Loans on shares.....	2,265 00
Temporary expense .....	15 75
Cash on hand and on deposit.....	1,559 33
Interest .....	76 75
	\$102,635 23

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WISCASSET LOAN AND BUILDING ASSOCIATION  
—WISCASSET.

April 29, 1905.

GODFREY P. FARLEY, Pres.     W. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Godfrey P. Farley, John E. Dickinson, William D. Patterson.

Organized June 16, 1888.

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LIABILITIES.

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Accumulated capital .....	\$526 64
Guaranty fund .....	79 40
Forfeited shares .....	44 94
Profits .....	24 45
Matured shares .....	604 35
Bills payable .....	125 00
	\$1,404 78

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RESOURCES.

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Loans on mortgages of real estate.....	\$1,400 00
Cash on hand and on deposit.....	4 78
	\$1,404 78

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## YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

April 29, 1905.

G. N. WEYMOUTH, President. J. A. STROUT, Sec'y and Treas.

DIRECTORS—G. N. Weymouth, J. A. Strout, G. A. Andrews, J. G. Shaw, Robert McArthur, Cornelius Horrigan, C. E. Atwood, G. P. Littlefield, G. G. Calderwood, J. C. Haley, A. G. Hutchinson, E. Richards, M. Hussey, M. Woodsum, E. K. Scamman.

Organized January 21, 1889.

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 LIABILITIES.
 

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Accumulated capital .....	\$79,185 66
Advance payments .....	176 00
Guaranty fund .....	2,269 38
Interest .....	4,251 20
Fines .....	64 68
Forfeited shares .....	576 35
Profits .....	269 45
	<hr/>
	\$86,792 72

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$66,054 93
Loans on shares .....	1,500 00
Real estate by foreclosure.....	7,596 23
Temporary expense .....	577 46
Cash on hand and on deposit.....	11,064 10
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	\$86,792 72

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ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1905.

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# ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

March 20, 1905.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

C. A. LITCHFIELD, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$2,956,286 31
Reserve fund .....	92,600 00
Undivided profits .....	70,199 48
	\$3,119,085 73

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad ...	\$10,000 00	\$10,750 00	\$10,000 00	
Aroostook, 4s, 1915, Court House	5,000 00	5,150 00	5,000 00	
Washington, 4s, opt. 1923, Railroad	35,000 00	36,750 00	35,000 00	
City of Auburn, 3½s, 1920, Refunding ....	15,000 00	15,000 00	15,000 00	
Belfast, 4s, 1918, Refunding .....	5,000 00	5,250 00	5,000 00	
Lewiston, 3½s, 1931, Refunding ..	85,000 00	85,000 00	85,000 00	
Lewiston, 4s, 1927, Refunding ...	7,000 00	7,525 00	7,000 00	
Lewiston, 4s, 1923, Refunding ...	12,500 00	13,312 50	12,500 00	
Lewiston, 4s, 1924, Refunding ...	3,500 00	3,745 00	3,500 00	
Lewiston, 4s, 1915, Railroad Aid	10,000 00	11,050 00	10,000 00	
Lewiston, 5s, 1907, Water .....	8,000 00	8,240 00	8,000 00	
Portland, 6s, 1907, Refunding .....	2,000 00	2,100 00	2,000 00	
Portland, 4s, 1914, Refunding .....	2,000 00	2,100 00	2,000 00	
Waterville, 4s, 1906, Refunding ..	5,000 00	5,025 00	5,000 00	
Waterville, 3½s, 1924, Refunding ..	5,000 00	5,000 00	5,000 00	
Town of Caribou, 4s, opt. 1915, Refunding	14,000 00	14,140 00	14,000 00	
Damariscotta, 3½s, 1905-19, Refund,	10,000 00	9,900 00	10,000 00	
Brunswick Village Corp., 4s, 1918-25, Sewer	7,000 00	7,210 00	7,000 00	
<b>Total public funds of Maine .....</b>	<b>241,000 00</b>			<b>\$241,000 00</b>
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan .....	100,000 00	95,000 00	100,000 00	
County of Ashland, Wis., 5s, 1906-16, Funding	7,500 00	7,950 00	7,500 00	
Belmont, O., 5s, 1913-14, Road Imp.	6,000 00	6,600 00	6,000 00	
Gallia, O., 5s, 1918, Turnpike .....	5,000 00	5,650 00	5,000 00	
Henry, O., 5s, opt. 1901, Road Imp.	6,000 00	6,000 00	6,000 00	
Wyandotte, Kan., 4½s, 1925, Bridge	20,000 00	22,500 00	20,000 00	
City of Ashland, Wis., 5s, 1911, Imp .....	8,000 00	8,480 00	8,000 00	
Canton, O., 5s, 1918, School Dist.	10,000 00	11,300 00	10,000 00	
Chicago, Ill., 5s, 1908, School Dis.	9,000 00	9,405 00	9,000 00	
Chicago, Ill., 4½s, 1906, San. Dist.	10,000 00	10,100 00	10,000 00	
Cleveland, O., 4s, 1923, Sch. Dist.	15,000 00	16,275 00	15,000 00	
Cleveland, O., 4s, 1925, St. Imp ..	25,000 00	27,250 00	25,000 00	
Clinton, Ia., 5s, 1912, Street .....	7,700 00	8,277 50	7,700 00	
Danville, Ill., 4½s, 1905-7, Sewer ..	3,000 00	3,015 00	3,000 00	
Dayton, O., 4s, 1920, Sch. Dist .....	24,000 00	25,080 00	24,000 00	
Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,125 00	5,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. D.	5,000 00	5,525 00	5,000 00	
Evansville, Ind., 5s, 1912, Funding	2,000 00	2,170 00	2,000 00	
Evansville, Ind., 4½s, 1912, Funding	5,000 00	5,275 00	5,000 00	

## ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Ironton, O., 5s, 1923, St. Imp . . . .	\$10,000 00	\$11,450 00	\$10,000 00	
Ironton, O., 5s, 1923, Emergency.	15,000 00	17,175 00	15,000 00	
Lansing, Mich., 4½s, 1905-10, Water	6,000 00	6,120 00	6,000 00	
Lima, O., 3½s, 1925, Refunding . . . .	10,000 00	9,800 00	10,000 00	
Moline, Ill., 4½s, opt. 1904, Water.	4,500 00	4,500 00	4,500 00	
Newport, Ky., 5s, opt. 1907-9, Sewer	5,000 00	5,175 00	5,000 00	
Newport, Ky., 5s, 1919, Street . . . .	10,000 00	11,350 00	10,000 00	
Omaha, Neb., 4½s, 1934, Refunding	50,000 00	53,250 00	50,000 00	
Owensboro, Ky., 4s, optional, 1915, Street Improvement . . . . .	25,000 00	25,250 00	25,000 00	
Providence, R. I., 3s, 1930, Refund.	30,000 00	28,050 00	30,000 00	
Superior, Wis., 4s, 1924, Refund . .	5,000 00	5,000 00	5,000 00	
Toledo, O., 4s, 1914, Refunding . .	10,000 00	10,400 00	10,000 00	
Town of Cranston, R. I., 3½s, 1939, Gen. Fund	5,000 00	4,875 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	10,000 00	10,850 00	10,000 00	
<b>Total public funds out of Maine . . . . .</b>	<b>468,760 00</b>			<b>\$468,700 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 . . . . .	20,000 00	23,800 00	19,550 00	
Bangor & Aroostook, 4s, 1951 . . . . .	30,000 00	28,500 00	28,500 00	
Boston & Maine, Registered 4s, 1942 . . . .	25,000 00	27,125 00	25,000 00	
Boston & Maine, 3½s, 1923 . . . . .	16,000 00	9,900 00	10,000 00	
Lime Rock, 4s, 1929 . . . . .	10,000 00	10,000 00	10,000 00	
Maine Central, 5s, 1923 . . . . .	13,000 00	14,560 00	13,000 00	
Phillips & Rangeley, 5s, 1910 . . . . .	10,000 00	9,000 00	10,000 00	
Portland Railroad, 3½s, optional 1931 . . . .	25,000 00	24,750 00	25,000 00	
Portland & Rumford Falls, 4s, 1926 . . . . .	25,000 00	26,250 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 .	25,000 00	29,500 00	25,000 00	
<b>Total railroad bonds of Maine . . . . .</b>	<b>193,000 00</b>			<b>191,650 00</b>
Ailegheny & Western, 4s, 1998 . . . . .	35,000 00	36,400 00	35,000 00	
Amesbury & Hampton St., Mass., 5s, 1919 .	21,000 00	21,000 00	21,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	57,500 00	50,000 00	
Braintree & Weymouth St., Mass., 5s., 1917.	5,000 00	5,350 00	5,000 00	
Bridgeport Traction Co., Conn., 5s, 1923 . .	15,000 00	15,975 00	15,000 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917 . . . . .	15,000 00	16,050 00	15,000 00	
Bristol County Street, Mass., 5s, 1921 . . . .	2,000 00	2,000 00	2,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 . . . . .	10,000 00	10,750 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931 . . . . .	16,000 00	17,920 00	16,000 00	
Central Branch, 4s, 1919 . . . . .	35,000 00	33,600 00	32,825 00	
Chicago & Cincinnati, 5s, optional 1912 . . .	50,000 00	54,500 00	50,000 00	
Chicago, Indianapolis & Louisville, 5s, 1947	15,000 00	17,100 00	15,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	52,000 00	56,680 00	52,000 00	
Cincinnati, Indianapolis & Western, 4s, 1933	40,000 00	39,200 00	38,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	50,000 00	54,500 00	50,000 00	
Clearfield & Jefferson, 6s, 1927 . . . . .	40,000 00	50,400 00	40,000 00	
Cleveland City Cable, O., 5s, 1909 . . . . .	5,000 00	5,050 00	5,000 00	
Cleveland Electric, O., 5s, 1913 . . . . .	20,000 00	20,400 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 . . .	25,000 00	29,000 00	25,000 00	
Commonwealth Avenue St., Mass., 5s, 1916.	6,000 00	6,360 00	6,000 00	
Concord, Maynard & Hudson St., 5s, 1922 . .	10,000 00	10,400 00	10,000 00	
Des Moines Street, Ia., 6s, 1914 . . . . .	5,000 00	5,350 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional, 1906 . . . . .	50,000 00	50,000 00	50,000 00	
Detroit, Grand Rapids & Western, 4s, 1946.	7,500 00	7,500 00	6,000 00	
Detroit & Mackinac, Mort. Gold, 4s, 1905 . .	2,000 00	1,990 00	2,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920 . . . . .	25,000 00	25,750 00	25,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1905 . .	5,000 00	5,000 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	30,000 00	31,800 00	30,000 00	
Greenfield, Deerfield & Northampton Street, 5s, 1923 . . . . .	10,000 00	10,200 00	10,000 00	
Hereford, 4s, 1930 . . . . .	25,000 00	25,250 00	25,000 00	
Illinois Central, St. Louis Div. & Term., 3½s, 1951 . . . . .	25,000 00	23,875 00	23,750 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>
Indiana, Illinois & Iowa, 4s, 1950 . . . . .	\$25,000 00	\$25,000 00	\$25,000 00	
Maryland, Delaware & Virginia, 5s, 1955 . . . . .	35,000 00	39,960 00	35,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918 . . . . .	15,000 00	15,300 00	15,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919 . . . . .	10,000 00	10,800 00	10,000 00	
Newport & Fall River Street, 5s, 1918 . . . . .	10,000 00	10,400 00	10,000 00	
Northampton & Amherst St., Mass., 5s, 1920 . . . . .	10,000 00	10,400 00	10,000 00	
Omaha Street, Nebraska, 5s, 1914 . . . . .	5,000 00	5,150 00	4,925 00	
Pere Marquette of Indiana, 4s, 1943 . . . . .	25,000 00	23,750 00	23,750 00	
Pontiac, Oxford & Northern, 6s, 1916 . . . . .	13,000 00	14,430 00	13,000 00	
Providence & Taunton Street, 5s, 1918 . . . . .	10,000 00	10,750 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996 . . . . .	25,000 00	28,750 00	25,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933 . . . . .	30,000 00	29,100 00	27,600 00	
St. Paul & Duluth, 5s, 1931 . . . . .	4,000 00	4,000 00	4,000 00	
Southern Indiana, 4s, 1951 . . . . .	50,000 00	47,000 00	45,750 00	
Southern Shore & Boston Street, Mass., 5s, 1919 . . . . .	25,000 00	26,750 00	25,000 00	
Toledo Railway & Terminal, 4½s, 1954 . . . . .	50,000 00	52,250 00	50,000 00	
Toledo Consolidated Street, O., 5s, 1909 . . . . .	10,000 00	10,000 00	10,000 00	
Toledo Traction, O., 5s, 1909 . . . . .	10,000 00	10,000 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917 . . . . .	10,000 00	10,500 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1913-21 . . . . .	12,000 00	13,560 00	12,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923 . . . . .	20,000 00	20,600 00	20,000 00	
Williamsport & North Branch, 4½, 1931 . . . . .	25,000 00	25,375 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 . . . . .	1,149,500 00			1,125,600 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1931 . . . . .	25,000 00	25,000 00	25,000 00	
Continental Mills, Lewiston, 5s, opt. 1908 . . . . .	20,000 00	20,000 00	20,000 00	
Lewiston & Auburn Elec. Lt. Co., 6s, 1909 . . . . .	10,000 00	10,000 00	10,000 00	
Maine & New Hampshire Granite Co., 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	
Total corporation bonds owned . . . . .	61,500 00			61,500 00
<i>Railroad Stock Owned.</i>				
European & North American . . . . .	26,660 00	39,900 00	26,660 00	26,660 00
Pere Marquette, preferred . . . . .	6,600 00	5,610 00	-	-
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston . . . . .	20,000 00	20,000 00	20,000 00	
Little Androscoggin Water Power Company, Auburn . . . . .	2,750 00	2,062 50	2,315 00	
Total corporation stock of Maine . . . . .	22,750 00			22,315 00
Windsor Company, pref., No. Adams, Mass. . . . .	10,500 00	2,625 00	10,500 00	10,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland . . . . .	6,200 00	6,572 00	6,200 00	
Casco National Bank, Portland . . . . .	3,600 00	3,708 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	3,432 00	3,300 00	
Manufacturers National Bank, Lewiston . . . . .	8,200 00	8,856 00	8,200 00	
National Shoe & Leather Bank, Auburn . . . . .	16,100 00	17,307 50	16,100 00	
National Traders Bank, Portland . . . . .	1,500 00	1,575 00	1,500 00	
Norway National Bank, Norway . . . . .	2,500 00	3,000 00	2,500 00	
Total national bank stock owned . . . . .	104,400 00			104,400 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company . . . . .	4,000 00	6,000 00	4,000 00	4,000 00

## ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn & Syracuse Electric, N. Y. ....	\$1,000 00	\$1,000 00	
Berkshire Street, Pittsfield, Mass. ....	1,000 00	1,000 00	\$2,000 00
<i>Loans on Corporation Bonds.</i>			
Auburn Water Works. ....	125 00	125 00	
Continental Mills, Lewiston. ....	4,000 00	4,000 00	
Lewiston & Auburn Electric Light Company. ....	10,000 00	10,000 00	
Middlesex Banking Company, Middletown, Conn. ....	225 00	225 00	14,350 00
<i>Loans on Railroad Stock.</i>			
Pemigewasset Valley. ....	300 00	300 00	
Portland & Rumford Falls. ....	100 00	100 00	400 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Mills, Lewiston. ....	1,600 00	1,600 00	
Avon Manufacturing Company, Lewiston. ....	1,000 00	1,000 00	
Continental Mills, Lewiston. ....	350 00	350 00	
Hill Manufacturing Company, Lewiston. ....	2,525 00	2,525 00	
Little Androscoggin Water Power Company, Auburn. ....	1,300 00	1,300 00	6,775 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Lewiston. ....	600 00	600 00	
First National Bank, Newburyport, Mass. ....	500 00	500 00	
Manufacturers National Bank, Lewiston. ....	3,139 00	3,139 00	4,239 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston. ....	900 00	900 00	
People's Savings Bank, Lewiston. ....	121 12	121 12	
Portland Savings Bank. ....	90 00	90 00	1,111 12
<i>Loans to Corporations</i>			
Avon Manufacturing Company, Lewiston. ....	2,500 00	2,500 00	
Continental Mills, Lewiston. ....	15,000 00	15,000 00	
Little Androscoggin Water Power Company, Auburn. ....	15,000 00	15,000 00	32,500 00
Loan on city of Lewiston note. ....	105 00	105 00	
Loan on Lewiston Trust & Safe Deposit Company stock. ....	600 00	600 00	
Loan on Rumford Falls Trust Company book. ....	2,000 00	2,000 00	
Loans on life insurance policies. ....	700 00	700 00	
Loans on mortgages of real estate. ....	716,033 45	716,033 45	719,438 45
Real estate foreclosure. ....	3,300 86	3,300 86	3,300 86
Premium account. ....		30,000 00	
Expense account. ....		1,817 39	31,817 39
Cash on deposit. ....	43,059 65	43,059 65	
Cash on hand. ....	4,379 26	4,379 26	47,438 91
Unpaid accrued interest. ....	40,648 89		3,119,035 73
Due depositors, earned dividend and accrued State tax. ....	3,282,660 23		
	2,993,461 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax. ....	289,198 92		

## AUBURN SAVINGS BANK—AUBURN.

March 31, 1905.

FRANK BARTLETT, President.

GEORGE H. BROWN, Treasurer.

BERNARD E. CHASE, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$2,075,222 79
Reserve fund .....	56,700 00
Undivided profits .....	16,739 97
	\$2,148,662 76

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Androscoggin, 4s, 1914-16, Land Damage .....	\$5,000 00	\$5,200 00	\$5,000 00	
Aroostook, 4½s, 1912-15, R. R. Aid .....	20,000 00	21,300 00	20,000 00	
Washington, 4s, opt. 1923, R. R. ....	20,000 00	21,000 00	20,000 00	
City of Auburn, 5s, 1905, Water .....	5,000 00	5,000 00	5,000 00	
Belfast, 4s, 1918, Refunding .....	5,000 00	5,250 00	5,000 00	
Deering, 4s, 1918, School .....	5,000 00	5,250 00	5,000 00	
Westbrook, 4s, 1918, Funding .....	10,000 00	10,500 00	10,000 00	
<b>Total public funds of Maine .....</b>	<b>\$70,000 00</b>			<b>\$70,000 00</b>
Commonwealth of Massachusetts, Reg. 3s, 1941, Metropolitan Water Loan .....	40,000 00	38,000 00	40,000 00	
County of Atchison, Kan., 4s, opt., 1914, Adj. Fayette, O., 4½s, 1912-13, Refund. ....	11,500 00	11,787 50	11,500 00	
Gallia, O., 5s, 1919, Turnpike .....	6,000 00	6,810 00	6,000 00	
Henry, O., 4s, 1906, Road Imp. ....	6,000 00	6,000 00	6,000 00	
Iowa, Wis., 5s, 1906, Insane Asy. ....	5,000 00	5,050 00	5,000 00	
Summit, O., 4s, 1923, Refunding .....	10,000 00	10,500 00	10,000 00	
Sumner, Kan., 5½s, 1920, Refund. ....	10,000 00	11,700 00	10,000 00	
Union, O., 5s, 1905-9, Ditch .....	8,000 00	8,160 00	8,000 00	
Van Wert, O., 5s, 1915-16, Funding .....	10,000 00	11,100 00	10,000 00	
Wyandotte, Kan., 4½s, 1926, Bridge .....	20,000 00	22,600 00	20,000 00	
City of Wyandotte, Kan., 4½s, 1926-7, Bdg. Akron, O., 4s, 1913-14, School Dist. ....	9,000 00	9,855 00	9,000 00	
Arkansas City, Kan., 6s, 1910, Ref. ....	10,000 00	10,200 00	10,000 00	
Bellaire, O., 5s, 1910, Water .....	5,000 00	5,200 00	5,000 00	
Boston, Mass., Registered 3½s, 1923, Highway .....	1,000 00	1,050 00	1,000 00	
Canton, O., 4s, 1905, Street Imp. ....	30,000 00	30,600 00	30,000 00	
Clinton, Ia., 5s, opt. 1902, City Imp. ....	2,950 00	2,950 00	2,950 00	
Danville, Ill., 4½s, 1905-10, Sewer .....	9,000 00	9,000 00	9,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D. ....	5,500 00	5,610 00	5,500 00	
Elwood, Ind., 6s, 1921, Refunding .....	10,000 00	11,050 00	9,600 00	
Fremont, Neb., 5s, 1909, Sch. Dist. ....	5,000 00	6,250 00	5,000 00	
Ishpeming, Mich., 4s, 1912, School .....	5,000 00	5,025 00	5,000 00	
Kansas City, Mo., 3½s, 1919, Sch. D. ....	8,000 00	8,080 00	8,000 00	
Marion, O., 6s, 1908, Street Imp. ....	10,000 00	10,000 00	10,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer .....	6,000 00	6,360 00	6,000 00	
Muskegon, Mich., 5s, 1906-7, Water .....	10,000 00	9,950 00	10,000 00	
Omaha, Neb., 4s, 1921, Sewer, Renewal .....	6,000 00	6,120 00	6,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement .....	10,000 00	10,450 00	10,000 00	
Penn, Ind., 4½s, 1913, School City. ....	10,000 00	10,100 00	10,000 00	
Richmond, Ind., 6s, 1905-8, Park Improvement .....	6,000 00	6,270 00	6,000 00	
Saginaw, Mich., 4s, 1906-10, St. Imp. ....	2,000 00	2,070 00	2,000 00	
Springfield, Mo., 4½s, optional 1906, School District, Refunding .....	5,000 00	5,025 00	5,000 00	
Superior, Wis., 4s, 1924, Refunding .....	10,000 00	10,050 00	10,000 00	
	5,000 00	5,000 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>326,950 00</b>			<b>326,550 00</b>

## 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>
Aroostook Northern, 5s, 1947 .....	\$6,000 00	\$6,720 00	\$5,850 00	
Bangor & Aroostook, 5s, 1943 .....	25,000 00	29,750 00	24,100 00	
Boston & Maine, 4s, 1942 .....	30,000 00	32,550 00	30,000 00	
Boston & Maine, 3½s, 1923 .....	10,000 00	9,900 00	9,662 50	
Dexter & Newport, 4s, 1917 .....	15,000 00	15,525 00	15,000 00	
Knox & Lincoln, 5s, 1921 .....	10,000 00	10,900 00	10,000 00	
Lewiston & Auburn Horse, 5s, 1911 .....	5,000 00	5,000 00	5,000 00	
Maine Central, Upper Coos Div., 4s, 1930 ..	10,000 00	10,100 00	9,900 00	
Phillips & Rangeley, 5s, 1910 .....	11,000 00	9,900 00	11,000 00	
Portland & Ogdensburg, 5s, 1908 .....	15,000 00	15,525 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	
Portland & Rumford Falls, 4s, optional 1924	10,000 00	9,750 00	9,750 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	
Washington County, 3½s, optional 1924 .....	25,000 00	23,625 00	23,327 50	
<b>Total railroad bonds of Maine.....</b>	<b>217,000 00</b>			<b>\$213,540 00-</b>
Allegheny & Western, 4s, 1988 .....	15,000 00	15,600 00	15,000 00	
Akron, Bedford & Cleveland, O., 5s, 1915 ..	10,000 00	10,100 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,000 00	20,000 00	
Baltimore & Ohio, 4s, 1948 .....	10,000 00	10,450 00	9,937 50	
Baltimore & Ohio, Prior Lien, 3½s, 1925 ..	25,000 00	23,750 00	24,212 50	
Baltimore & Ohio, S. W. Div., 3½s, 1925 ..	10,000 00	9,250 00	8,900 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	10,000 00	10,500 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911 .....	3,000 00	3,000 00	2,925 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	10,000 00	10,700 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923 ..	12,000 00	12,180 00	11,760 00	
Buffalo Railway, N. Y., 5s, 1931 .....	5,000 00	5,600 00	4,950 00	
Central Pacific, 4s, 1949 .....	20,000 00	20,200 00	19,825 00	
Chicago, Indiana & Eastern, 5s, 1942 .....	10,000 00	10,000 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	20,000 00	19,600 00	19,100 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	20,000 00	21,800 00	20,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939 .....	10,000 00	10,050 00	10,000 00	
Cleveland City Cable, O., 5s, 1909 .....	5,000 00	5,050 00	4,850 00	
Cleveland Electric, O., 5s, 1913 .....	20,000 00	20,400 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 ..	15,000 00	17,400 00	15,000 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922 .....	10,000 00	10,400 00	10,000 00	
Concord & Montreal, 4s, 1920 .....	20,000 00	20,000 00	20,000 00	
Des Moines & Fort Dodge, 4s, 1935 .....	15,000 00	14,700 00	14,700 00	
Des Moines Street, Ia., 6s, 1919 .....	5,000 00	5,500 00	5,000 00	
Detroit Railway, Mich., 5s, 1924 .....	20,000 00	21,900 00	20,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s., 1920 .....	15,000 00	15,300 00	15,000 00	
Globe Street, Fall River, Mass., 5s, opt. 1902	10,000 00	10,500 00	9,950 00	
Haverhill & Amesbury St., Mass., 5s, 1912 ..	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1930 .....	17,000 00	17,170 00	16,695 00	
Illinois Central, Louisville Div., 3½s, 1953 ..	25,000 00	24,000 00	25,000 00	
Illinois Central, Omaha Division, 3s, 1951 ..	10,000 00	8,450 00	9,050 00	
Illinois Central, St. Louis Division, 3½s, 1951	5,000 00	4,775 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	20,000 00	20,000 00	19,300 00	
Kanawha & Michigan, 4s, 1930 .....	10,000 00	9,850 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916 .....	10,000 00	11,200 00	10,000 00	
Kansas City Cable, Mo., Extended 5s, 1911.	10,000 00	10,050 00	10,000 00	
Lehigh & New York, 4s, 1945 .....	10,000 00	10,000 00	9,775 00	
Lehigh Valley of New York, 4½s, 1940 .....	10,000 00	11,100 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924 .....	10,000 00	10,950 00	10,000 00	
Manhattan, 4s, 1930 .....	10,000 00	10,650 00	10,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	10,000 00	10,200 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	10,300 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935 .....	10,000 00	11,600 00	10,000 00	
New York Central & Hudson River, 3½s, 1997	10,000 00	10,000 00	9,500 00	
North Chicago Street, Ill., 5s, 1908 .....	10,000 00	10,000 00	10,000 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>
Ogdensburg & Lake Champlain, 4s, 1948 ...	\$20,000 00	\$20,000 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	5,175 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00	11,100 00	10,000 00	
Providence & Taunton Street, 5s, 1918.....	5,000 00	5,375 00	5,000 00	
Rutland, 4½s, 1941.....	25,000 00	27,125 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1906.....	15,000 00	17,250 00	15,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	20,000 00	19,400 00	18,400 00	
St. Louis & San Francisco, 4s, 1951.....	20,000 00	18,300 00	20,000 00	
St. Paul City Railway, Minn., 5s, 1937.....	10,000 00	11,250 00	10,000 00	
Southern Indiana, 4s, 1951.....	15,000 00	14,100 00	13,725 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,390 00	6,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	15,000 00	15,675 00	15,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,000 00	4,925 00	
Toledo Traction, O., 5s, 1909.....	20,000 00	20,000 00	19,600 00	
Trenton Passenger, N. J., 6s, optional 1927.....	10,000 00	11,900 00	10,000 00	
Ulster & Delaware, 4s, 1952.....	15,000 00	14,100 00	14,137 50	
Wabash Pittsburg Terminal, 4s, 1954.....	10,000 00	9,500 00	9,125 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909.....	10,000 00	9,000 00	10,000 00	
Wilkesbarre & Eastern, 5s, 1943.....	10,000 00	11,100 00	10,000 00	
Williamsport & North Branch, 4½s, 1931.....	10,000 00	10,150 00	10,000 00	
Worcester Central, M. & S. E. Div., 4s, 1951.....	13,000 00	12,350 00	12,220 00	
Worcester & Southbridge St., Mass. 4½s, 1922.....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>851,000 00</b>			<b>\$836,437 50</b>
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 4s, 1905.....	1,000 00	1,000 00	1,000 00	
Bar Harbor Water Company, 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Berlin Mills Co., (Me. and N. H.) 5s, 1915.....	10,000 00	10,000 00	10,000 00	
Berwick Power Company, 4½s, opt. 1908.....	500 00	500 00	500 00	
Bethel Water Company, 5s, 1910.....	10,000 00	10,250 00	10,000 00	
Calais Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927.....	10,000 00	10,200 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	10,300 00	10,000 00	
Portland Union Railway Station Company, 4s, 1927.....	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>76,500 00</b>			<b>76,500 00</b>
Denver Union Water Company, Col., 5s, 1914.....	5,250 00	5,302 50	5,250 00	
Eau Claire Water Company, Wis., 4½s, 1913.....	12,000 00	12,000 00	12,000 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	
<b>Total corporation bonds out of Maine.....</b>	<b>23,750 00</b>			<b>23,750 00</b>
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	15,000 00	10,000 00	
Portland & Ogdensburg.....	50,020 00	26,010 40	22,605 85	
<b>Total railroad stock owned.....</b>	<b>60,020 00</b>			<b>32,605 85</b>
<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	
<b>Total corporation stock of Maine.....</b>	<b>8,700 00</b>			<b>8,700 00</b>
Omaha Water Company, Neb., 1st Preferred.....	850 00	221 00	850 00	
Omaha Water Company, Neb., 2d Preferred.....	750 00	60 00	150 00	
<b>Total corporation stock out of Maine.....</b>	<b>1,600 00</b>			<b>1,000 00</b>

## AUBURN SAVINGS BANK--Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford .....	\$2,500 00	\$2,750 00	\$2,500 00	
Canal National Bank, Portland .....	4,300 00	4,558 00	4,300 00	
First National Bank, Auburn .....	53,400 00	69,420 00	53,400 00	
First National Bank, Bath .....	2,000 00	2,390 00	2,000 00	
First National Bank, Lewiston .....	22,500 00	33,750 00	22,500 00	
First National Bank, Portland .....	7,800 00	8,112 00	7,800 00	
Manufacturers' National Bank, Lewiston ..	11,500 00	12,420 00	11,500 00	
National Shoe & Leather Bank, Auburn ..	6,000 00	6,450 00	5,680 00	
National Traders Bank, Portland .....	4,900 00	5,145 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 .....	122,020 00			121,700 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland .....		6,250 00	6,250 00	
A. L. & E. F. Goss Company, Auburn .....		300 00	300 00	6,550 00
<i>Loans to Corporations.</i>				
Court Street Baptist Society, Auburn .....		200 00	200 00	
First Universalist Parish, Auburn .....		1,852 59	1,852 59	
High Street Congregational Parish, Auburn ..		900 00	900 00	
Libbey & Dingley Company, Lewiston .....		10,000 00	10,000 00	
Little Androscoggin Water Power Company, Auburn		13,000 00	13,000 00	
Maine Free Baptist Association .....		500 00	500 00	
Oak Hill Cemetery, Auburn .....		400 00	400 00	26,852 59
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 First National Bank stock, Auburn .....		1,300 00	1,300 00	
Loans on Auburn Savings Bank books .....		1,160 00	1,160 00	
Loans on mortgages of real estate .....		260,560 28	260,560 28	279,620
Real estate investment .....		17,000 00	17,000 00	
Real estate foreclosure .....		25,665 59	25,665 59	42,665 59
Premium account .....			57,451 05	
Expense account .....			584 54	53,035 59
Cash on deposit .....		15,961 62	15,961 62	
Cash on hand .....		8,193 74	8,193 74	24,155 36
Unpaid accrued interest .....		27,930 60		2,148,662 76
Due depositors, earned dividend and accrued State tax .....		2,218,920 82		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		2,096,556 12		
		\$122,364 70		

BANK EXAMINER'S REPORT.

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AUGUSTA SAVINGS BANK—AUGUSTA.

May 19, 1905.

LESLIE C. CORNISH, President.

CHARLES R. WHITTEN, Treasurer.

LIABILITIES.

Deposits .....	\$7,278,469 40
Reserve fund .....	320,000 00
Undivided profits .....	135,799 33
	<hr/> \$7,734,268 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 3½s, 1924, Funding .....	\$40,000 00	\$40,000 00	\$40,000 00	
Bath, 3½s, 1905-10, Refunding.....	25,000 00	25,000 00	25,000 00	
Biddeford, 4s, 1915, Refunding ..	10,000 00	10,400 00	10,000 00	
Biddeford, 3½s, 1921, Refunding..	25,000 00	25,300 00	25,000 00	
Saco, 3½s, 1905-30, Refunding .....	26,000 00	26,000 00	26,000 00	
Town of Eden, Reg. 4s, 1905-10, School....	15,000 00	15,075 00	15,000 00	
Total public funds of Maine .....	141,000 00			\$141,000 00
County of Athens, O., 5s, 1905-8, Gen. Fund.	40,000 00	40,800 00	40,000 00	
Anglaize, O., 6s, 1905-7, Ditch....	6,000 00	6,120 00	6,000 00	
Anglaize, O., 5s, 1905-9, Deficiency.	8,000 00	8,200 00	8,000 00	
Anglaize, O., 5s, 1911-17, Bridge..	10,000 00	10,950 00	10,000 00	
Bay, Mich., 5s, 1906, Bridge.....	20,000 00	20,300 00	20,000 00	
Belmont, O., 5s, 1905, Bridge ....	10,000 00	10,000 00	10,000 00	
Black Hawk, Ia., 4s, 1906-11, Court House and Jail .....	45,000 00	45,450 00	45,000 00	
Butler, O., 4s, 1914-17, Court House	30,000 00	31,050 00	30,000 00	
Carroll, Ind., 6s, 1908-13, Funding	40,000 00	44,200 00	40,000 00	
Cass, Ia., 4½s, 1906, Funding.....	15,000 00	15,075 00	15,000 00	
Chippewa, Mich., 5s, 1912, Refund.	40,000 00	42,800 00	40,000 00	
Chippewa, Mich., 4s, 1919, C. H..	18,000 00	18,270 00	18,000 00	
Clark, O., 5s, 1905-22, Buildings ..	52,500 00	57,750 00	52,500 00	
Clermont, O., 5s, 1907-13, Defic ...	17,500 00	18,462 50	17,500 00	
Clinton, Ia., 4½s, 1905-6, Ct. House	42,000 00	42,210 00	42,000 00	
Cuyahoga, O., 4s, 1921, Buildings	50,000 00	53,750 00	50,000 00	
Delaware, O., 5s, 1905-13, Road Imp.	29,940 00	31,287 30	29,940 00	
Fayette, O., 6s, 1908, Refunding ..	10,000 00	10,600 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding	50,000 00	50,750 00	50,000 00	
Franklin, O., 5s, 1906-18, Emerg..	71,000 00	78,100 00	71,000 00	
Franklin, O., 4s, 1924-6, Mem. Bldg.	30,000 00	32,700 00	30,000 00	
Franklin, O., 4s, 1912-14, Bridge..	40,000 00	41,800 00	40,000 00	
Franklin, O., 4s, 1917-18, Funding	50,000 00	53,250 00	50,000 00	
Fulton, O., 5s, 1906-11, Road.....	32,000 00	33,280 00	32,000 00	
Hamilton, Ind., 5s, 1912, Funding	35,000 00	37,625 00	35,000 00	
Hancock, O., 4½s, 1905-6, Funding	3,000 00	3,015 00	3,000 00	
Hancock, O., 5s, 1907-9, Refunding	30,000 00	31,050 00	30,000 00	
Hardin, O., 6s, 1905, Ditch.....	3,000 00	3,000 00	3,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House and City Hall	75,000 00	86,625 00	75,000 00	
Henry, O., 5s, opt. 1900, Road....	8,000 00	8,000 00	8,000 00	
Jackson, O., 4s, 1911-17, Pike....	50,000 05	51,000 00	50,000 00	
Jefferson, O., 5s, opt. 1905, Turnpk.	36,000 00	36,000 00	36,000 00	
Johnson, Ia., 3½s, 1906-7, Ct. H. & Jail	20,000 00	19,900 00	20,000 00	
Lawrence, O., 5s, 1905, Turnpike	5,000 00	5,000 00	5,000 00	
Lawrence, O., 5s, 1917-19, Turnpike	25,000 00	28,250 00	25,000 00	
Lucas, O., 4s, opt. 1924, Ct. House	30,000 00	32,550 00	30,000 00	
Madison, Ky., 4s, opt. 1919, Refund.	54,000 00	55,350 00	54,000 00	
Madison, O., 6s, 1905-6, Ct. H. & Jail	6,000 00	6,060 00	6,000 00	
Madison, O., 6s, 1905-6, Ct. H. & Jail	10,000 00	10,000 00	10,000 00	
Mahaska, Ia., 4½s, 1905, Funding	100,000 00	108,500 00	100,000 00	
Mahoning, O., 4½s, 1914-20, Bridge	34,000 00	35,530 00	34,000 00	
Marathon, Wis., 5s, 1905-13, Ase..	58,000 00	58,870 00	58,000 00	
Marion, Ia., 4s, 1905-18, Ct. House	54,000 00	57,510 00	54,000 00	
Marion, O., 5s, 1906-16, Ditch.....	14,000 00	14,000 00	14,000 00	
Marshall, Ia., 4½s, 1905-6, Funding	9,000 00	9,180 00	9,000 00	
Medina, O., 5s, 1905-9, Ditch.....				

## 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 Mercer, O., 5s, 1913-24, Bridge....	\$25,000 00	\$28,250 00	\$25,000 00	
Mercer, O., 6s, 1905-8, Road & Bdg.	5,000 00	5,175 00	5,000 00	
Mercer, O., 4s, 1905-11, Road Imp.	22,250 00	22,361 25	22,250 00	
Muskegon, Mich., 4½s, 1909-11, Ref.	15,000 00	15,525 00	15,000 00	
Oakland, Mich., 4s, 1913-14, Ct. H.	20,000 00	20,400 00	20,000 00	
Ottawa, O., 5s, 1906-19, Bridge ...	14,500 00	15,587 50	14,500 00	
Outagamie, Wis., 5s, 1907-8, Asy.	10,000 00	10,300 00	10,000 00	
Paulding, O., 5s, 1906, Pike .....	5,600 00	5,656 00	5,600 00	
Pickaway, O., 6s, 1905-7, Ct. House	24,000 00	24,480 00	24,000 00	
Polk, Ia., 3½s, 1906-17, Ct. House ..	100,000 00	99,500 00	100,000 00	
Polk, Minn., 5s, 1919, Funding....	20,000 00	22,700 00	20,000 00	
Polk, Minn., 6s, 1906-14, Ditch ...	61,000 00	67,100 00	61,000 00	
Putnam, O., 5s, 1906-11, Ditch....	9,500 00	9,880 00	9,500 00	
Putnam, O., 5s, 1906, Bridge .....	5,000 00	5,050 00	5,000 00	
Reno, Kan., 5½s, 1914, Funding ..	50,000 00	55,500 00	50,000 00	
Richland, O., 4½s, 1915-21, Bridge.	34,500 00	37,087 50	34,500 00	
St. Croix, Wis., 5s, 1914, Insane Asylum .....	10,000 00	10,950 00	10,000 00	
St. Louis, Minn., 4s, 1916, Road...	75,000 00	77,625 00	75,000 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge .....	18,000 00	18,270 00	18,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	25,000 00	27,125 00	25,000 00	
Shawnee, Kan., 5½s, 1907, Fund..	50,000 00	51,500 00	50,000 00	
Stark, O., 5s, 1906-13, Ct. House ..	80,000 00	84,400 00	80,000 00	
Stark, O., 5s, 1907-12, Refunding ..	60,000 00	63,300 00	60,000 00	
Stark, O., 4s, 1913-15, Refunding ..	50,000 00	51,500 00	50,000 00	
Summit, O., 4s, 1905-9, Jail .....	28,000 00	28,140 00	28,000 00	
Summit, O., 4s, 1921-5, Ct. House ..	40,000 00	42,000 00	40,000 00	
Summer, Kan., 5½s, 1920, Refund.	36,000 00	42,120 00	36,000 00	
Tazewell, Ill., 4s, opt. 1905, Fund.	4,000 00	4,000 00	4,000 00	
Tipton, Ind., 5s, 1919-24, Ct. House.	30,000 00	34,050 00	30,000 00	
Vigo, Ind., 5s, 1905-6, Ct. House...	5,000 00	5,025 00	5,000 00	
Warren, Ia., 4s, opt. 1911, Fund ..	40,000 00	40,600 00	40,000 00	
Warren, Ky., 4s, opt. 1919-24, Pike.	66,500 00	67,995 00	66,500 00	
Waupaca, Wis., 4s, 1905-9, Insane Asylum .....	13,500 00	13,567 50	13,500 00	
Webster, Ia., 3½s, 1910, Ct. House	100,000 00	99,000 00	100,000 00	
Williams, O., 6s, 1906, Ct. House ..	5,000 00	5,100 00	5,000 00	
Wood, O., 5s, 1908, Road .....	20,000 00	20,800 00	20,000 00	
Wood, O., 5s, 1908-12, Bridge .....	30,000 00	31,800 00	30,000 00	
City of Akron, O., 5s, 1905-8, Street Imp.	8,000 00	8,160 00	8,000 00	
Akron, O., 5s, 1905-8, Sewer .....	8,000 00	8,160 00	8,000 00	
Ashland, Wis., 5s, 1909, Funding.	50,000 00	52,000 00	50,000 00	
Ashtabula, O., 5s, 1910-14, St. Imp	11,400 00	12,198 00	11,400 00	
Battle Creek, Mich., 3½s, 1908-9, Bridge .....	10,000 00	9,950 00	10,000 00	
Battle Creek, Mich., 3½s, 1921, Sew	15,000 00	14,775 00	15,000 00	
Battle Creek, Mich., 4s, 1905-7, Pav.	15,000 00	15,075 00	15,000 00	
Battle Creek, Mich., 4s, 1910-12, Sewer .....	15,000 00	15,300 00	15,000 00	
Boston, Mass., Reg. 3½s, 1944, Land and Buildings .....	100,000 00	102,500 00	100,000 00	
Central Falls, R. I., 4s, 1924, Fund.	5,000 00	5,175 00	5,000 00	
Cleveland, O., 5s, 1907, Viaduct and Bridge .....	25,000 00	25,750 00	25,000 00	
Cleveland, O., 4s, 1920, Sewer .....	50,000 00	53,750 00	50,000 00	
Cleveland, O., 4s, 1912, Fund. Debt.	50,000 00	52,000 00	50,000 00	
Cleveland, O., 4s, 1925, Sewer .....	100,000 00	109,500 00	100,000 00	
Clinton, Ia., 5s, 1910, City Imp....	4,000 00	4,220 00	4,000 00	
Clinton, Ia., 5s, 1913, Street Imp....	3,000 00	3,255 00	3,000 00	
Columbus, O., 4s, 1932, Sewer .....	75,000 00	81,375 00	75,000 00	
Detroit, Mich., 5½s, 1934, Water...	50,000 00	51,250 00	50,000 00	
Duluth, Minn., 5s, 1907, School ..	15,000 00	15,375 00	15,000 00	
Duluth, Minn., 5s, 1905, Ind. S. D.	15,000 00	15,000 00	15,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	20,000 00	22,100 00	20,000 00	
Eau Claire, Wis., 4½s, 1909, Fund.	25,000 00	25,750 00	25,000 00	
Eau Claire, Wis., 5s, 1917, Refund.	30,000 00	33,600 00	30,000 00	
Eau Claire, Wis., 4s, 1919, Bridge	10,000 00	10,250 00	10,000 00	
Elyria, O., 4½s, 1924-8, Water .....	45,000 00	49,050 00	45,000 00	
Galésburg, Ill., 4s, 1905-20, Elec- tric Light .....	40,000 00	40,600 00	40,000 00	

## AUGUSTA SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Green Bay, Wis., 4s, 1906-10, Re-funding, School .....	7,500 00	7,537 50	7,500 00	
	Green Bay, Wis., 4s, 1905-21, City Hall .....	29,750 00	30,196 25	29,750 00	
	Ishpeming, Mich., 5s, 1911-14, Sew. Jackson, Mich., 5s, 1908-11, Water Kalamazoo, Mich., 4s, 1914-23, Public Improvement .....	40,000 00 70,000 00	43,000 00 73,500 00	40,000 00 70,000 00	
	Lacrosse, Wis., 3½s, opt. 1909, Water and Sewer .....	100,000 00	102,500 00	100,000 00	
	Lexington, Ky., 5s, 1918, Fund ..	10,000 00	9,950 00	10,000 00	
	Lexington, Ky., 4½s, 1932-3, Fund ..	50,000 00	56,500 00	50,000 00	
	Madison, Wis., 4s, 1906, Refund ..	105,000 00	118,650 00	105,000 00	
	Madison, Wis., 3½s, opt. 1909, Sew. Mansfield, O., 4s, 1905-25, Floating Debt .....	4,000 00 33,500 00	4,000 00 33,332 50	4,000 00 33,500 00	
	Mansfield, O., 5s, 1905-16, Water ..	43,000 00	43,860 00	43,000 00	
	Marinette, Wis., 6s, 1905-14, Bridge ..	23,000 00	24,380 00	23,000 00	
	Marinette, Wis., 5s, 1905-13, Sew. Marinette, Wis., 6s, 1905-17, Ref. ..	10,000 00 21,500 00	10,900 00 22,467 50	10,000 00 21,500 00	
	Marion, Ind., 5s, 1909, Funding ..	36,000 00	40,320 00	36,000 00	
	Marion, Ind., 4s, 1918, Funding ..	16,000 00	16,720 00	16,000 00	
	Marion, O., 6s, 1905-14, Sewer ..	9,000 00	9,225 00	9,000 00	
	Marquette, Mich., 4s, 1916-21, Wat. Massillon, O., 6s, 1905-11, Refund. Massillon, O., 4½s, 1909-13, Street. Menominee, Mich., 6s, 1906-8, Pav. Menominee, Mich., 6s, 1906-11, Sew Michigan City, Ind., 5s, 1906-15, School Buildings .....	50,000 00 30,000 00 20,000 00 4,000 00 10,000 00 23,000 00	50,750 00 31,800 00 20,700 00 4,160 00 10,700 00 24,265 00	50,000 00 30,000 00 20,000 00 4,000 00 10,000 00 23,000 00	
	Minneapolis, Minn., 3½s, 1932, Park Moline, Ill., 4½s, opt. 1909, St. Imp Newark, O., 4s, 1906-11, Refund ..	67,000 00 15,000 00 37,000 00	68,340 00 15,450 00 37,370 00	67,000 00 15,000 00 37,000 00	
	New York, N. Y., Registered 3½s, 1920, Water ..	150,000 00	152,250 00	150,000 00	
	New York, N. Y., Reg. 3½s, 1940, Hall New York, N. Y., Registered 3½s, 1949, Rapid Transi. .....	150,000 00 200,000 00	153,750 00 206,000 00	150,000 00 200,000 00	
	New York, N. Y., Registered 3½s, 1953, Docks and Ferries .....	130,000 00	133,900 00	130,000 00	
	Owensboro, Ky., 4s, opt. 1915, St. Racine, Wis., 5s, 1912, Refunding St. Cloud, Minn., 5s, 1913-24, Ref. ..	50,000 00 98,000 00 10,000 00	50,500 00 105,350 00 11,050 00	50,000 00 98,000 00 10,000 00	
	Springfield, O., 5s, 1919, Water ..	10,000 00	11,350 00	10,000 00	
	Stillwater, Minn., 5s, 1917, Imp. West Bay City, Mich., 4s, 1918, Sew. Youngstown, O., 5s, 1905-13, Fire Department Building .....	40,000 00 10,000 00 18,000 00	44,200 00 10,150 00 18,810 00	40,000 00 10,000 00 18,000 00	
Town of	Bristol, R. I., 4s, 1932, Sewer ..	40,000 00	42,600 00	40,000 00	
	Cranston, R. I., 4s, 1945 .....	50,000 00	54,000 00	50,000 00	
	<b>Total public funds out of Maine .....</b>	<b>5,247,440 00</b>			<b>5,247,440 00</b>
	<i>Railroad Bonds Owned.</i>				
	Boston & Maine, Registered 4s, 1942 .....	200,000 00	217,000 00	200,000 00	
	Boston & Maine, Registered 4½s, 1944 .....	50,000 00	59,500 00	50,000 00	
	Maine Central, Consolidated, Reg. 7s, 1912 ..	365,100 00	438,120 00	365,100 00	
	Maine Central, Funding, Reg. 4½s, 1912 ..	34,000 00	35,700 00	34,000 00	
	Maine Central, Registered 4s, 1912 .....	110,000 00	112,200 00	110,000 00	
	Portland & Ogdensburg, 3½s, 1908 .....	400,000 00	396,000 00	400,000 00	
	<b>Total railroad bonds of Maine .....</b>	<b>1,159,100 00</b>			<b>1,159,100 00</b>
	Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.), 1st Mort. 5s, 1921 ..	25,000 00	29,125 00	25,000 00	
	Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.), 1st Mort. 5s, 1926 ..	100,000 00	120,000 00	100,000 00	
	Chicago, Milwaukee & St. Paul (Dubuque Division), 1st Mort. 6s, 1920 .....	105,000 00	132,825 00	105,000 00	

## AUGUSTA SAVINGS BANK—Concluded.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Milwaukee & St. Paul (So. Minnesota Division), 1st Mort. 6s, 1910.....	\$50,000 00	\$55,500 00	\$50,000 00	
Fremont, Elkhorn & Missouri Valley, Consolidated 1st Mort. Stamped 6s, 1933.....	91,000 00	127,400 00	91,000 00	
Illinois Central, Louisville Div., 3½s, 1953 ..	250,000 00	242,500 00	250,000 00	
Michigan Central (Grand River Valley Division), 1st Mort. 6s, 1909.....	50,000 00	54,750 00	50,000 00	
North Hudson County, 1st Mort. 5s, 1928....	50,000 00	55,500 00	50,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>721,000 00</b>			<b>\$721,000 00</b>
<i>Corporation Stock Owned.</i>				
Augusta City Building .....	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	13,160 00	9,400 00	
National Shoe & Leather Bank, Auburn ...	1,500 00	1,612 50	1,500 00	
<b>Total national bank stock owned.....</b>	<b>73,900 00</b>			<b>73,900 00</b>
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook .....		150 00	150 00	
Bangor, Orono & Old Town Street .....		1,000 00	1,000 00	1,150 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company .....	6,000 00		6,000 00	
Augusta Masonic Building Company.....	100 00		100 00	
Portland Water Company.....	25,000 00		25,000 00	31,100 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Richmond.....		5,000 00	5,000 00	
Messalonskee National Bank, Oakland.....		1,500 00	1,500 00	
Saco National Bank, Saco .....		400 00	400 00	6,900 00
<i>Loans to Corporations.</i>				
Augusta Lumber Company (endorsed) .....	5,000 00		5,000 00	
Cony Female Academy, Augusta.....	1,600 00		1,600 00	
Freewill Baptist Society, Augusta.....	1,630 00		1,630 00	
Small Point Club (endorsed) .....	6,000 00		6,000 00	
Theta Chapter House Association, Brunswick .....	9,000 00		9,000 00	23,230 00
<i>Loans to Municipalities.</i>				
Town of Easton.....	4,000 00		4,000 00	
Fort Fairfield .....	12,000 00		12,000 00	
Williams School District, Augusta .....	13,000 00		13,000 00	29,000 00
Loan on Augusta, Hallowell & Gardiner Ry, pfd. stock	10,000 00		10,000 00	
Loan on Augusta Trust Company stock .....	1,000 00		1,000 00	
Loan on Augusta Trust Company book .....	100 00		100 00	
Loans on Augusta Savings Bank books .....	3,703 00		3,703 00	
Loans on mortgages of real estate .....	45,114 00		45,114 00	59,917 00
Real estate, investment .....	25,000 00		15,000 00	
Real estate, foreclosure.....	350 00		350 00	15,350 00
Expense account .....			4,149 17	4,149 17
Cash on deposit .....		195,819 85	195,819 85	
Cash on hand .....		15,212 71	15,212 71	211,032 56
Unpaid accrued interest.....		89,237 70		7,734,268 73
		8,304,958 56		
Due depositors, earned dividend and accrued State tax .....		7,378,763 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		\$926,195 16		

## BANGOR SAVINGS BANK—BANGOR.

September 22, 1905.

CHARLES V. LORD, President.

JOHN L. CROSBY, Treasurer.

EDWARD F. RICH, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$4,981,311 84
Reserve fund .....	284,646 60
Undivided profits.....	220,736 30
	\$5,486,694 74

## 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	\$63,000 00	\$67,095 00	\$63,000 00	
Penobscot, 3½s, 1929-31, Ct. House	15,000 00	15,000 00	15,000 00	
Washington, 4s, opt. 1923, R.R. Aid	48,000 00	50,400 00	48,000 00	
City of Bangor, 4s, 1935, Water Refund..	50,000 00	54,500 00	50,000 00	
Bangor, Reg. 3½s, 1906-10, Water..	25,000 00	25,000 00	25,000 00	
Belfast, Reg. 4s, 1918, Refunding	25,000 00	26,250 00	25,000 00	
Belfast, Coupon 4s, 1914, School..	5,000 00	5,200 00	5,000 00	
Baldeford, 4s, 1920, Refunding ..	15,000 00	15,900 00	15,000 00	
Lewiston, 4s, 1927, Refunding...	5,000 00	5,375 00	5,000 00	
Town of Camden, 3½s, 1906-11, School .....	10,600 00	10,547 00	10,600 00	
Dexter, 3½s, 1910-6, Water .....	12,000 00	11,700 00	11,880 00	
Eden, Reg. 4s, 1906-17, Town Hall	30,000 00	30,150 00	30,000 00	
Houlton, 4s, 1917, Funding .....	6,000 00	6,210 00	6,000 00	
Patten, 4½s, 1915, Railroad .....	6,000 00	6,240 00	6,000 00	
Presque Isle, 4½s, 1914, School ...	5,000 00	5,275 00	5,000 00	
Brunswick Village Corp. 3½s, 1915-44, Sewer	30,000 00	30,000 00	30,000 00	
Gardiner Water District, 4s, 1931.....	20,000 00	21,800 00	20,000 00	
<b>Total public funds of Maine .....</b>	<b>370,600 00</b>			<b>\$370,480 00</b>
Commonwealth of Massachusetts, 3½s, 1941, Metropolitan Water Loan .....	100,000 00	105,500 00	100,000 00	
County of Allegheny, Pa., 4s, 1934, Road ...	40,000 00	44,600 00	40,000 00	
Allegheny, Pa., 4s, 1925, Jail Ex.	20,000 00	21,800 00	20,000 00	
Appanoose, Ia., 4s, opt. 1907, Fund.	19,000 00	19,095 00	19,000 00	
Bay, Mich., 5s, 1906, Bridge .....	1,000 00	1,015 00	1,000 00	
Cuyahoga, O., 4s, 1905, Funding .....	12,000 00	12,000 00	12,000 00	
Franklin, O., 4s, 1913-14, Pub. Bldg.	30,000 00	31,350 00	30,000 00	
Franklin, O., 4s, 1916-19, Building	40,000 00	42,600 00	40,000 00	
Hancock, O., 5s, 1909-12, Bridge..	20,000 00	21,200 00	20,000 00	
Jackson, Ill., 4s, 1905-21, Funding	38,500 00	39,077 50	38,500 00	
Lawrence, Ind., 5s, 1905, Road .....	1,050 00	1,050 00	1,050 00	
Lawrence, O., 5s, 1911-15, Turnpike	26,000 00	28,210 00	26,000 00	
Lucas, O., 5s, 1907, Children's Home .....	5,000 00	5,150 00	5,000 00	
Lucas, O., 4½s, 1915-21, Bridge....	20,000 00	22,400 00	20,000 00	
Lyon, Kan., 4s, opt. 1909, Refund.	5,000 00	5,025 00	5,000 00	
Mahoning, O., 5s, 1906, Road .....	800 00	812 00	800 00	
Mahoning, O., 4½s, 1911-17, Bridge	23,000 00	24,495 00	23,000 00	
Marathon, Wis., 5s, 1906-11, Asy.	12,500 00	13,000 00	12,500 00	
Marion, O., 5s, 1910-12, Ditch .....	10,000 00	10,650 00	10,000 00	
Menominee, Mich., 5s, 1906-9, Rd.	18,000 00	18,540 00	18,000 00	
Morrison, Minn., 5s, 1907-15, Drainage .....	10,000 00	10,650 00	10,000 00	
Muskegon, Mich., 4½s, 1907-12, Ref.	15,000 00	15,450 00	15,000 00	
Ottawa, O., 5s, 1906-12, Bridge....	7,000 00	7,560 00	7,000 00	
Polk, Ia., 3½s, 1915-17, Court House	25,000 00	24,750 00	25,000 00	
Polk, Minn., 5½s, 1907, Drainage..	10,000 00	10,350 00	10,000 00	
Prince George, Md., 5s, 1922, Defic.	2,500 00	2,887 50	2,500 00	
Ramsey, Minn., 4½s, 1916, Ct. House	30,000 00	33,150 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Fund.	14,000 00	15,540 00	14,000 00	
Somerset, Md., 4½s, 1933-48, School	8,000 00	9,160 00	8,000 00	
Vanderburgh, Ind., 5s, 1918, C. H.	20,000 00	22,800 00	20,000 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>
County of Vernon, Mo., 4½s, 1918, Refunding	\$25,000 00	\$26,875 00	\$25,000 00	
Vigo, Ind., 5s, 1908, Court House ..	6,000 00	6,240 00	5,875 00	
Warren, Ky., 4s, opt. 1909, Turnpk ..	20,000 00	20,200 00	20,000 00	
Warren, Ky., 4s, opt. 1909, Refund ..	15,000 00	15,150 00	15,000 00	
Winneshick, Ia., 1½s, 1919-20, C.H. ...	20,000 00	21,400 00	20,000 00	
Wood, O., 5s, 1910, Road .....	10,000 00	10,600 00	10,000 00	
City of Akron, O., 4s, 1910, Refunding .....	31,000 00	31,310 00	31,000 00	
Akron, O., 5s, 1908, Sewer .....	9,000 00	9,315 00	9,000 00	
Ann Arbor, Mich., 4s, 1919-12, S. D.	13,000 00	13,065 00	13,000 00	
Bay City, Mich., 4s, 1906, Improve.	5,000 00	5,000 00	5,000 00	
Bellaire, O., 5s, 1910, Water, Fund.	5,000 00	5,250 00	5,000 00	
Bellaire, O., 4s, 1920, Water .....	25,000 00	25,375 00	25,000 00	
Boston, Mass., Reg., 4s, 1922, Water	50,000 00	54,000 00	50,000 00	
Boston, Mass., Reg., 3½s, 1944, Sch.	10,000 00	10,250 00	10,000 00	
Brainerd, Minn., 6s, 1908, Light ...	11,000 00	11,605 00	11,000 00	
Chicago, Ill., 4s, 1921, Judgment, Fund	15,000 00	16,125 00	15,000 00	
Chicago, Ill., 4s, 1920-21, San. Dist.	40,000 00	42,400 00	40,000 00	
Cleveland, O., 4s, 1920-2, Sch. Dist.	125,000 00	134,375 00	125,000 00	
Cleveland, O., 4s, 1918, Market H. ...	25,000 00	26,625 00	25,000 00	
Cleveland, O., 5s, 1907, Street Imp.	20,000 00	20,600 00	20,000 00	
Columbus, O., 5s, 1910, Water .....	10,000 00	10,700 00	10,000 00	
Columbus, O., 3½s, opt. 1912, Sewer	20,000 00	20,600 00	20,000 00	
Columbus, O., 4s, opt. 1912, Viaduct	20,000 00	20,600 00	20,000 00	
Columbus, O., Reg., 4½s, 1909, Viad.	10,000 00	10,350 00	10,000 00	
Columbus, O., 4s, 1933, Elec. Light.	25,000 00	27,250 00	25,000 00	
Dayton, O., 5s, 1917, Paving .....	15,000 00	17,025 00	15,000 00	
Duluth, Minn., 5s, 1922, Ind. Sch. D.	9,000 00	10,575 00	8,865 00	
East Liverpool, O., 5s, 1920-33, Board of Education .....	26,500 00	31,402 50	26,500 00	
East Liverpool, O., 5s, 1923, Fund. ...	3,500 00	4,077 50	3,500 00	
Eau Claire, Wis., 4½s, 1909, Fund. ...	18,000 00	18,540 00	18,000 00	
Elgin, Ill., 5s, 1906, School District.	10,000 00	10,100 00	10,000 00	
Evansville, Ind., 5s, 1912, Funding	1,000 00	1,085 00	1,000 00	
Evansville, Ind., 4s, 1912, Funding	22,000 00	22,550 00	22,000 00	
Green Bay, Wis., 5s, 1906-15, Park ...	1,200 00	1,272 00	1,200 00	
Green Bay, Wis., 5s, 1906-14, Ref. ...	3,800 00	4,009 00	3,800 00	
Green Bay, Wis., 5s, 1906-15, School	4,500 00	4,770 00	4,500 00	
Green Bay, Wis., 5s, 1906-15, Bdg. ...	4,800 00	4,876 00	4,600 00	
Green Bay, Wis., 5s, 1907-17, Ref. ...	6,600 00	7,095 00	6,600 00	
Hammond, Ind., 6s, 1916, Sch. City.	13,000 00	15,470 00	13,000 00	
Hazleton, Pa., 4s, 1919, Sch. Dist. ...	5,000 00	5,075 00	5,000 00	
Huntington, Ind., 6s, opt. 1904, Sch.	6,000 00	6,000 00	6,000 00	
Huntington, Ind., 6s, 1907-16, Wat.	19,000 00	20,995 00	19,000 00	
Hutchinson, Kan., 6s, 1909, B. of Ed.	10,000 00	10,600 00	10,000 00	
Indianapolis, Ind., 4s, 1916, School Commissioners .....	25,000 00	26,375 00	25,000 00	
Ironton, O., 5s, 1923, Improvement	10,000 00	11,450 00	10,000 00	
Jacksonville, Ill., 4s, opt. 1905-8, Ref.	22,500 00	22,612 50	22,500 00	
Janeville, Wis., 5s, 1905-11, School	30,000 00	30,900 00	30,000 00	
Kalamazoo, Mich., 4s, 1906, Imp. ...	18,500 00	18,500 00	18,500 00	
Lacrosse, Wis., 3½s, 1909, Water ...	5,000 00	4,975 00	5,000 00	
Lacrosse, Wis., 3½s, 1909, School ...	20,000 00	19,900 00	20,000 00	
Lacrosse, Wis., 3½s, 1909, Improve.	25,000 00	24,875 00	25,000 00	
Lafayette, Ind., 4½s, optional 1915, Refunding Water .....	39,000 00	41,340 00	39,000 00	
Lansing, Mich., 4s, 1914, City Hall.	2,000 00	2,040 00	2,000 00	
Logansport, Ind., 4s, opt. 1905-8, Ref.	25,000 00	25,000 00	25,000 00	
Madison, Wis., 4s, 1907-9, Refund. ...	26,000 00	26,130 00	26,000 00	
Manistee, Mich., 4s, 1910-11, Water	15,000 00	15,075 00	15,000 00	
Marquette, Mich., 3½s, 1926, Ref. Wat.	15,000 00	14,700 00	15,000 00	
Massillon, O., 4s, 1908-16, Sch. Dist.	22,000 00	22,220 00	22,000 00	
Minneapolis, Minn., 4s, 1917, Mun.	100,000 00	106,000 00	100,000 00	
Moline, Ill., 5s, 1913, School Dist. ...	5,000 00	5,425 00	5,000 00	
Muskegon, Mich., 5s, 1912-14, Water	3,000 00	3,285 00	3,000 00	
New Albany, Ind., 5s, 1915, Refund.	10,000 00	11,050 00	10,000 00	
Newark, O., 5s, 1922-32, Ref. Light.	15,000 00	17,775 00	15,000 00	
Newark, O., 5s, 1922, Refunding. ...	16,157 00	18,661 33	16,157 00	
Newport, Ky., 5s, 1913, Funding ...	5,000 00	5,425 00	5,000 00	
New York, N. Y., Registered 3½s, 1949, Rapid Transit .....	25,000 00	25,750 00	25,000 00	
Omaha, Neb., 5s, 1912, School Dist.	15,000 00	16,275 00	15,000 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>
<b>City of</b>				
Omaha, Neb., 4s, 1919, Paving.....	\$10,000 00	\$10,400 00	\$10,000 00	
Pawtucket, R. I., 4s, 1929, Wat. Fund.	30,000 00	31,800 00	30,000 00	
Philadelphia, Pa., Reg 3½s, 1931, Wat.	50,000 00	51,000 00	50,000 00	
Port Huron, Mich., 5s, 1916, Ref....	5,000 00	5,550 00	5,000 00	
Port Huron, Mich., 4s, 1919, Ref....	11,000 00	11,275 00	11,000 00	
Port Huron, Mich., 5s, 1911, Sewer.	4,000 00	4,260 00	4,000 00	
Port Huron, Mich 4s opt. 1910, Repav	10,060 00	10,100 00	10,000 00	
Port Huron, Mich., 4s, opt. 191s, Bldg.	4,000 00	4,100 00	4,000 00	
Port Huron, Mich., 4s, 1910, Public Building .....	3,000 00	3,030 00	3,000 00	
Port Huron, Mich., 4s, 1932, Canal, etc	13,000 00	13,520 00	13,000 00	
St. Paul, Minn., 4s, 1912, Water ....	32,000 00	33,280 00	32,000 00	
St. Paul, Minn., 4½s, 1917, Court House and City Hall .....	30,000 00	33,300 00	30,000 00	
St. Paul, Minn., 5s, 1908, Levee, etc.	1,000 00	1,045 00	1,000 00	
Sault Ste Marie, Mich, 4½s, 1920, Bdg.	25,000 00	26,750 00	25,000 00	
Springfield, O., 6s, 1906-10, St. Imp.	12,417 70	13,224 85	12,417 70	
Stuebenville, O., 4s, opt. 1914, Water	6,000 00	6,060 00	6,000 00	
Stillwater, Minn., 5s, 1906-11, Permanent Improvement .....	14,000 00	14,490 00	14,000 00	
Toledo, O., 4s, 1924, Street Improve.	25,000 00	26,750 00	25,000 00	
Toledo, O., 4½s, 1914, Deficiency ...	25,000 00	26,875 00	25,000 00	
Wausau, Wis., 4s, 1911-12, Water ...	16,000 00	16,080 00	16,000 00	
West Bay City, Mich., 5s, 1920, Sch.	45,000 00	50,625 00	45,000 00	
Youngstown, O., 5s, 1906-20, San ...	16,000 00	17,360 00	16,000 00	
Youngstown, O., 5s, 1905-14, Fire Department .....	6,000 00	6,300 00	6,000 00	
Youngstown, O., 5s, 1905-14, Bdg., etc.	7,500 00	7,875 00	7,500 00	
Youngstown, O., 5s, 1910-15, Street.	6,150 00	6,642 00	6,150 00	
Youngstown, O., 5s, 1906-7, Police Department .....	2,000 00	2,040 00	2,000 00	
Zanesville, O., 3½s, 1919, Refunding	30,000 00	29,250 00	30,000 00	
<b>Town of</b>				
Burrillville, R. I., 3½s, 1939, Fund...	15,000 00	14,625 00	15,000 00	
Cranston, R. I., 4s, 1925, Municipal	4,000 00	4,220 00	4,000 00	
Cranston, R. I., 3½s, 1939, Municipal...	5,000 00	4,875 00	5,000 00	
East Providence, R. I., 4½s, 1932, Fire District .....	5,000 00	5,750 00	5,000 00	
Lake View, Ill., 5s, opt. 1896, Sch. D.	16,000 00	16,080 00	16,000 00	
<b>Township of</b>				
Capital, Ill., 4s, 1911, Funding	16,000 00	16,080 00	15,200 00	
Coal, Pa., 4½s, 1906-9, Directors of Poor .....	8,000 00	8,080 00	8,000 00	
Columbus, Neb., 6s, opt. 1907, Bdg.	10,000 00	10,300 00	10,000 00	
<b>Total public funds out of Maine.....</b>	<b>2,339,274 70</b>			<b>2,338,214 70</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Coupon 5s, 1943.....	75,000 00	89,250 00	73,812 50	
Bangor & Aroostook, Reg. 5s, 1943 .....	25,000 00	29,750 00	25,000 00	
Bangor & Aroostook, 4s, 1931 .....	25,000 00	23,750 00	23,900 00	
Boston & Maine, Registered 4½s, 1944 .....	40,000 00	47,600 00	40,000 00	
Maine Central, Consolidated 7s, 1912 .....	5,600 00	6,720 00	5,600 00	
Maine Central & E. & N. A., 4s, 1933 .....	62,060 00	65,720 00	59,747 50	
Penobscot Shore Line, Reg. 4s, 1920 .....	50,000 00	52,000 00	50,000 00	
Portland Union Station Company, 4s, 1929..	20,000 00	20,060 00	20,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	10,000 00	11,800 00	10,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>312,600 00</b>			<b>308,060 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	57,500 00	50,000 00	
Baltimore & Ohio, Registered 4s, 1948.....	25,000 00	26,375 00	25,000 00	
Baltimore & Ohio, S. W. Div., Reg. 3½s, 1925	25,000 00	23,000 00	22,593 75	
Baltimore & Ohio, Pittsburgh Junction & Middle Division, 3½s, 1925.....	25,000 00	23,250 00	22,575 00	
Boston & Worcester Street, Mass., 4½s, 1923	20,000 00	20,400 00	20,000 00	
Brocton, Bridgewater & Taunton Street, Mass., 5s, 1917 .....	9,000 00	9,450 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	29,000 00	32,480 00	28,385 00	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,900 00	9,900 00	
Central Branch, 4s, 1919.....	16,000 00	15,360 00	15,200 00	
Central Pacific, 4s, 1949 .....	50,000 00	50,250 00	49,375 00	

## BANGOR SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy, Ill., Division, 3½s, optional 1929 .....	\$20,000 00	\$19,200 00	\$18,450 00	
Chicago, Hammond & Westerr, 6s, 1927 .....	20,000 00	24,200 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936 .....	34,000 00	40,460 00	34,000 00	
Chicago, Milwaukee & St. Paul, South Minnesota Division, 6s, 1910 .....	6,000 00	6,540 00	6,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930 .....	25,000 00	26,500 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1938 .....	25,000 00	26,250 00	25,000 00	
Chicago & West Michigan, 5s, 1921 .....	20,000 00	21,800 00	19,800 00	
Cincinnati & Indiana Western, 5s, opt. 1912 .....	10,000 00	10,900 00	10,000 00	
Cincinnati, Lebanon & Northern, 4s, 1942 .....	25,000 00	25,000 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910 .....	40,000 00	43,600 00	40,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939 .....	11,000 00	11,955 00	11,000 00	
Cleveland City Cable, O., 5s, 1909 .....	10,000 00	10,200 00	10,000 00	
Cleveland Electric, O., 5s, 1913 .....	50,000 00	51,750 00	50,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	50,000 00	58,500 00	50,000 00	
Des Moines Street, Ia., 6s, 1919 .....	10,000 00	11,000 00	10,000 00	
Duluth, South Shore & Atlantic, 5s, 1937 .....	25,000 00	28,250 00	24,200 00	
Duluth Street, Minn., 5s, 1930 .....	40,000 00	40,400 00	40,000 00	
Fargo & Southern, 6s, 1924 .....	10,000 00	13,000 00	10,000 00	
Flint & Pere Marquette, Consol. 5s, 1939 .....	50,000 00	57,000 00	46,400 00	
Grand Avenue Cable, Kansas City, 5s, 1908 .....	25,000 00	25,125 00	23,750 00	
Illinois Central, Western Lines, 4s, 1951 .....	20,000 00	20,900 00	20,000 00	
Illinois Central, St. Louis Term., 3½s, 1951 .....	25,000 00	23,750 00	25,000 00	
Illinois Central, Louisville Division and Terminal, 3½s, 1953 .....	25,000 00	23,875 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	5,650 00	5,000 00	
Kansas City Cable, Mo., Extended 5s, 1911 .....	27,000 00	27,000 00	27,000 00	
Lehigh Valley Terminal, Reg. Gold 5s, 1941 .....	25,000 00	30,125 00	25,000 00	
Lowell & Suburban Street, Mass., 5s, 1911 .....	40,000 00	42,400 00	40,000 00	
Manhattan Railway, N. Y., 4s, 1990 .....	76,000 00	79,420 00	76,000 00	
Maryland, Delaware & Virginia, 5s, 1955 .....	50,000 00	55,000 00	50,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920 .....	30,000 00	32,550 00	30,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919 .....	20,000 00	21,600 00	20,000 00	
Naumkeg Street, Salem, Mass., 5s, 1910 .....	15,000 00	15,600 00	14,625 00	
New York Central & Hudson River, Registered 3½s, 1997 .....	25,000 00	24,875 00	25,000 00	
New York & Rockaway Beach, 5s, 1927 .....	29,000 00	32,190 00	29,000 00	
North Chicago Street, Ill., 5s, 1906 .....	42,000 00	42,000 00	42,000 00	
Rochester Railway, N. Y., 5s, 1930 .....	10,000 00	11,000 00	10,000 00	
St. Louis Railroad, Mo., 5s, optional 1900 .....	25,000 00	25,250 00	24,500 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 .....	50,000 00	48,500 00	47,425 00	
St. Louis, Memphis & Southeastern, 4½s, 1909 .....	30,000 00	29,250 00	28,975 00	
South Shore & Boston Street, Mass., 5s, 1919 .....	20,000 00	21,400 00	20,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	35,000 00	36,750 00	35,000 00	
Toledo Traction, O., 5s, 1909 .....	40,000 00	40,400 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931 .....	10,000 00	12,050 00	10,000 00	
Utica & Mohawk Valley, 4½s, 1941 .....	26,000 00	26,520 00	26,000 00	
Wabash Pittsburgh Terminal, 4s, 1954 .....	40,000 00	36,000 00	36,600 00	
West Chicago Street R.R. Tunnel Co., 5s, 1909 .....	20,000 00	14,000 00	20,000 00	
Western Maryland, 4s, 1952 .....	15,000 00	13,575 00	13,781 25	
West Side Belt, Pittsburgh, Pa., 5s, 1937 .....	28,000 00	30,520 00	28,000 00	
Willmar & Sioux Falls, 5s, 1938 .....	50,000 00	60,750 00	50,000 00	
Zanesville Electric, O., 4s, optional 1904 .....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine .....	1,648,000 00			1,623,460 00
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935 .....	50,000 00	50,000 00	49,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1906-7 .....	15,000 00	15,000 00	15,000 00	
Presque Isle Lodge, No. 89, I. O. O. F., 6s, 1906 .....	2,000 00	2,000 00	2,000 00	
Rockland-Rockport Lime Company, 5s, 1920 .....	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine .....	92,000 00			91,000 00
Swift Refrigerator Transportation Company, Chicago, 4½s, 1912 .....	25,000 00	25,000 00	25,000 00	25,000 00

## BANGOR SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	13,052 00	12,677 75	
Total railroad stock of Maine.....	105,100 00			92,677 75
Duluth-Superior Traction Co., preferred ..	10,000 00	7,500 00	7,500 00	
Duluth-Superior Traction Co., common ...	2,500 00	625 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
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	3,000 00	4,500 00	3,000 00	
First National Bank, Portland.....	6,800 00	7,072 00	6,800 00	
Kenduskeag National Bank, Bangor .....	10,000 00	11,500 00	10,000 00	
Presque Isle National Bank, Presque Isle ..	1,100 00	1,650 00	1,100 00	
Total national bank stock owned.....	20,900 00			20,900 00
<i>Loans on Public Funds.</i>				
City of Council Bluffs, Ia.....		200 00	200 00	
Eureka, Kan .....		2,000 00	2,000 00	
Helena, Mont .....		1,000 00	1,000 00	
Town of Burrillville, R. I .....		2,000 00	2,000 00	5,200 00
<i>Loans on Railroad Bonds.</i>				
Bangor and Aroostook.....		38,050 00	38,050 00	
Bangor Railway and Electric Company.....		21,000 00	21,000 00	
Cincinnati, Hamilton & Dayton .....		2,000 00	2,000 00	
Elgin City Railway, Ill.....		2,000 00	2,000 00	
Milwaukee Electric Railway & Light Company, Wis.		1,000 00	1,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn ..		1,000 00	1,000 00	
Omaha Street, Neb .....		4,000 00	4,000 00	
St. Louis, Iron Mountain & Southern.....		3,000 00	3,000 00	
St. Louis & San Francisco .....		2,000 00	2,000 00	74,050 00
<i>Loans on Corporation Bonds.</i>				
American Realty Company, Bangor.....		266 75	266 75	
Bodwell Water Power Company, Old Town .....		8,800 00	8,800 00	
Duluth Water & Light Company, Minn .....		7,000 00	7,000 00	
Eastern Steamship Company .....		3,350 00	3,350 00	
Hudson River Power Transmission Company.....		3,000 00	3,000 00	
Iowa Loan & Trust Company, Des Moines.....		1,150 00	1,150 00	
Ontario Power Company .....		11,000 00	11,000 00	
Orono Pulp & Paper Company .....		50,000 00	50,000 00	
Public Works Company, Bangor.....		7,000 00	7,000 00	
Rockland-Rockport Lime Company .....		2,000 00	2,000 00	
Shawinigan Water & Power Company, Canada .....		3,000 00	3,000 00	
Stillwater Water Company, Minn .....		2,000 00	2,000 00	
Union Electric Light & Power Company, St. Louis..		633 05	633 05	
United Lead Company, Chicago .....		20,000 00	20,000 00	
Washington Water Power Company, Spokane .....		1,000 00	1,000 00	120,199 80
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company, Rockland.....	25,000 00		25,000 00	
Central Market House Company, Bangor.....	2,000 00		2,000 00	
J. F. Parkhurst & Son Company, Bangor.....	3,000 00		3,000 00	
Maine Telegraph Company .....	175 00		175 00	
Morse & Company, Bangor.....	2,000 00		2,000 00	
Orono Pulp & Paper Company .....	2,000 00		2,000 00	
Parker & Peakes Company, Bangor .....	7,000 00		7,000 00	
Sawyer Boot & Shoe Company, Bangor .....	5,000 00		5,000 00	
West Cove Grain Company, Greenville .....	5,000 00		5,000 00	51,175 00

## BANGOR SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bucksport National Bank, Bucksport .....	\$2,150 00	\$2,150 00	\$5,650 00
First National Bank, Ellsworth.....	3,500 00	3,500 00	
<i>Loans to Corporations.</i>			
Bangor Young Men's Christian Association .....	1,000 00	1,000 00	11,400 00
First Congregational Society of Bangor, Maine.....	400 00	400 00	
Higgins Classical Institute, Charleston (endorsed) ..	10,000 00	10,000 00	
Loans on European & North American Railway stock	25,400 00	25,400 00	167,543 16
Loan on Eastern Trust & Banking Co., Bangor, stock	1,500 00	1,500 00	
Loan on life insurance policy.....	5,000 00	5,000 00	
Loans on Bangor Savings Bank books .....	4,081 85	4,081 85	
Loans on mortgages of real estate .....	131,561 31	131,561 31	
Real estate, investment .....	30,694 78	30,694 78	
Real estate, foreclosure.....	30,600 03	30,600 03	
Premium account .....		14,019 10	18,688 44
Expense account.....		4,669 34	
Cash on deposit .....	86,596 10	86,596 10	91,201 08
Cash on hand .....	4,604 98	4,604 98	
Unpaid accrued interest.....	56,971 95		5,486,694 74
	5,863,606 48		
Due depositors, earned dividend and accrued State tax .....	5,078,061 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$785,544 64		

## BATH SAVINGS INSTITUTION—BATH.

April 6, 1905.

WILLIAM D. SEWALL, President.

HENRY F. PALMER, Treasurer.

CHARLES C. LOW, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$3,805,960 89
Reserve fund .....	117,709 20
Undivided profits .....	172,027 57
	\$4,095,697 66

## 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, 2s, 1930 .....	\$100,000 00	\$104,750 00	\$100,000 00	\$100,000 00
County of Aroostook, 4½s, 1915, Railroad....	10,000 00	10,750 00	10,000 00	
Penobscot, 3½s, 1926-7, Ct. House.....	10,000 00	10,000 00	10,000 00	
City of York, 4s, 1905, Funding.....	3,000 00	3,000 00	3,000 00	
Auburn, 3½s, 1924, Refunding .....	9,500 00	9,500 00	9,500 00	
Bath, 3½s, 1906-11, Refunding.....	30,000 00	30,000 00	30,000 00	
Portland, 6s, 1907, Railroad Aid.....	8,000 00	8,400 00	8,000 00	
Town of Rockland, 3½s, 1917, Refunding..	10,000 00	10,000 00	10,000 00	
Lubec, 4s, 1921, Water .....	17,000 00	17,255 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	
<b>Total public funds of Maine .....</b>	<b>107,500 00</b>			<b>107,500 00</b>
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan .....	70,000 00	66,150 00	70,000 00	
Commonwealth of Massachusetts, 3½s, 1944, Metropolitan Water Loan .....	30,000 00	31,650 00	30,000 00	
County of Allen, Ind., 3½s, 1919, Court House and Power Station .....	20,000 00	19,700 00	20,000 00	
Athens, O., 5s, 1926-7, Road Imp.....	10,000 00	11,850 00	10,000 00	
Franklin, Ky., 4s, 1919, Refunding.....	30,000 00	30,450 00	30,000 00	
Jackson, O., 4s, 1914, Turnpike .....	5,000 00	5,100 00	5,000 00	
Lyon, Kan., 4½s, opt. 1916-18, Ref.....	17,000 00	17,595 00	17,000 00	
Pottawattamie, Ia., 4½s, 1905, Fund.....	13,000 00	13,000 00	13,000 00	
Stark, O., 5s, 1906, Refunding.....	10,000 00	10,150 00	10,000 00	
Woodbury, Ia., 3½s, 1914, Ref .....	4,000 00	3,960 00	4,000 00	
City of Woodbury, Ia., 4s, 1920, Funding.....	6,000 00	6,270 00	6,000 00	
Arkansas City, Kan., 6s, 1910, Sch.....	5,000 00	5,200 00	5,000 00	
Ashland, Wis., 4s, 1907, City Imp.....	5,000 00	5,000 00	5,000 00	
Beatrice, Neb., 4s, opt. 1908, Fund.....	20,500 00	20,500 00	20,500 00	
Boston, Mass., Registered 3½s, 1932, Land and Buildings .....	40,000 00	40,800 00	40,000 00	
Cincinnati, O., Reg. 3½s, opt. 1932, Refunding .....	30,000 00	30,600 00	30,000 00	
Cleveland, O., 4s, 1922, Sewer.....	10,000 00	10,800 00	10,000 00	
Columbus, O., 4s, 1916, Fire Dept.....	2,000 00	2,090 00	2,000 00	
Dubuque, Ia., 3½s, 1920, Refunding.....	8,250 00	8,250 00	8,250 00	
Hutchinson, Kan., 6s, 1909, Bd. of E.....	10,000 00	10,600 00	10,000 00	
Indianapolis, Ind., 4s, 1905, School Commissioners, Funding .....	11,000 00	11,000 00	11,000 00	
Jacksonville, Ill., 4s, 1919, Refund.....	10,000 00	10,250 00	10,000 00	
Kokomo, Ind., 6s, 1899-1903, St. Imp.....	3,774 50	3,774 50	3,774 50	
Lima, O., 5s, 1906, Water .....	7,000 00	7,070 00	7,000 00	
Lincoln, Neb., 4½s, opt., 1908, Ref.....	35,000 00	35,700 00	35,000 00	
Michigan City, Ind., 5s, 1910-20, Water .....	15,000 00	16,425 00	15,000 00	
Minneapolis, Minn., Registered 3½s, 1932, Water .....	10,000 00	10,200 00	9,900 00	
New York, N. Y., Registered 3½s, 1951-2, Rapid Transit .....	50,000 00	51,500 00	50,000 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 Owensboro, Ky., 4s, optional 1911, Water.....	\$8,000 00	\$8,040 00	\$8,000 00	
Philadelphia, Pa., Registered 3½s, 1934, Water.....	50,000 00	51,250 00	50,000 00	
Piqua, O., 6s, 1909, Refund.....	25,000 00	27,000 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	
Springfield, Mass., Registered 3½s, 1916-18, School.....	10,000 00	10,000 00	10,000 00	
Superior, Wis., 5s, 1908, St. Imp.	11,741 69	8,800 00	11,616 69	
Superior, Wis., 5s, opt. 1908, Sewer	640 81	480 00	640 81	
Toledo, O., 3½s, opt. 1924, Refund.	6,000 00	6,000 00	6,000 00	
Topeka, Kan., 4½s, 1905-9, Gen. Imp.	20,000 00	20,300 00	20,000 00	
Vincennes, Ind., 4½s, 1913, Ref....	6,000 00	6,270 00	6,000 00	
Westport, Mo., 5s, 1916, Water....	10,000 00	11,350 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	22,990 00	22,000 00	
Town of Plaistow, N. H., 3½s, 1920, Ref....	10,000 00	9,600 00	10,000 00	
Southbridge, Mass., 4s, 1905-9, Engine House.....	11,500 00	11,500 00	11,500 00	
<b>Total public funds out of Maine.....</b>	<b>695,407 00</b>			<b>\$695,107 00</b>
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,600 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	33,000 00	39,270 00	32,318 75	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,460 00	
Bridgton & Saco River, 4s, 1928.....	17,500 00	17,850 00	17,500 00	
Eastern, 6s, 1906.....	25,000 00	25,500 00	25,000 00	
Kennebec Central, 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	25,000 00	27,250 00	25,000 00	
Maine Central, 5s, 1923.....	16,000 00	17,920 00	16,000 00	
Maine Central, 7s, 1912.....	49,000 00	58,800 00	49,000 00	
Maine Central, 4s, 1912.....	50,000 00	51,000 00	50,000 00	
Penobscot Shore Line, 4s, 1920.....	4,000 00	4,160 00	4,000 00	
Portland & Ogdensburg, 5s, 1908.....	50,000 00	51,750 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	11,800 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	
<b>Total railroad bonds of Maine.....</b>	<b>409,500 00</b>			<b>408,178 75</b>
Anderson Electric Street, Ind., 6s, 1912....	7,000 00	7,350 00	7,000 00	
Ann Arbor, 4s, 1995.....	25,000 00	25,125 00	24,906 25	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	50,000 00	52,250 00	48,097 50	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.	20,500 00	19,782 50	16,043 75	
Atchison, Topeka & Santa Fe, Eastern Oklahoma Division, 4s, 1928.....	10,000 00	9,850 00	9,525 00	
Atchison, Topeka & Santa Fe, Convert, 4s, 1955.....	2,000 00	2,060 00	2,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,500 00	10,000 00	
Baltimore & Ohio, Southwestern Division, 3½s, 1925.....	35,000 00	32,550 00	31,718 75	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1913.....	10,000 00	10,400 00	10,000 00	
Belleville & Carondelet, 6s, 1923.....	10,000 00	12,450 00	10,000 00	
Binghamton Street, N. Y., 6s, 1910.....	5,000 00	5,200 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	40,000 00	44,400 00	40,000 00	
Buffalo & Susquehanna, 4s, 1951.....	20,000 00	19,800 00	20,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	56,000 00	57,400 00	56,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,500 00	25,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	5,000 00	5,175 00	4,850 00	
Central Ohio, 4½s, 1930.....	10,000 00	11,000 00	10,000 00	

## BATH SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Central Pacific, 4s, 1949 .....	\$45,000 00	\$45,450 00	\$44,750 00	
Central Vermont, 4s, 1920 .....	100,000 00	88,000 00	90,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, 1949 .....	50,000 00	48,500 00	47,875 00	
Chicago & Eastern Illinois, 5s, 1937 .....	25,000 00	30,125 00	25,000 00	
Chicago & Eastern Illinois, 6s, 1907 .....	2,000 00	2,130 00	2,000 00	
Chicago & West Michigan, 5s, 1921 .....	50,000 00	54,500 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941 .....	10,000 00	11,700 00	9,875 00	
Cincinnati & Indiana Western, 5s, opt. 1912 .....	10,000 00	10,900 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910 .....	10,000 00	10,900 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940 .....	10,000 00	10,000 00	10,000 00	
Cleveland City Cable, O., 5s, 1909 .....	10,000 00	10,200 00	9,750 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	15,000 00	17,400 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	31,200 00	30,000 00	
Des Moines Street, Ia., 6s, 1909-15 .....	30,000 00	31,800 00	30,000 00	
Des Moines Suburban, Ia., 6s, 1921 .....	10,000 00	11,100 00	10,000 00	
Duluth Street, Minn., 5s, 1930 .....	25,000 00	25,750 00	24,900 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917 .....	5,000 00	5,100 00	4,500 00	
Elgin, Joliet & Eastern, 5s, 1941 .....	15,000 00	17,700 00	15,000 00	
Grand Avenue, Kansas City, 5s, 1908 .....	40,000 00	40,000 00	40,000 00	
Hereford, 4s, 1930 .....	28,000 00	28,280 00	28,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	50,000 00	50,000 00	48,862 50	
Jamestown Street, N. Y., 6s, 1923 .....	15,000 00	15,450 00	15,000 00	
Johnstown Passenger, Pa., 6s, 1910 .....	10,000 00	10,200 00	10,000 00	
Kanawha & Michigan, 4s, 1900 .....	25,000 00	24,375 00	22,818 75	
Kansas City Belt, Mo., 6s, 1916 .....	40,000 00	45,200 00	40,000 00	
Kansas City, Clinton & Springfield, Regis- tered 5s, 1925 .....	10,000 00	10,100 00	10,000 00	
Kansas City Cable, Extended 5s, 1911 .....	37,000 00	37,185 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928 .....	60,000 00	75,900 00	60,000 00	
Lehigh Valley of New York, 4½s, 1940 .....	20,000 00	22,200 00	20,000 00	
Little Falls & Dolgeville, 3s, 1932 .....	5,000 00	3,500 00	3,750 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919 .....	25,000 00	27,000 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949 .....	10,000 00	9,600 00	9,787 50	
Newark Passenger, N. J., 5s, 1930 .....	5,000 00	5,725 00	4,700 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912 .....	10,000 00	10,600 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935 .....	10,000 00	11,600 00	10,000 00	
New York & Greenwood Lake, 5s, 1946 .....	9,000 00	10,530 00	9,000 00	
Norfolk & Western, 4s, 1936 .....	15,000 00	15,450 00	15,000 00	
Northern Ohio, 5s, 1945 .....	10,000 00	11,900 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997 .....	33,000 00	34,980 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948 .....	17,000 00	17,000 00	16,650 00	
Omaha Street, Neb., 5s, 1914 .....	50,000 00	51,500 00	48,500 00	
Oregon Short Line, 4s, optional 1907 .....	4,000 00	3,900 00	3,840 00	
Passenger & Belt, Lexington, Ky., 6s, 1906-14 .....	15,000 00	15,675 00	14,800 00	
Paterson Railway, N. J., 6s, 1931 .....	20,000 00	24,800 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918 .....	13,000 00	14,300 00	13,000 00	
Reading Company, 4s, 1997 .....	20,000 00	20,400 00	19,837 50	
Rochester Railway, N. Y., 5s, 1930 .....	20,000 00	22,300 00	19,475 00	
St. Louis, Iron Mountain & Southern 5s, 1931 .....	15,000 00	17,775 00	15,000 00	
St. Louis, Memphis & Southeastern, 4½s, 1909 .....	20,000 00	19,600 00	19,200 00	
St. Louis & San Francisco, 5s, 1931 .....	10,000 00	11,500 00	10,000 00	
St. Louis & San Francisco, 4s, 1951 .....	32,000 00	35,200 00	31,200 00	
St. Louis & Southwestern, 4s, 1989 .....	10,000 00	10,000 00	10,000 00	
St. Paul Railway, Minn., 5s, 1937 .....	15,000 00	16,875 00	15,000 00	
Saginaw Valley Traction, Mich., 5s, 1920 .....	5,000 00	5,050 00	4,500 00	
Schenectady Railway, N. Y., 4½s, opt. 1911 .....	20,000 00	21,300 00	20,000 00	
Scranton Passenger, N. J., 6s, 1920 .....	37,000 00	40,885 00	37,000 00	
Southern Indiana, 4s, 1951 .....	25,000 00	23,500 00	22,975 00	
Syracuse Rapid Transit, N. Y., 5s, 1946 .....	14,000 00	14,980 00	12,600 00	
Toledo Consolidated, O., 5s, 1909 .....	20,000 00	20,000 00	19,560 00	
Toledo Railway & Terminal, 4½s, 1954 .....	25,000 00	26,250 00	23,000 00	
Toledo Traction, O., 5s, 1909 .....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, optional 1920 .....	10,000 00	11,500 00	10,000 00	
Ulster & Delaware, 5s, 1928 .....	15,000 00	16,950 00	15,000 00	

## BATH SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Union Pacific, 4s, 1947.....	\$10,000 00	\$10,650 00	\$10,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	20,000 00	21,800 00	19,500 00	
West Chicago Street Railroad Tunnel Company, Ill., 5s, 1909.....	20,000 00	18,000 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	15,750 00	13,500 00	
Zanesville Electric, O., 4s, optional 1904.....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>1,816,500 00</b>			<b>1,772,933 40</b>
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Consolidated Elec. Lt. Co., Portland, 5s, 1906.....	20,000 00	20,000 00	19,500 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.....	9,000 00	9,090 00	9,000 00	
Kennebec Lt. & Heat Co., Augusta, 5s, 1918.....	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Elec. Lt. Co., 6s, 1909.....	5,000 00	5,000 00	4,950 00	
Lewiston Gas Light Company, 4s, 1924.....	10,000 00	10,000 00	10,000 00	
Maine & New Hampshire Granite Co., 5s, 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, 1928.....	5,000 00	5,150 00	5,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>110,000 00</b>			<b>109,267 50</b>
Bennington Water Power and Light Company, Vt., 5s, optional, 1903.....	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 Company, Col., 5s, 1914.....	61,200 00	61,812 00	53,864 00	
Eau Claire Light & Power Co., Wis., 4s, 1917.....	12,500 00	12,500 00	10,000 00	
Omaha Water Company, Neb., 4½s, 1946.....	40,000 00	32,000 00	38,000 00	
<b>Total corporation bonds out of Maine.....</b>	<b>133,700 00</b>			<b>118,114 00</b>
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	29,500 00	51,625 00	29,500 00	
Dexter & Newport.....	6,000 00	7,950 00	6,600 00	
Dexter & Piscataquis.....	15,000 00	19,875 00	15,000 00	
Portland & Ogdensburg.....	10,000 00	5,200 00	5,250 00	
<b>Total railroad stock of Maine.....</b>	<b>60,500 00</b>			<b>55,750 00</b>
Atchison, Topeka & Santa Fe, preferred....	10,100 00	10,403 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	68,052 00	42,400 00	
Illinois Central (leased lines).....	3,400 00	3,536 00	3,400 00	
Syracuse Rapid Transit, N. Y., common....	16,800 00	4,452 00	1,680 00	
Union Pacific, preferred.....	10,000 00	9,950 00	6,000 00	
Union Pacific, common.....	15,000 00	19,725 00	3,750 00	
<b>Total railroad stock out of Maine.....</b>	<b>117,700 00</b>			<b>77,056 00</b>
<i>Corporation Stock Owned.</i>				
Municipal Security Company, Portland....	2,106 00	26 00	806 00	806 00
Denver Union Water Company, preferred....	72,100 00	43,260 00	15,000 00	
New York Real Estate Association.....	5,000 00	5,000 00	5,000 00	
Omaha Water Co., Neb., 1st preferred.....	6,800 00	1,768 00	1,169 60	
Omaha Water Co., Neb., 2d preferred.....	6,000 00	480 00	830 40	
<b>Total corporation stock out of Maine.....</b>	<b>89,900 00</b>			<b>22,000 00</b>
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	5,500 00	7,425 00	5,500 00	
Biddeford National Bank, Biddeford.....	6,200 00	6,820 00	6,200 00	
First National Bank, Bangor.....	5,100 00	7,650 00	5,100 00	
First National Bank, Bath.....	5,200 00	5,980 00	5,200 00	
First National Bank, Damariscotta.....	1,500 00	1,500 00	1,500 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>
First National Bank, Portland.....	\$20,000 00	\$20,800 00	\$20,000 00	
Lincoln National Bank, Bath.....	6,000 00	7,200 00	6,000 00	
Marine National Bank, Bath.....	4,000 00	5,200 00	4,000 00	
National Shoe & Leather Bank, Auburn.....	8,300 00	8,922 50	8,300 00	
Richmond National Bank, Richmond.....	2,640 00	2,640 00	2,640 00	
South Berwick National Bank, So. Berwick.....	2,000 00	2,200 00	2,000 00	
Veazie National Bank, Bangor.....	5,000 00	6,750 00	5,000 00	
<b>Total national bank stock of Maine.....</b>	<b>71,440 00</b>			<b>\$71,440 00</b>
National Bank of Commerce, Omaha, Neb.....	4,000 00	250 00	3,000 00	
South Omaha National Bank, Neb.....	2,000 00	4,500 00	2,000 00	
State National Bank, Boston, Mass.....	3,400 00	4,998 00	3,400 00	
<b>Total national bank stock out of Maine ...</b>	<b>9,400 00</b>			<b>8,400 00</b>
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		4,000 00	4,000 00	
Baltimore & Ohio.....		2,000 00	2,000 00	
Chicago & Cincinnati.....		1,000 00	1,000 00	
Chicago, Rock Island & Pacific.....		8,000 00	8,000 00	
New York, New Haven & Hartford.....		5,000 00	5,000 00	
Northern Pacific.....		1,700 00	1,700 00	
Toledo Railway & Terminal.....		5,600 00	5,000 00	
Union Pacific.....		2,000 00	2,000 00	28,700 00
<i>Loans on Corporation Bonds.</i>				
American Telephone & Telegraph Company.....		7,000 00	7,000 00	
Continental Coal Company.....		1,000 00	1,000 00	
Indianapolis Water Company, Ind.....		3,500 00	3,500 00	
United States Steel Corporation.....		3,000 00	3,000 00	14,500 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe, preferred.....		10,000 00	10,000 00	
Atchison, Topeka & Santa Fe, common.....		38,000 00	38,000 00	
Boston & Maine.....		20,000 00	20,000 00	
Portland.....		7,000 00	7,000 00	
Portland & Rumford Falls.....		14,600 00	14,600 00	
Union Pacific, common.....		2,000 00	2,000 00	91,600 00
<i>Loans on Corporation Stock.</i>				
American Sugar Refining Company.....		6,000 00	6,000 00	
American Telephone & Telegraph Company.....		1,400 00	1,400 00	
Camden & Rockland Water Company.....		3,300 00	3,300 00	
Cumberland Telephone & Telegraph Company.....		16,000 00	16,000 00	
General Electric Company.....		1,200 00	1,200 00	
Maine Telegraph Company.....		1,120 00	1,120 00	
Sagadahoc Real Estate Association, Bath.....		300 00	300 00	
Torrey Roller Bushing Works, Bath.....		3,000 00	3,000 00	
Worumbo Manufacturing Company, Lisbon Falls.....		700 00	700 00	33,020 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Omaha, Neb.....		9,000 00	9,000 00	
First National Bank, Richmond.....		15,000 00	15,000 00	
Union National Bank, Brunswick.....		700 00	700 00	24,700 00
<i>Loans on Savings Bank Books.</i>				
Augusta Savings Bank.....		1,500 00	1,500 00	
Bath Savings Institution.....		3,440 00	3,440 00	
Wiscasset Savings Bank.....		600 00	600 00	5,540 00
<i>Loans to Municipalities.</i>				
County of Sagadahoc.....		4,000 00	4,000 00	
Town of Eden.....		5,000 00	5,000 00	
Georgetown.....		5,000 00	5,000 00	
Old Orchard.....		7,000 00	7,000 00	
West Bath.....		2,040 00	2,040 00	23,040 00

## BATH SAVINGS INSTITUTION—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on United States bonds .....	\$1,000 00	\$1,000 00	
Loan on city of Cambridge, Mass., bonds.....	10,000 00	10,000 00	
Loan on Bath Trust Company stock .....	1,000 00	1,000 00	
Loan to People's Ferry Company, Bath (endorsed)..	16,566 69	16,566 69	
Loan on vessel property .....	500 00	500 00	
Loans on mortgages of real estate .....	164,887 58	164,887 58	\$193,954 27
Real estate, investment .....	45,000 00	45,000 00	
Real estate, foreclosure.....	2,330 78	2,330 78	47,330 78
Expense account.....		1,182 38	1,182 38
Cash on deposit.....	82,964 82	82,964 82	
Cash on hand .....	2,612 76	2,612 76	85,577 58
Unpaid accrued interest.....	44,160 20		4,095,697 66
Due depositors, earned dividend and accrued State tax.....	4,455,694 33		
	3,849,698 67		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$605,995 66		

## BELFAST SAVINGS BANK—BELFAST.

May 10, 1905.

EDWARD JOHNSON, President.

WILLIAM H. QUIMBY, Treasurer.

WILMAR J. DORMAN, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$1,307,881 23
Reserve fund .....	79,000 00
Undivided profits.....	50,074 14
	\$1,436,955 37

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Penobscot, 3½s, 1911, Ct. House ..	\$5,000 00	\$5,000 00	\$5,000 00	
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,250 00	5,000 00	
<b>Total public funds of Maine .....</b>	<b>10,000 00</b>			<b>\$10,000 00</b>
County of Wyandotte, Kan., 4½s, 1920, Fund.	12,000 00	13,200 00	12,000 00	
Wyandotte, Kan., 4½s, 1923, Bridge	8,000 00	8,920 00	8,000 00	
City of Chicago, Ill., 4s, 1922, San. Dist..	25,000 00	26,625 00	25,000 00	
Cincinnati, O., 6s, 1909, Municipal	5,000 00	5,500 00	5,000 00	
Cleveland, O., 4s, 1918, Fire Dept.	25,000 00	26,625 00	25,000 00	
Columbus, O., 5s, 1910, Fire Dept.	10,000 00	10,700 00	10,000 00	
Columbus, O., Reg. 4s, 1922, Ref..	10,000 00	10,650 00	10,000 00	
Detroit, Mich., 3½s, 1934, Water..	25,000 00	25,625 00	25,000 00	
East Liverpool, O., 5s, optional 1914, Funding .....	5,000 00	5,475 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,025 00	5,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.	10,000 00	10,450 00	10,000 00	
New York, N. Y., 3½s, 1953, Rapid Transit .....	90,000 00	92,700 00	90,000 00	
New York, N. Y., 3½s, 1953, St. & Park	10,000 00	10,300 00	10,000 00	
New York, N. Y., 3½s, 1952, Docks and Ferries .....	50,000 00	51,500 00	50,000 00	
Omaha, Neb., 4½s, 1910, Fire Engine	5,000 00	5,200 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Funding	10,000 00	10,800 00	10,000 00	
West Bay City, Mich., 5s, 1925, Funding.....	10,000 00	11,550 00	10,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	6,050 00	5,000 00	
Town of Orange, Conn., 4½s, 1909, School..	5,000 00	5,150 00	5,000 00	
<b>Total public funds out of Maine.....</b>	<b>325,000 00</b>			<b>325,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,950 00	5,000 00	
Bangor & Aroostook, Consol. 4s, 1951 .....	25,000 00	23,750 00	22,500 00	
Belfast & Moosehead Lake, 4s, 1921 .....	56,500 00	58,195 00	56,500 00	
Eastern, 6s, 1906 .....	30,000 00	30,600 00	30,000 00	
Maine Central, 5s, 1923 .....	10,000 00	11,200 00	10,000 00	
Maine Central, 7s, 1912 .....	10,000 00	12,000 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933 .....	10,000 00	10,600 00	10,000 00	
Portland & Ogdensburg, 5s, 1908 .....	5,000 00	5,175 00	5,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>151,500 00</b>			<b>149,000 00</b>
Aitchison, Topeka & Santa Fe, General Mortgage, 4s, 1995 .....	25,000 00	25,625 00	25,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951 .....	10,000 00	9,900 00	9,500 00	
Burlington & Missouri River, Con. 6s, 1918.	10,000 00	11,200 00	10,000 00	
Carthage & Adirondack, 4s, 1981 .....	5,000 00	5,100 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916....	10,000 00	12,950 00	10,000 00	
Chicago, Burlington & Quincy, Ill. Div. 4s, 1949	20,000 00	21,600 00	20,000 00	
Chicago, Burlington & Quincy, Iowa Divi- sion, 4s, 1919.....	10,000 00	10,300 00	10,000 00	

## BELFAST SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy, S. W. Division, 4s, 1921 .....	\$10,000 00	\$10,000 00	\$10,000 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922 .....	5,000 00	5,100 00	5,000 00	
Chicago, Milwaukee & St. Paul, Term 5s, 1914 .....	25,000 00	27,875 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1988 .....	10,000 00	10,650 00	10,000 00	
Chicago & West Michigan, 5s, 1921 .....	10,000 00	10,900 00	10,600 00	
Cincinnati, Indianapolis & Western, 4s, 1953 .....	10,000 00	9,800 00	9,500 00	
Cleveland Electric, O., 5s, 1913 .....	15,000 00	15,375 00	15,000 00	
Columbus Consolidated Street, O., 5s, 1909 .....	12,000 00	12,240 00	12,000 00	
Detroit & Toledo Shore Line, 4s, 1953 .....	10,000 00	9,200 00	8,000 00	
Flint & Pere Marquette, 5s, 1939 .....	10,000 00	11,300 00	10,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933 .....	15,000 00	21,000 00	15,000 00	
Grand Rapids & Indiana, 4½s, 1941 .....	10,000 00	11,100 00	10,000 00	
Hocking Valley, 4½s, 1989 .....	10,000 00	11,650 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	20,000 00	20,000 00	20,000 00	
Iowa Central, 5s, 1938 .....	10,000 00	11,450 00	10,000 00	
Iowa Falls & Sioux City, 7s, 1917 .....	5,000 00	6,375 00	5,000 00	
Kansas City, Clinton & Springfield, 5s, 1925 .....	5,000 00	5,010 00	5,000 00	
Kansas City, Fort Scott & Memphis, 4s, 1936 .....	25,000 00	22,250 00	20,000 00	
Lake Shore & Michigan Southern, 4s, 1928 .....	15,000 00	15,075 00	15,000 00	
Long Island, 4s, 1949 .....	10,000 00	10,050 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932 .....	10,000 00	11,250 00	10,000 00	
Louisville & Jeffersonville Bridge, 5s, 1945 .....	50,000 00	50,000 00	50,000 00	
Louisville & Nashville, 5s, 1916 .....	10,000 00	10,700 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911 .....	10,000 00	10,600 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924 .....	10,000 00	11,000 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955 .....	10,000 00	11,500 00	10,000 00	
Newton Street, Mass., 5s, 1912 .....	5,000 00	5,200 00	5,000 00	
New York & Rockaway Beach, 5s, 1927 .....	10,000 00	11,200 00	10,000 00	
New York & Stamford, 5s, 1931 .....	10,000 00	11,100 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 .....	25,000 00	25,000 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	10,500 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943 .....	5,000 00	4,800 00	4,500 00	
Plymouth & Middleborough, Mass., 5s, 1912 .....	5,000 00	5,250 00	5,000 00	
Rutland-Canadian, 4s, 1949 .....	10,000 00	10,000 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. and G. Divisions, 4s, 1933 .....	5,000 00	4,775 00	4,500 00	
St. Louis & San Francisco, 5s, 1931 .....	5,000 00	5,750 00	5,000 00	
Southern Indiana, 4s, 1951 .....	10,000 00	9,400 00	9,000 00	
South Shore & Boston, Mass., 5s, 1919 .....	15,000 00	16,050 00	15,000 00	
Terminal R.R. Ass'n., St. Louis, 4s, opt. 1910 .....	10,000 00	10,000 00	9,500 00	
Toledo Railway & Terminal, 4½s, 1954 .....	10,000 00	10,500 00	10,000 00	
Total railroad bonds out of Maine .....	577,000 00			\$566,500 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1920 .....	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1910 .....	10,000 00	10,000 00	10,000 00	
New England Elevator Co., 3½s, 1905-7 .....	8,000 00	8,000 00	8,000 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	
Total corporation bonds of Maine .....	73,000 00			73,000 00
Freeman Manufacturing Company, North Adams, Mass., 5s, 1911 .....	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake .....	18,300 00	22,875 00	18,300 00	18,300 00
<i>Corporation Stock Owned.</i>				
Real Estate Company, Belfast .....	1,500 00	1,500 00	1,500 00	1,500 00
<i>National Bank Stock Owned.</i>				
National Shoe & Leather Bank, Auburn ...	1,000 00	1,075 00	1,000 00	1,000 00

## BELFAST SAVINGS BANK—Continued.

## RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Muskegon, Mich .....	\$400 00	\$400 00	
Town of Laurel, Md.....	1,000 00	1,000 00	\$1,400 00
<i>Loans on Railroad Bonds.</i>			
Atchison, Topeka & Santa Fe .....	4,460 00	4,400 00	
Belfast & Moosehead Lake.....	1,000 00	1,000 00	
Boston & Lowell .....	1,000 00	1,000 00	
Cedar Rapids & Missouri River .....	4,500 00	4,500 00	
Duluth Street, Minn.....	3,000 00	3,000 00	
Evansville Electric, Ind .....	3,136 14	3,136 14	
Iowa Falls & Sioux City .....	3,000 00	3,000 00	
Jamestown Street, N. Y .....	3,000 00	3,000 00	
Kansas City, Fort Scott & Memphis .....	2,000 00	2,000 00	
Louisville & Jeffersonville Bridge .....	2,000 00	2,000 00	
Maine Central .....	2,000 00	2,000 00	
Northern Pacific, Great Northern .....	1,000 00	1,000 00	
Pacific Coast Company .....	1,000 00	1,000 00	
Southern Indiana.....	2,000 00	2,000 00	33,036
<i>Loans on Corporation Bonds.</i>			
Athol Water Company, Mass.....	5,400 00	5,400 00	
Belfast Water Company.....	1,000 00	1,000 00	
Butte City Water Company, Mont .....	500 00	500 00	
Cottage City Water Company, Mass.....	1,000 00	1,000 00	
Crystal Water Company, Edgewater, N. Y .....	700 00	700 00	
Ellsworth Water Company .....	500 00	500 00	
Millbury Water Company, Mass .....	1,000 00	1,000 00	
Municipal Water Works, Fort Smith, Ark .....	500 00	500 00	
Paris Water Company, Ky .....	1,100 22	1,100 22	
Richmond Water & Light Company, Ky .....	296 77	296 77	
Rockland-Rockport Lime Company.....	900 00	900 00	
Rockland Water Company .....	500 00	500 00	
Stafford Springs Aqueduct Company, Conn .....	500 00	500 00	
Sterling Water Company, Ill .....	325 00	325 00	
United States Steel Corporation .....	2,025 00	2,025 00	16,246 98
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake.....	4,950 00	4,950 00	
Chicago, Milwaukee & St. Paul .....	1,000 00	1,000 00	
Cripple Creek Central .....	4,000 00	4,000 00	
Illinois Central .....	500 00	500 00	
Manhattan .....	875 40	875 40	
Pennsylvania .....	4,500 00	4,500 00	15,825 40
<i>Loans on Corporation Stock.</i>			
American Pneumatic Service Company.....	1,000 00	1,000 00	
Belfast Coliseum Company .....	900 00	900 00	
Boston Steamship Company .....	1,000 00	1,000 00	
Camden & Rockland Water Company.....	3,400 00	3,400 00	
Masonic Temple Association, Belfast .....	1,905 00	1,905 00	
Odd Fellows Building Association, Belfast .....	500 00	500 00	
Real Estate Company, Belfast .....	1,550 00	1,550 00	
Swan & Sibley Company, Belfast .....	4,000 00	4,000 00	
The Heath-Quimby Company, Minneapolis .....	2,850 00	2,850 00	
United Shoe Machinery Company .....	350 00	350 00	
United States Mining Company, Boston.....	1,000 00	1,000 00	
United States Steel Corporation .....	1,265 00	1,265 00	19,720 00
<i>Loans on National Bank Stock.</i>			
City National Bank, Belfast.....	620 00	620 00	
National Bank of Fairfield .....	1,800 00	1,800 00	2,420 00
<i>Loans on Trust Company Stock.</i>			
Rockland Trust Company .....	1,648 23	1,648 23	
Waldo Trust Company, Belfast .....	1,250 00	1,250 00	2,898 23
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank .....	1,100 00	1,100 00	
Franklin Savings Bank, Boston .....	400 00	400 00	
Suffolk Savings Bank, Boston .....	500 00	500 00	2,000 00

## BELFAST SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Belfast Loan and Building Association .....	\$1,000 00	\$1,000 00	
Missouri Pacific Railroad .....	10,000 00	10,000 00	
Roman Catholic Bishop of Portland .....	2,500 00	2,500 00	13,500 00
Loan to town of Frankfort .....	3,000 00	3,000 00	
Loans on life insurance policy .....	1,475 00	1,475 00	
Loan on Belfast Loan and Building Association book	50 00	50 00	
Loans on mortgages of real estate .....	99,600 00	99,600 00	104,125 00
Real estate, investment .....	15,000 00	7,000 00	
Real estate, foreclosure .....	12,223 74	12,223 74	19,223 74
Cash on deposit .....	17,275 15	17,275 15	
Cash on hand .....	19,984 72	19,984 72	37,259 87
Unpaid accrued interest .....	16,961 94		1,436,955 37
Due depositors, earned dividend and accrued State tax .....	1,532,932 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	1,329,222 89		
	\$203,709 42		

## BETHEL SAVINGS BANK—BETHEL.

April 26, 1905.

S. B. TWITCHELL, President.

A. E. HERRICK, Treasurer.

## LIABILITIES.

Deposits .....	\$395,438 12
Reserve fund .....	16,196 37
Undivided profits.....	14,684 36
	\$426,318 85

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Auburn, 4s, 1911, Municipal.....	\$560 00	\$512 50	\$500 00	
Calais, 4s, 1926, Municipal Bldg..	5,000 00	5,375 00	5,000 00	
Town of Freeport, 4s, 1909-11, Funding ...	4,000 00	4,020 00	4,000 00	
Sanford, 3½s, 1911-12, Municipal..	3,000 00	2,985 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>12,500 00</b>			<b>\$12,500 00</b>
County of Atechison, Kan., 4s, opt. 1914, Ref.	4,000 00	4,040 00	4,000 00	
Athens, O., 5s, 1926, Gen. Funding	5,000 00	5,175 00	5,000 00	
Butler, O., 4s, 1916, Refunding ...	4,000 00	4,140 00	4,000 00	
Franklin, Kan., 6s, 1910, Refunding	5,000 00	5,450 00	5,000 00	
Franklin, Ky., 5s, 1923, Funding	3,000 00	3,435 00	3,000 00	
Franklin, O., 4s, 1910-11, Bridge..	3,000 00	3,090 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,325 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,425 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Ref.	4,000 00	4,060 00	4,000 00	
Wyandotte, Kan., 4½s, 1919, Fund.	3,000 00	3,285 00	3,000 00	
City of Cleveland, O., 4s, 1922, School ...	3,000 00	3,240 00	3,000 00	
Columbus, O., 4s, 1920-3, Dam....	5,000 00	5,550 00	5,000 00	
Dayton, O., 4s, 1920, Bd. of Ed ...	5,000 00	5,225 00	5,000 00	
Emporia, Kan., 4½s, opt. 1919, Ref.	6,000 00	6,090 00	6,000 00	
Hammond, Ind., 5s, 1914, School.	4,000 00	4,340 00	4,000 00	
Ishpeming, Mich., 4s, 1916, Sch. D.	3,000 00	3,030 00	3,000 00	
Kansas City, Mo., 3½s, 1919, School	5,000 00	5,000 00	5,000 00	
Kansas City, Kan., 6s, 1908-10, In- ternal Improvement .....	2,000 00	2,140 00	2,000 00	
Manistee, Mich., 4s, 1909, Water.	5,000 00	5,025 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,575 00	5,000 00	
Nebraska City, Neb., 6s, optional 1895, Paving .....	3,000 00	3,090 00	3,000 00	
Port Huron, Mich., 4s, 1922, Repav.	3,000 00	3,090 00	3,000 00	
Sault Ste Marie, Mich., 4½s, 1909, School .....	2,000 00	2,050 00	2,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref..	5,000 00	5,075 00	5,000 00	
South Omaha, Neb., 5s, 1923, Sch. D.	10,000 00	11,100 00	10,000 00	
Toledo, O., 4s, opt. 1919, Refunding	10,000 00	10,550 00	10,000 00	
Toledo, O., 4½s, 1912, Gen. St. Imp.	1,000 00	1,060 00	1,000 00	
Toledo, O., 4s, 1942, Park .....	1,500 00	1,657 50	1,500 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	1,000 00	1,000 00	1,000 00	
West Bay City, Mich., 5s, 1907, Electric Light.....	5,000 00	5,100 00	5,000 00	
Westport, Mo., 5s, 1916, Pub. Bldgs.	5,000 00	5,675 00	5,000 00	
Youngstown, O., 5s, 1910, School ...	3,000 00	3,165 00	3,000 00	
Xenia, O., 4s, 1921-2, School Dist.	4,000 00	4,000 00	4,000 00	
Township of Vincennes, Ind., 5s, 1906, Munic.	2,000 00	2,020 00	2,000 00	
<b>Total public funds out of Maine .....</b>	<b>139,500 00</b>			<b>139,500 00</b>
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912 .....	3,000 00	3,240 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	4,360 00	4,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	3,000 00	3,480 00	3,000 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>
Des Moines Street, Ia., 6s, 1914 .....	\$3,000 00	\$3,210 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1906-9.....	4,000 00	4,000 00	4,000 00	
Lowell, Lawrence & Haverhill, 5s, optional.....	6,000 00	6,300 00	5,400 00	
Newport & Fall River, 5s, 1918 .....	3,000 00	3,120 00	3,000 00	
Norton & Taunton Street, Mass., 5s, 1920 .....	2,000 00	1,800 00	2,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>30,000 00</b>			<b>\$29,400 00</b>
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, (Me. & N. H.)5s, 1913.....	5,000 00	5,000 00	5,000 00	
Hebron Water Company, 4s, 1922 .....	3,000 00	3,000 00	3,000 00	
<b>Total corporation bonds owned.....</b>	<b>13,000 00</b>			<b>13,000 00</b>
<i>National Bank Stock Owned.</i>				
Bethel National Bank, Bethel .....	3,500 00	3,500 00	3,500 00	
Canal National Bank, Portland .....	5,300 00	5,618 00	5,300 00	
Casco National Bank, Portland .....	9,200 00	9,476 00	9,200 00	
Chapman National Bank, Portland .....	1,000 00	1,080 00	1,000 00	
First National Bank, Portland.....	8,000 00	8,320 00	7,984 00	
Merchants' National Bank, Portland .....	450 00	630 00	450 00	
National Shoe & Leather Bank, Auburn ...	2,200 00	2,365 00	2,200 00	
Norway National Bank, Norway .....	1,700 00	2,040 00	1,700 00	
<b>Total national bank stock owned.....</b>	<b>31,350 00</b>			<b>31,334 00</b>
<i>Loans on Savings Bank Books.</i>				
Bethel Savings Bank .....		300 00	300 00	
Portland Savings Bank .....		35 00	35 00	335 00
Loan on Worumbo Manufacturing Co. stock, Lisbon Falls .....		800 00	800 00	
Loan on life insurance policy.....		750 00	750 00	
Loans on mortgages of real estate .....		170,575 88	170,575 88	172,125 88
Real estate, investment .....		5,000 00	5,000 00	
Real estate, foreclosure.....		2,859 12	2,859 12	
Safe and furniture.....		1,240 50	1,240 50	9,099 62
Expense account.....		-	1,640 77	1,640 77
Cash on deposit.....		10,969 41	10,969 41	
Cash on hand .....		3,414 17	3,414 17	14,383 58
<b>Unpaid accrued interest.....</b>		<b>4,600 00</b>		<b>\$426,318 85</b>
<b>Due depositors, earned dividend and accrued State tax.....</b>		<b>441,808 08</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</b>		<b>401,923 12</b>		
		<b>\$39,884 96</b>		



## BIDDEFORD SAVINGS BANK—BIDDEFORD.

March 28, 1905.

CARLOS HEARD, President.

LYTTON E. STAPLES, Treasurer.

HAROLD J. STAPLES, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$1,162,162 93
Reserve fund .....	9,896 87
Undivided profits .....	32,403 86
	\$1,204,463 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>
City of Biddeford, 4s, 1907, Sewer .....	\$500 00	\$505 00	\$500 00	
Westbrook, 4s, 1907, Sewer .....	1,000 00	1,010 00	1,000 00	
Total public funds of Maine .....	1,500 00			\$1,500 00
City of Danville, Ill., 4½s, 1907, Sewer ...	2,000 00	2,030 00	2,000 00	
Duluth, Minn., 4½s, 1921, Incl. S.D.	10,000 00	11,050 00	10,000 00	
Evansville, Ind., 5s, 1912, Fund.	6,000 00	6,510 00	6,060 00	
Ishpeming, Mich., 5s, 1910, Sewer	3,000 00	3,250 00	3,000 00	
Kansas City, Mo., 5s, 1905, S. D.	2,000 00	2,000 00	2,000 00	
Port Huron, Mich., 5s, 1911, Street	1,000 00	1,065 00	1,000 00	
Sioux City, Ia., 4½s, 1918, Funding	5,000 00	5,250 00	5,000 00	
Superior, Wis., 4s, 1924, Refunding	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine .....	36,000 00			36,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 .....	10,000 00	9,500 00	9,500 00	
Bridgton & Saco River, 4s, 1928 .....	9,500 00	9,500 00	9,470 00	
Phillips & Rangeley, 5s, 1910 .....	5,000 00	4,500 00	5,000 00	
Portland & Ogdensburg, 5s, 1908 .....	20,000 00	20,700 00	20,000 00	
Somerset, 5s, 1917 .....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine .....	49,500 00			48,970 00
Baltimore & Ohio, S. W. Div., 3½s, 1925 .....	5,000 00	4,625 00	4,400 00	
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, 1906 .....	5,000 00	5,200 00	5,000 00	
Bristol County Street, Mass., 5s, 1921 .....	10,000 00	10,000 00	10,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920 ..	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950 ..	10,000 00	11,050 00	10,000 00	
Burlington & Missouri River, 1st Mort. 6s, 1918	6,000 00	6,720 00	5,800 00	
Burlington Railway & Light Company, Ia., 5s, optional 1902 .....	5,000 00	5,075 00	4,950 00	
Canton-Massillon Street, O., 5s, 1920 .....	10,000 00	10,200 00	10,000 00	
Central Branch, 4s, 1919 .....	10,000 00	9,600 00	9,050 00	
Central Vermont, 4s, 1920 .....	5,500 00	4,565 00	4,830 00	
Chicago & North Michigan, 5s, 1931 .....	1,000 00	1,080 00	900 00	
Chicago & West Michigan, 5s, 1921 .....	5,000 00	5,400 00	4,650 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	5,000 00	5,300 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,900 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00	4,900 00	4,750 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	15,000 00	16,350 00	15,000 00	
Cleveland Electric, O., 5s, 1913 .....	5,000 00	5,100 00	5,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928 ..	10,000 00	10,000 00	10,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906 .....	12,000 00	12,120 00	12,000 00	
Detroit & Toledo Shore Line, 4s, 1953 .....	12,000 00	10,920 00	10,920 00	
Duluth Street, Minn., 5s, 1930 .....	30,000 00	30,600 00	30,000 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917	2,500 00	2,550 00	2,500 00	
Grafton & Upton, 4s, 1912 .....	14,000 00	13,440 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s, 1922 .....	10,000 00	10,100 00	10,000 00	
Lima Railroad, O., 1st Mort. 5s, 1907-12 .....	15,000 00	15,000 00	15,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919 .....	15,000 00	16,200 00	14,250 00	

## BIDDEFORD SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Montville Street, Conn., 5s, 1920.....	\$10,000 00	\$10,800 00	\$10,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	10,000 00	10,300 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	10,000 00	9,900 00	
Providence & Fall River Street, 5s, 1921....	10,000 00	10,500 00	10,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,850 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	10,000 00	10,000 00	9,900 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,700 00	9,200 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,240 00	1,000 00	
Sioux City Traction Company, Ia., 5s, 1919....	10,000 00	10,250 00	10,000 00	
Southern Indiana, 4s, 1931.....	10,000 00	9,400 00	9,300 00	
Toledo & Ohio Central, St. Mary's Div. 4s, 1951	10,000 00	9,600 00	9,300 00	
Toledo Railway & Terminal, 4½s, 1954.....	10,000 00	10,450 00	10,000 00	
Western Maryland, 4s, 1952.....	10,000 00	9,300 00	9,275 00	
Wheeling & Lake Erie, 4s, 1949.....	16,000 00	9,500 00	9,200 00	
Zanesville Electric, O., 4s, optional 1904....	10,600 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	379,000 00			\$369,565 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 4s, 1924....	20,000 00	20,000 00	19,500 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.....	42,000 00			41,500 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	35 20	-	
Duluth-Superior Traction Co., preferred....	8,000 00	6,000 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	1,100 00	1,000 00	
Cabot Manufacturing Co., Brunswick.....	20,000 00	12,200 00	12,182 00	
Edwards Manufacturing Co., Augusta.....	10,000 00	14,250 00	10,000 00	
Franklin Company, Lewiston.....	5,000 00	5,000 00	5,000 00	
Pepperell Manufacturing Co., Biddeford....	32,900 00	83,237 00	32,900 00	
Saco & Pettee Machine Shops, Biddeford..	10,000 00	11,000 00	10,000 00	
York Manufacturing Company, Saco.....	3,000 00	3,570 00	3,000 00	
Total corporation stock of Maine.....	81,900 00			74,082 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>				
Biddeford National Bank, Biddeford.....	20,700 00	22,770 00	20,700 00	
Bucksport National Bank, Bucksport.....	850 00	935 00	850 00	
Canal National Bank, Portland.....	2,900 00	3,074 00	2,900 00	
Casco National Bank, Portland.....	400 00	412 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	3,000 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....	1,300 00	1,397 50	1,300 00	
National Traders Bank, Portland.....	600 00	630 00	600 00	
Newcastle National Bank, Newcastle.....	3,000 00	3,090 00	3,000 00	
Northern National Bank, Hallowell.....	2,000 00	2,169 00	2,000 00	
South Berwick National Bank, So. Berwick	250 00	275 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.....	45,000 00			45,000 00

## BIDDEFORD SAVINGS BANK—Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Merchants National Bank, Portland, Ore..	\$2,500 00	\$2,500 00	\$2,500 00	
Minneapolis National Bank, Kansas .....	1,000 00	1,200 00	1,000 00	
Total national bank stock out of Maine ...	3,500 00			\$3,500 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company, Westbrook ...	1,000 00	1,000 00	1,000 00	1,000 00
<i>Loans on Corporation Stock.</i>				
Camden & Rockland Water Company.....		6,000 00	6,000 00	
East Duluth Company, Minn.....		4,000 00	4,000 00	
Oakdale Improvement Company, Minn.....		10,000 00	10,000 00	
Pepperell Manufacturing Company, Biddeford.....		16,365 00	16,365 00	
Saratoga Victory Manufacturing Company, N. Y.....		461 19	461 19	
York Manufacturing Company, Saco.....		5,137 04	5,137 04	41,963 23
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		1,000 00	1,000 00	
Biddeford National Bank, Biddeford.....		5,200 00	5,200 00	
First National Bank, Biddeford.....		100 00	100 00	6,300 00
<i>Loans to Corporations.</i>				
Ames State Bank, Kansas .....		2,000 00	3,070 28	
Bank of Glen Elder, Kansas.....		500 00	500 00	3,570 28
Loan on Union Pacific Railroad bond.....		700 00	700 00	
Loan on York Light & Heat Co. bond, Biddeford....		400 00	400 00	
Loan on Bank of Glen Elder stock, Kan. (endorsed).		9,000 00	9,000 00	
Loan on names .....		2,510 23	2,510 23	
Loans on Biddeford Savings Bank books .....		1,766 50	1,766 50	
Loans on mortgages of real estate .....		370,532 40	370,532 40	384,909 13
Real estate, investment .....		56,000 00	56,000 00	
Real estate, foreclosure.....		16,500 00	16,500 00	72,500 00
Premium account .....		-	9,237 50	9,237 50
Cash on deposit .....		44,890 05	44,890 05	
Cash on hand .....		1,976 47	1,976 47	46,866 52
Unpaid accrued interest.....		17,000 00		1,204,463 66
Due depositors, earned dividend and accrued State tax .....		1,283,298 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$99,725 26		

## BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

July 12, 1905.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

## LIABILITIES.

Deposits .....	\$305,425 68
Reserve fund .....	17,636 21
Undivided profits.....	8,547 22
	\$331,609 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>
City of Portland, 6s, 1907, R. R. Aid.....	\$1,000 00	\$1,050 00	\$1,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	5,800 00	5,858 00	5,800 00	
Total public funds of Maine .....	6,800 00			\$6,800 00
County of Wyandotte, Kan., 4½s, 1932, Bridge	5,000 00	5,525 00	5,000 00	
City of Defiance, O., 6s, 1911, Refunding.	2,000 00	2,230 00	2,000 00	
Port Huron, Mich., 5s, 1906, Ref.	3,000 00	3,030 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	5,000 00	5,325 00	5,000 00	
Total public funds out of Maine.....	15,000 00			15,000 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	2,180 00	2,000 00	
Lime Rock, 4s, 1929 .....	3,000 00	3,000 00	3,000 00	
Phillips & Rangeley, 5s, 1910.....	2,000 00	1,800 00	2,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	10,000 00	11,800 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, 1995 .....	1,500 00	1,560 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.	500 00	425 00	500 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	8,050 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,210 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 .....	4,000 00	4,200 00	4,000 00	
Brockton & East Bridgewater Street, Mass., 5s, 1918 .....	4,000 00	4,240 00	4,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	8,000 00	8,160 00	8,000 00	
Central Branch, 4s, 1919 .....	4,000 00	3,900 00	3,700 00	
Chatham Railroad, 6s, 1907 .....	1,000 00	1,020 00	1,000 00	
Chicago & Cincinnati, 5s, optional 1912 .....	10,000 00	10,800 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	6,000 00	6,540 00	6,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,800 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,850 00	5,000 00	
Detroit Railway, Mich., 5s, 1924 .....	5,000 00	5,475 00	5,000 00	
Grafton & Upton, 4s, 1912 .....	12,000 00	11,520 00	11,725 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907 .....	8,000 00	8,080 00	8,000 00	
Hereford, 4s, 1930.....	5,000 00	5,050 00	5,000 00	
Manhattan Railway, N. Y., 4s, 1990 .....	4,000 00	4,180 00	4,000 00	
Norfolk Western Street, Mass., 5s, opt. 1904	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	2,000 00	2,000 00	
Rutland, 4½s, 1941 .....	5,000 00	5,425 00	5,000 00	
St. Louis Railroad, Mo., 5s, optional 1900....	2,000 00	2,030 00	2,000 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,775 00	4,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,210 00	3,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	4,000 00	4,200 00	4,000 00	
Utica & Mohawk Valley, 4½s, 1941 .....	3,000 00	3,015 00	2,985 00	
Williamsport & North Branch, 4½s, 1931 .....	5,000 00	5,075 00	5,000 00	
Total railroad bonds out of Maine.....	142,000 00			140,535 00

## BOOTHBAY 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>
Belfast Water Company, 5s, 1907.....	\$2,000 00	\$2,000 00	\$2,000 00	
Ellsworth Water Company, 5s, 1909.....	2,000 00	2,020 00	2,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.	4,000 00	4,040 00	4,000 00	
Lewiston & Auburn Elec. Light Co., 6s, 1909	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Com- pany, 5s, optional 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	11,000 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	3,000 00	3,000 00	3,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>36,000 00</b>			<b>\$36,000 00</b>
Athol Water Company, Mass., 5s, 1912.....	1,000 00	1,020 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>				
City National Bank, Belfast.....	900 00	1,035 00	900 00	
First National Bank, Bath .....	2,000 00	2,300 00	2,000 00	
<b>Total national bank stock of Maine.....</b>	<b>2,900 00</b>			<b>2,900 00</b>
South End National Bank, Boston, Mass ..	2,000 00	1,900 00	2,000 00	2,000 00
Loan on First National Bank, Wiscasset, stock .....		250 00	250 00	
Loan to Boothbay Marine Railway Company.....		900 00	900 00	
Loans on mortgages of real estate .....		78,673 41	78,673 41	79,823 41
Real estate foreclosure,.....		1,914 97	1,914 97	
Safes.....		450 00	450 00	2,364 97
Cash on deposit.....		6,166 96	6,166 96	
Cash on hand .....		2,773 77	2,773 77	8,940 73
				<b>\$331,609 11</b>
Unpaid accrued interest.....		3,300 93		
		346,293 04		
Due depositors, earned dividend and accrued State tax.....		308,603 86		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax....</b>		<b>\$37,639 18</b>		

## BREWER SAVINGS BANK—BREWER.

July 27, 1965

SAMUEL H. WOODBURY, President.

HOWARD N. FLOYD, Treasurer.

## LIABILITIES.

Deposits.....	\$266,004 63
Reserve fund.....	10,399 85
Undivided profits.....	3,665 91
	<hr/> \$280,070 39

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid	\$10,000 00	\$10,650 00	\$10,000 00	
Penobscot, 3½s, 1925, Ct. House..	6,000 00	6,000 00	6,000 00	
Washington, 4s, opt. 1923, R.R. Aid	5,000 00	5,250 00	5,000 00	
City of Belfast, 4s, opt. 1905, Refunding	5,000 00	5,000 00	5,000 00	
Belfast, 4s, opt. 1918, Refunding	2,000 00	2,100 00	2,000 00	
Brewer, 4s, 1921, Refunding.....	8,000 00	8,360 00	8,000 00	
Old Town, 4s, 1908, Refunding.....	1,000 00	1,005 00	1,000 00	
Westbrook, 4s, 1911, Refunding..	5,000 00	5,125 00	5,000 00	
Town of Houlton, 4s, 1917, Funding.....	2,000 00	2,070 00	2,000 00	
Pittsfield, 4s, 1915, Water.....	1,500 00	1,515 00	1,500 00	
<b>Total public funds of Maine .....</b>	<b>45,500 00</b>			<b>\$45,500 00</b>
County of Dallas, Ia., 4s, 1908, Court House	5,000 00	5,025 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,120 00	3,000 00	
Putnam, O., 6s, 1905-6, Ditch and				
Road .....	1,000 00	1,010 00	1,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	2,000 00	2,240 00	2,000 00	
City of Canton, O., 5s, 1909, Refunding...	4,000 00	4,180 00	4,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	3,000 00	3,225 00	3,000 00	
Cleveland, O., 4s, 1922, Sewer....	2,000 00	2,160 00	2,000 00	
East Liverpool, O., 5s, optional				
1914, Funding.....	4,000 00	4,380 00	4,000 00	
Hammond, Ind., 6s, 1916, School.	2,000 00	2,380 00	2,000 00	
Huntington, Ind., 6s, 1906, Water	2,000 00	2,040 00	2,000 00	
La Crosse, Wis., 4s, opt. 1914, Sewer	2,000 00	2,040 00	2,000 00	
Marinette, Wis., 5s, 1906-12, School	3,000 00	3,135 00	3,000 00	
Marinette, Wis., 5s, 1911-12, Sewer	1,000 00	1,070 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,070 00	1,000 00	
Omaha, Neb., 4s, 1918, Funding..	2,000 00	2,080 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. Dist..	2,000 00	2,080 00	2,000 00	
Omaha, Neb., 5s, 1912, Park.....	1,000 00	1,085 00	1,000 00	
Port Huron, Mich., 4s, 1910, Public				
Building.....	3,000 00	3,030 00	3,000 00	
Toledo, O., 4½s, 1912, Refunding..	5,000 00	5,300 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1939, Fund.	3,000 00	2,925 00	3,000 00	
East Providence, R. I., 4s, 1922,				
Funding.....	2,000 00	2,090 00	2,000 00	
<b>Total public funds out of Maine .....</b>	<b>53,000 00</b>			<b>53,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,950 00	5,000 00	
Bangor & Aroostook, Piscataquis Division,				
5s, 1943.....	10,000 00	11,800 00	10,000 00	
Bangor & Aroostook, 4s, 1951.....	3,000 00	2,850 00	2,820 00	
Maine Central, 4½s, 1912.....	2,000 00	2,100 00	2,000 00	
Somerset 4s, 1950.....	2,000 00	2,000 00	1,990 00	
<b>Total railroad bonds of Maine.....</b>	<b>22,000 00</b>			<b>21,810 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934	3,000 00	3,450 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.	5,000 00	5,525 00	4,940 00	
Cincinnati & Indiana Western, 5s, opt. 1912	3,000 00	3,270 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	2,050 00	2,000 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>
Cleveland, Lorain & Wheeling, 5s, 1933....	\$3,000 00	\$3,510 00	\$3,000 00	
Duluth Street, Minn., 5s, 1930.....	4,000 00	4,160 00	4,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	2,000 00	2,020 00	1,970 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	3,000 00	3,000 00	3,000 00	
Manhattan Railway, New York, 4s, 1900....	3,090 00	3,135 00	3,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,210 00	3,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	4,000 00	3,840 00	3,840 00	
Trention Passenger, N. J., 6s, 1931.....	6,000 00	7,230 00	6,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>49,000 00</b>			<b>\$48,750 00</b>
<i>Corporation Bonds Owned.</i>				
Eastern Manufacturing Co., Bangor, 5s, 1911	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...	2,000 00	2,000 00	2,000 00	
Rockland-Rockport Lime Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>17,000 00</b>			<b>17,000 00</b>
Swift Refrigerator Transportation Com- pany, Chicago, 4½s, 1911.....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	3,000 00	4,500 00	3,000 00	3,000 00
Duluth-Superior Traction Co., preferred ..	1,200 00	900 00	900 00	
Duluth-Superior Traction Co., common....	300 00	75 00	-	
Syracuse Rapid Transit, N. Y., common ...	3,500 00	875 00	-	
<b>Total railroad stock out of Maine.....</b>	<b>5,000 00</b>			<b>900 00</b>
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	3,600 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	700 00	1,050 00	700 00	
Kenduskeag National Bank, Bangor.....	1,500 00	1,725 00	1,500 00	
<b>Total national bank stock owned.....</b>	<b>2,200 00</b>			<b>2,200 00</b>
Loans on Smith Planing Mill, Brewer, stock.....		800 00	800 00	
Loans to city of Brewer.....		6,780 00	6,780 00	
Loans on mortgages of real estate.....		63,057 00	63,057 00	70,637 00
Real estate investment.....		2,892 14	2,892 14	
Real estate foreclosure.....		2,486 00	2,486 00	5,378 14
Premium account.....			3,825 32	
Expense account.....			227 77	4,053 09
Cash on deposit.....		307 19	307 19	
Cash on hand.....		534 97	534 97	842 16
<b>Unpaid accrued interest.....</b>		<b>3,411 87</b>		
<b>Due depositors, earned dividend and accrued State tax.....</b>		<b>293,474 17</b>		
		<b>268,579 63</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</b>		<b>\$24,894 54</b>		<b>\$280,070 39</b>

## BRIDGTON SAVINGS BANK—BRIDGTON.

August 30, 1905.

AUGUSTUS H. WALKER, President.

MELLEN PLUMMER, Treasurer.

## LIABILITIES.

Deposits .....	\$725,734 35
Reserve fund .....	33,100 00
Undivided profits.....	11,801 19
	\$770,635 54

## 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	\$5,275 00	\$5,000 00	
City of Lewiston, 3½s, 1925, Refunding..	6,000 00	6,000 00	6,000 00	
Old Town, 3½s, 1921, Refunding..	9,000 00	8,855 00	9,000 00	
Town of Bridgton, orders .....	2,888 19	2,888 19	2,888 19	
Damariscotta, 3½s, 1920-2, Refund.	3,000 00	2,955 00	3,000 00	
Houlton, 4s, 1917, Funding .....	5,000 00	5,175 00	5,000 00	
Dover-Foxcroft Water District, 3½s, 1933 ..	2,000 00	1,960 00	2,000 00	
<b>Total public funds of Maine .....</b>	<b>32,888 19</b>			<b>\$32,888 19</b>
County of Belmont, O., 5s, 1912, Road.....	5,000 00	5,425 00	5,000 00	
Hennepin, Minn., 4½s, 1924, Court				
House and City Hall .....	2,000 00	2,310 00	2,000 00	
Lawrence, Ind., 5s, 1904-5, Road..	4,500 00	4,500 00	4,500 00	
Lyon, Kan., 4½s, 1919, Refunding.	10,000 00	10,650 00	10,000 00	
Prince George, Md., 5s, 1922, C.H.	3,000 00	3,465 00	3,000 00	
Wyandotte, Kan., 4½s, 1933, Bdg.	2,000 00	2,310 00	2,000 00	
City of Canton, O., 4s, 1905-10, Paving ..	900 00	964 50	900 00	
Massillon, O., 4s, 1919-20, Sch. Dist.	6,000 00	6,050 00	6,000 00	
Moline, Ill., 5s, 1910, School Dist.	3,000 00	3,165 00	3,000 00	
Owensboro, Ky., 4s, 1930, Street.	5,000 00	5,100 00	5,000 00	
Port Huron, Mich., 4s, 1932, Canal	5,000 00	5,200 00	5,000 00	
Toledo, O., 3½s, 1930, Refunding..	5,000 00	5,000 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1942, Fund.	5,000 00	4,875 00	4,850 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,425 00	5,000 00	
<b>Total public funds out of Maine.....</b>	<b>61,400 00</b>			<b>61,250 00</b>
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1905-24.....	3,000 00	2,850 00	3,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Bridgton & Saco River, 1st Mort. 4s, 1928..	21,000 00	21,420 00	21,000 00	
Biddeford & Saco, 4s, optional 1920 .....	5,000 00	5,000 00	5,000 00	
Georges Valley, 1st Mortgage, 6s, 1919 .....	2,500 00	1,875 00	2,500 00	
Maine Central, 7s, 1912 .....	2,000 00	2,400 00	2,000 00	
Mousam River, 6s, optional 1902 .....	500 00	500 00	500 00	
Penobscot Shore Line, 1st Mortgage, 4s, 1920	1,000 00	1,040 00	1,000 00	
Portland Railroad, 3½s, optional 1931 .....	6,000 00	5,940 00	6,000 00	
Portland & Rumford Falls, 4s, 1926 .....	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924 .....	5,000 00	4,875 00	4,912 50	
Rockland, Thomaston & Camden, 4s, 1921 ..	6,000 00	6,000 00	6,000 00	
Rumford Falls & Rangeley Lakes, 4½s, 1941.	10,000 00	11,800 00	10,000 00	
Somerset 5s, 1917 .....	6,000 00	6,360 00	6,000 00	
Somerset 4s, 1950 .....	1,000 00	1,000 00	1,000 00	
Washington County, 3½s, optional 1924 .....	10,000 00	9,450 00	9,500 00	
<b>Total railroad bonds of Maine.....</b>	<b>94,000 00</b>			<b>93,162 50</b>
Ashland Coal & Iron Railway, 4s, 1925.....	3,000 00	2,850 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, Pittsburg Junction and				
Middle Division, 3½s, 1925 .....	5,000 00	4,650 00	4,425 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	4,000 00	4,320 00	4,000 00	
Blue Hill Street, Mass., 5s, 1923 .....	4,000 00	4,000 00	4,000 00	
Boston & Worcester St., Mass., 4½s, 1923 ..	5,000 00	5,100 00	5,000 00	
Braintree & Weymouth St., Mass., 5s, 1917..	3,000 00	3,210 00	3,000 00	



## BRIDGTON 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>
Brockton, Bridgewater & Taunton, Mass., 5s, 1917.....	\$5,000 00	\$5,250 00	\$5,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920..	5,000 00	5,000 00	5,000 00	
Brockton Street, Mass., 1st Mort., 5s, 1924..	1,000 00	1,065 00	1,000 00	
Brooklyn Union Elevated, N. Y., 4.5s, 1950..	5,000 00	5,450 00	5,000 00	
Burlington Railway & Light Company, Ia., 1st Mortgage, 5s, optional 1902.....	5,000 00	5,000 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5 050 00	5,000 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,820 00	2,820 00	
Central Pacific, 4s, 1948.....	8,000 00	8,040 00	7,890 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	3,000 00	3,180 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	4,600 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,450 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1930.....	5,000 00	5,025 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1931.....	5,000 00	5,025 00	5,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, op. 1906	3,000 00	3,000 00	3,000 00	
Detroit & Mackinac, 4s, 1935.....	1,000 00	950 00	1,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Grafton & Upton, 4s, 1912.....	3,000 00	2,880 00	2,895 00	
Grand Avenue Cable, Kansas City, 1st Mortgage 5s, 1908.....	5,000 00	5,025 00	4,800 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Kanawha & Michigan, 4s, 1930.....	5,000 00	4,925 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,525 00	5,000 00	
Lexington & Boston Street, 4½s, 1920.....	5,000 00	5,075 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,625 00	5,000 00	
Lowell, Lawrence & Haverhill Street Mass., 5s, optional.....	6,000 00	6,300 00	5,400 00	
Lynn & Boston Mass., 1st Mort. 5s, 1924.....	5,000 00	5,500 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	5,000 00	5,500 00	5,000 00	
Minnesota Transfer, 5s, 1916.....	2,000 00	2,100 00	2,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	
New York & Rockaway Beach, 5s, 1927.....	3,000 00	3,330 00	3,000 00	
New York & Stamford, 1st Mort. 5s, 1931.....	3,000 00	3,530 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1937.....	5,000 00	5,300 00	4,225 00	
Omaha Street, Neb., 5s, 1914.....	3,000 00	3,090 00	3,000 00	
Pere Marquette of Indiana, 4s, 1943.....	3,000 00	2,880 00	2,850 00	
Pontiac, Oxford & Northern, 6s, 1916.....	3,000 00	3,000 00	3,000 00	
Providence & Fall River, 5s, 1921.....	5,000 00	5,100 00	5,000 00	
Providence & Taunton St., 1st Mort. 5s, 1918	5,000 00	5,375 00	5,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,425 00	5,000 00	
St. Louis Railroad, Mo., 1st Mort. 5s, opt. 1900	5,000 00	5,075 00	5,000 00	
Scranton Passenger, Pa., 1st Mort. 6s, 1920.....	6,000 00	6,630 00	6,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,775 00	4,600 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,250 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,750 00	4,750 00	
United Traction & Electric, Providence, R. I., 1st Mort. 5s, 1933.....	3,000 00	3,315 00	2,985 00	
Utica & Mohawk Valley, 4½s, 1941.....	10,000 00	10,200 00	10,000 00	
West Chicago Street Railroad Tunnel Com- pany, Ill., 1st Mortgage, 5s, 1909.....	5,000 00	3,500 00	5,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,075 00	5,000 00	
Total railroad bonds out of Maine.....	243,000 00			\$238,615 00
<i>Corporation Bonds owned.</i>				
Bar Harbor Water Co., 1st Mort. 5s, 1909....	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Belfast Water Company, 1st Mort. 6s, 1907..	3,000 00	3,000 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	3,030 00	3,000 00	
Frontier Water Company, Fort Fairfield, 1st Mortgage 5s, 1909.....	3,000 00	3,030 00	3,000 00	
Lewiston Gas Light Company, 4s, 1924.....	5,000 00	5,000 00	5,000 00	

## BRIDGTON 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>
Oxford Paper Company, 5s, 1921 .....	\$3,000 00	\$3,000 00	\$3,000 00	
Portland Water Company, 4s, 1927 .....	4,000 00	4,120 00	4,000 00	
Rockland-Rockport Lime Company, 5s, 1920 .....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1918 .....	1,000 00	1,100 00	1,000 00	
Rumford Falls Light & Water Co., 6s, 1908 ..	500 00	500 00	500 00	
Skowhegan Water Co., 1st Mort., 5s, 1917 ..	2,000 00	2,000 00	2,000 00	
Standish Water & Construction Co., 4s, 1928 ..	5,000 00	5,150 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 .....	53,500 00			\$53,500 00
Eau Claire Light & Power Co., Wis. 4s, 1917 ..	2,500 00	2,500 00	1,500 00	1,500 00
<i>Railroad Stock Owned.</i>				
Portland & Oglensburg .....	7,300 00	3,796 00	3,342 50	3,342 50
Union Pacific, preferred .....	2,000 00	1,920 00	2,250 00	
Union Pacific, common .....	3,000 00	4,020 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	4,290 00	3,900 00	
Canal National Bank, Portland .....	2,600 00	2,756 00	2,600 00	
First National Bank, Bath .....	2,500 00	2,875 00	2,500 00	
First National Bank, Portland .....	4,700 00	4,888 00	4,700 00	
Merchants' National Bank, Portland .....	2,100 00	2,940 00	2,100 00	
North National Bank, Rockland .....	500 00	650 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	10,000 00	4,000 00	4,000 00
<i>Loans on Corporation Bonds.</i>				
Athol Water Company, Mass. ....		1,500 00	1,500 00	
Bridgton Water & Electric Company .....		5,800 00	5,800 00	
People's Gas Light & Coke Co., Buffalo, N. Y. ....		2,400 00	2,400 00	
Rensselear Water Company, N. Y. ....		3,000 00	3,000 00	12,700 00
<i>Loans on Railroad Stock.</i>				
Bridgton & Saco River .....		5,699 94	5,699 94	
Pennsylvania .....		4,000 00	4,000 00	9,699 94
<i>Loans on Corporation Stock.</i>				
Athol Water Company, Mass. ....		3,000 00	3,000 00	
Bridgton Furniture Company .....		200 00	200 00	
Camden & Rockland Water Company .....		5,000 00	5,000 00	
Roes & Frisbie Company, Bridgton .....		1,013 00	1,013 00	
Wales & Hamblen Company, Bridgton .....		3,500 00	3,500 00	12,713 00
<i>Loans to Corporations.</i>				
Bridgton Machine & Lumber Company .....		2,600 00	2,600 00	
Forest Mills Company, Bridgton .....		7,000 00	7,000 00	
Methodist Episcopal Church of Bridgton .....		92 25	92 25	
Oriental Lodge, F. & A. M., Trustees of Charity Fund ..		1,650 00	1,650 00	11,342 25
<i>Loans to Municipalities.</i>				
Town of Bridgton .....		4,600 00	4,600 00	
Brownfield .....		500 00	500 00	
Casco .....		66 80	66 80	
Kennebunk .....		5,500 00	5,500 00	10,666 80
Loan on United States bond .....		100 00	100 00	
Loan on Puget Sound Electric Railway, Wash., bond ..		500 00	500 00	
Loan on Chapman National Bank, Portland, stock ..		1,000 00	1,000 00	
Loans on Bridgton Savings Bank books .....		906 00	906 00	
Loans on life insurance policies .....		1,131 00	1,131 00	
Loans on names .....		1,982 18	1,982 18	
Loans on mortgages of real estate .....		160,255 10	160,255 10	165,874 28

## BRIDGTON SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate investment .....	\$585 00	\$585 00	
Real estate foreclosure .....	3,119 61	3,119 61	
Safe and furniture .....	700 00	700 00	\$4,404 61
Premium account .....		8,000 00	
Expense account .....		341 49	8,341 49
Cash on deposit .....	26,451 45	26,451 45	
Cash on hand .....	1,633 53	1,633 53	28,084 98
Unpaid accrued interest .....	5,325 00		\$770,635 54
	798,073 55		
Due depositors, earned dividend and accrued State tax .....	730,934 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	\$87,139 20		

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

June 13, 1905.

WESTON THOMPSON, President.

THOS. H. RILEY, Treasurer.

## LIABILITIES.

Deposits .....	\$753,437 64
Reserve fund .....	40,011 55
Undivided profits .....	20,942 93
	\$814,292 1

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Brunswick, 4s, 1906-12, Town Hall	\$2,000 00	\$2,020 00	\$2,000 00	
Brunswick Village Corporation, 4s, 1921-22,				
Sewer .....	2,000 00	2,060 00	2,000 00	
Total public funds of Maine .....	4,000 00			\$4,000 00
County of Anne Arundel, Md., 5s, 1913,				
School Commissioners .....	5,000 00	5,425 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike ..	15,000 00	16,950 00	15,000 00	
Jefferson, Ind., 4s, 1919-20, Road ..	7,000 00	7,105 00	7,000 00	
Madison, Ky., 4s, 1939, Refunding ..	10,000 00	10,500 00	10,000 00	
Polk, Ia., 3½s, 1914, Court House ..	10,000 00	9,900 00	10,000 00	
St. Louis, Minn., 6s, 1907, Fund ..	1,000 00	1,045 00	1,000 00	
Sedgwick, Kan., 5½s, 1910, Refund ..	9,000 00	9,765 00	9,000 00	
Vigo, Ind., 5s, 1907-8, Court House ..	5,000 00	5,175 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	5,050 00	5,000 00	
Chicago, Ill., 4½s, 1907, San. Dist ..	5,000 00	5,100 00	5,000 00	
Cleveland, O., 4s, 1922, Bd. of Ed ..	5,000 00	5,400 00	5,000 00	
Elwood, Ind., 5s, 1923, Refund ..	8,000 00	9,160 00	8,000 00	
Evansville, Ind., 5s, 1912, Fund ..	5,000 00	5,425 00	5,000 00	
Hutchinson, Kan., 6s, 1909, Board				
of Education .....	5,000 00	5,300 00	5,000 00	
Indianapolis, Ind., 4s, 1922, Sch ..	10,000 00	10,800 00	10,000 00	
Lorain, O., 4s, 1917, Water .....	6,000 00	6,150 00	6,000 00	
Moline, Ill., 5s, 1912, School Dist ..	5,000 00	5,375 00	5,000 00	
Pawtucket, R. I., 4s, 1929, School ..	5,000 00	5,300 00	5,000 00	
Racine, Wis., 4s, 1916-17, Sewer ..	5,000 00	5,125 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	8,000 00	8,840 00	8,000 00	
Stillwater, Minn., 5s, 1906, Per-				
manent Improvement .....	1,000 00	1,010 00	1,000 00	
Toledo, O., 3½s, 1920, Park .....	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 5s, 1912, Refund ..	5,000 00	5,350 00	5,000 00	
Youngstown, O., 5s, 1910, Sch. Imp ..	6,000 00	6,330 00	6,000 00	
Town of Danbury, Conn., 4s, 1950-3, School,				
Funding .....	14,000 00	14,770 00	14,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, Sch.	5,000 00	5,250 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	8,680 00	8,000 00	
Total public funds out of Maine .....	180,800 00			179,425 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust, 5s, 1907-S ..	6,000 00	6,000 00	6,000 00	
Bangor & Aroostook, 4s, 1951 .....	6,000 00	5,700 00	5,760 00	
Knox & Lincoln, 5s, 1921 .....	5,000 00	5,450 00	5,000 00	
Lime Rock, 4s, 1929 .....	5,000 00	5,000 00	5,000 00	
Penobscot Shore Line, Registered 4s, 1920 ..	5,000 00	5,200 00	5,000 00	
Portland Railroad, 4½s, 1913 .....	5,000 00	5,250 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915 .....	12,000 00	12,720 00	12,000 00	
Portland & Rumford Falls, 4s, 1926 .....	10,000 00	10,500 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924 ...	5,000 00	4,875 00	4,912 50	
Total railroad bonds of Maine .....	59,000 00			58,672 50

## BRUNSWICK 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>
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	3,045 00	2,940 00	
Central Pacific, 4s, 1949 .....	15,000 00	15,225 00	14,737 50	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional 1929 .....	10,000 00	9,750 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort. 5s, 1937	3,000 00	3,570 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,000 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,800 00	10,000 00	
Cleveland Electric, O., 5s, 1913 .....	5,000 00	5,100 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	10,000 00	11,600 00	10,000 00	
Davenport & Rock Island, 1st Mort. 6s, 1910	2,000 00	2,110 00	2,000 00	
Des Moines Union, Ia., 1st Mort. 5s, 1917....	11,000 00	11,550 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,100 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	8,000 00	8,320 00	8,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917....	3,500 00	3,570 00	3,500 00	
Hartford & Springfield Street, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury St., Mass., 1st Mortgage 5s, 1912.....	12,000 00	12,120 00	12,000 00	
Hereford, 4s, 1930.....	10,000 00	10,100 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922 .....	5,000 00	5,200 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	15,075 00	14,475 00	
Lehigh & New York, 4s, 1945.....	10,000 00	10,000 00	9,925 00	
Lehigh Valley of New York, 4½s, 1940.....	15,000 00	16,650 00	15,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	5,000 00	5,100 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949 .....	10,000 00	9,750 00	9,725 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	5,000 00	5,150 00	5,000 00	
Passenger & Belt, Lexington, Ky., 1st Mortgage 6s, 1909 .....	5,000 00	5,175 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928.	10,000 00	11,000 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Port Reading Railway, 1st Mort. 5s, 1941 .....	5,000 00	5,500 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1936.....	10,000 00	12,250 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	13,000 00	11,765 00	12,675 00	
Saranac & Lake Placid, 1st Mort. Gold 5s, 1913	5,000 00	5,200 00	5,000 00	
Scioto Valley & New England, 4s, 1939.....	10,000 00	10,100 00	10,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,700 00	4,675 00	
Trenton Passenger, N. J., Gold 6s, 1931.....	11,000 00	13,255 00	11,000 00	
Wabash Pittsburg Terminal, 4s, 1951.....	6,000 00	5,730 00	5,542 50	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	10,000 00	9,000 00	10,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>292,500 00</b>			<b>\$289,540 00</b>
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	3,000 00	3,060 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	5,000 00	5,000 00	
Brunswick Manufacturing Co., 4½s, opt....	9,000 00	9,000 00	9,000 00	
Maine Water Company, 5s, 1931.....	4,000 00	4,000 00	4,000 00	
Portland Elevator Co., 4s, 1920-4.....	5,000 00	5,150 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,300 00	10,000 00	
Presque Isle Water Company, 5s, 1907.....	5,000 00	5,000 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	5,500 00	5,000 00	
Young Men's Christian Association of Portland, 4s, 1918.....	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>64,000 00</b>			<b>64,000 00</b>
Berlin Water Company, N. H., 5s, opt. 1902.	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg .....	22,100 00	11,492 00	9,945 00	9,945 00
Duluth-Superior Traction Company, pref.	2,000 00	1,500 00	1,500 00	
Duluth-Superior Traction Company, com..	500 00	125 00		
Hereford.....	5,000 00	5,000 00	4,850 00	
<b>Total railroad stock out of Maine .....</b>	<b>7,500 00</b>			<b>6,350 00</b>

## BRUNSWICK SAVINGS INSTITUTION—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 .....	\$3,500 00	\$3,500 00	\$3,500 00	\$3,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland .....	8,000 00	8,480 00	8,000 00	
Casco National Bank, Portland .....	8,700 00	8,961 00	8,700 00	
Cumberland National Bank, Portland.....	4,000 00	4,080 00	4,000 00	
First National Bank, Brunswick.....	950 00	2,375 00	950 00	
First National Bank, Portland.....	3,800 00	3,952 00	3,800 00	
First National Bank, Wiscasset.....	3,000 00	3,000 00	3,000 00	
Merchants National Bank, Portland .....	2,625 00	3,675 00	2,625 00	
National Shoe & Leather Bank, Auburn .....	3,300 00	3,547 50	3,300 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	3,240 00	2,700 00	
South Berwick National Bank, So. Berwick	2,500 00	2,750 00	2,500 00	
Union National Bank, Brunswick .....	2,800 00	3,920 00	2,800 00	
<b>Total national bank stock owned.....</b>	<b>50,175 00</b>			<b>50,175 00</b>
<i>Other Bank Stock Owned</i>				
Portland Trust Company, Portland.....	5,000 00	12,500 00	5,000 00	5,000 00
Loan on city of St. Paul, Minn., bond.....		1,000 00	1,000 00	
Loan on York Manufacturing Company stock, Saco.		981 95	981 95	
Loan to Brunswick Manufacturing Company .....		3,000 00	3,060 00	
Loans to Brunswick & Topsham Water District .....		3,700 00	3,700 00	
Loans to town of Brunswick .....		12,000 00	12,000 00	
Loans on names .....		400 00	400 00	
Loans on mortgages of real estate.....		103,373 52	103,373 52	124,455 47
Real estate investment.....		6,700 00	6,700 00	
Real estate foreclosure.....		2,300 00	2,300 00	9,000 00
Cash on deposit.....		4,637 40	4,637 40	
Cash on hand.....		591 75	591 75	5,229 15
<b>Unpaid accrued interest.....</b>		<b>11,645 20</b>		
<b>Due depositors, earned dividend and accrued State tax.....</b>		<b>870,216 32</b>		
		<b>761,031 31</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</b>		<b>\$109,185 01</b>		<b>\$814,292 12</b>

## BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

July 21, 1905.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

## LIABILITIES.

Deposits .....	\$332,657 49
Reserve fund .....	18,600 00
Undivided profits .....	6,830 99
	\$358,088 48

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Douglas, Kan., 6s, 1912, Refund..	\$4,000 00	\$4,480 00	\$4,000 00	
Fayette, Ky., 4½s, 1918-19, Refund.	3,000 00	3,165 00	3,000 00	
Franklin, Kan., 6s, 1910, Refund.	8,000 00	8,720 00	8,000 00	
Hancock, O., 5s, 1913, Bridge ....	2,000 00	2,170 00	2,000 00	
Lawrence, O., 5s, 1920, Pike .....	2,000 00	2,280 00	2,000 00	
Polk, Minn., 4½s, 1913, Ditch .....	5,000 00	5,250 00	5,000 00	
Sedgwick, Kan., 5½s, 1920, Refund.	7,000 00	8,470 00	7,000 00	
Washington, Kan., 5s, 1920, Ref.	3,000 00	3,330 00	3,000 00	
Wyandotte, Kan., 4½s, 1924-7, Bdg.	5,000 00	5,625 00	5,000 00	
City of Anderson, Ind., 5s, 1918, Water..	5,000 00	5,650 00	5,000 00	
Clinton, Ia., 5s, 1912-21, Funding.	7,000 00	7,805 00	7,000 00	
Columbus, O., 5s, 1908, Park .....	1,000 00	1,040 00	1,000 00	
East Liverpool, O., 4s, optional 1917, Refunding .....	4,000 00	4,100 00	4,000 00	
Escanaba, Mich., 4s, 1915, Paving	3,000 00	3,030 00	3,000 00	
Kokomo, Ind., 6s, 1908, Funding.	1,000 00	1,060 00	1,000 00	
Lima, O., 6s, 1907, Paving .....	3,000 00	3,135 00	3,000 00	
Lincoln, Neb., 5s, 1914, Refund ..	3,000 00	3,285 00	3,000 00	
Muncie, Ind., 5s, 1912, Funding..	1,000 00	1,075 00	1,000 00	
Newark, O., 5s, 1918, Refunding ..	3,000 00	3,375 00	3,000 00	
Newport, Ky., 5s, opt. 1911, Sewer	1,000 00	1,065 00	1,000 00	
Owensboro, Ky., 4s, opt. 1911, Wat.	5,000 00	5,625 00	5,000 00	
Piqua, O., 6s, 1913, School .....	1,000 00	1,145 00	1,000 00	
Pontiac, Mich., 5s, 1910, School..	4,000 00	4,200 00	4,000 00	
S. Omaha, Neb., 5s, opt. 1908, Fund.	6,000 00	6,150 00	6,000 00	
Toledo, O., 5s, 1911, General Imp.	2,000 00	2,160 00	2,000 00	
Toledo, O., 5½s, 1920, Park .....	2,000 00	2,000 00	2,000 00	
West Bay City, Mich., 5s, 1917, Electric Light .....	5,000 00	5,525 00	5,000 00	
Borough of Wallingford, Conn., 3½s, 1910, Ref.	5,000 00	4,925 00	5,000 00	
Total public funds owned .....	101,000 00			\$101,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947 .....	3,000 00	3,360 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	5,000 00	5,000 00	
Mousam River, 6s, 1912 .....	1,000 00	1,000 00	1,000 00	
Portland & Ogdensburg, 5s, 1908 .....	3,000 00	3,105 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
Bristol County Street, Mass., 5s, 1921 .....	3,000 00	3,000 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920 .....	3,000 00	3,060 00	3,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1903 .....	3,000 00	3,045 00	3,000 00	
Chippewa Valley, Wis., 6s, 1918 .....	3,000 00	3,090 00	3,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906 .....	3,000 00	3,000 00	3,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917 .....	1,500 00	1,530 00	1,500 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	3,000 00	3,180 00	3,000 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913 .....	8,000 00	8,000 00	8,000 00	
Lehigh & New York, 4s, 1945 .....	3,000 00	3,000 00	2,977 50	

## 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>
Lowell & Surburban Street, Mass., 5s, 1911.	\$3,000 00	\$3,180 00	\$3,000 00	
Lynn & Boston, Mass., 5s, 1924	4,060 00	4,400 00	4,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	3,000 00	3,060 00	3,000 00	
Milford, Holliston & Framingham, Mass., 5s, 1918.	3,000 00	3,060 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.	2,000 00	2,160 00	1,980 00	
Missouri, Kansas & Texas, 5s, 1914	2,000 00	2,110 00	2,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	2,000 00	2,060 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	2,200 00	2,000 00	
Pere Marquette of Indiana, 4s, 1913.	2,000 00	1,920 00	1,900 00	
St. Louis & San Francisco, 4s, 1951	3,000 00	2,880 00	2,925 00	
Scranton Passenger, Pa., 6s, 1920	1,000 00	1,105 00	1,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,125 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919.	3,000 00	3,210 00	3,000 00	
Taunton & Brockton Street, Mass., 5s, 1917	2,000 00	2,100 00	2,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	6,000 00	5,700 00	5,700 00	
Toledo, Peoria & Western, 4s, 1917	5,000 00	4,725 00	4,850 00	
Toledo, Walhonding Valley & Ohio, 4s, 1931	2,000 00	2,160 00	2,000 00	
Trenton Passenger, N. J., 6s, optional 1928.	5,000 00	5,975 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923.	3,000 00	3,090 00	3,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919.	1,000 00	1,180 00	1,000 00	
West Chicago St. R. Tunnel Co., Ill., 5s, 1909	3,000 00	2,100 00	3,000 00	
Western Maryland, 4s, 1952	5,000 00	4,450 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949.	5,000 00	4,700 00	4,700 00	
Zanesville Electric, O., 4s, optional 1904	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine	112,500 00			\$111,207 50
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Company, 4s, 1921	2,000 00	2,000 00	1,980 00	
Bath Water Supply Company, 5s, 1916.	3,500 00	3,500 00	3,500 00	
Berlin Mills Company, 5s, 1910-16	5,000 00	5,000 00	5,000 00	
Bildeford & Saco Water Company, 4s, 1924	1,000 00	1,000 00	975 00	
Standish Water & Construction Co., 5s, 1913	1,000 00	1,050 00	1,000 00	
York Light & Heat Co., Bildeford, 4s, 1920	1,500 00	1,500 00	1,460 00	
Total corporation bonds of Maine	14,000 00			13,915 60
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	4,028 00	3,800 00	
Casco National Bank, Portland	5,900 00	6,077 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	3,848 00	3,700 00	
Georges National Bank, Thomaston	1,200 00	1,200 00	1,200 00	
National Traders Bank, Portland	1,400 00	1,470 00	1,400 00	
Portland National Bank, Portland	2,000 00	3,300 00	2,000 00	
Total national bank stock owned	20,200 00			20,200 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland	500 00	625 00	500 00	500 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 .....	\$2,500 00	\$2,500 00	
Hollis.....	400 00	400 00	\$2,900 00
Loans to York County Mutual Fire Insurance Com- pany, Buxton.....	5,976 00	5,976 00	
Loans on personal property.....	17,383 54	17,383 54	
Loans on Buxton & Hollis Savings Bank books.....	590 00	590 00	
Loans on mortgages of real estate .....	49,156 34	49,156 34	73,105 88
Real estate foreclosure .....	4,985 48	4,985 48	
Furniture and safe .....	900 00	900 00	5,885 48
Expense account .....		217 90	217 90
Cash on deposit.....	2,953 95	2,953 95	
Cash on hand .....	1,497 77	1,497 77	4,451 72
Unpaid accrued interest.....	6,025 68		358,088 48
	378,610 76		
Due depositors, earned dividend and accrued State tax .....	337,137 59		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$41,473 17		

## CALAIS SAVINGS BANK—CALAIS.

August 2, 1905.

WILLIAM WOODS, President.

GEORGE A. LOWELL, Treasurer.

## LIABILITIES.

Deposits .....	\$410,861 60
Reserve fund .....	17,840 75
Undivided profits .....	24,667 94
	\$453,370 29

## 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, 4s, 1915, Court House	\$8,000 00	\$8,240 00	\$8,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	4,000 00	4,300 00	4,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	12,000 00	12,660 00	12,000 00	
Washington, 4s, opt. 1923, R.R. Aid	10,000 00	10,500 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,400 00	10,000 00	
Lewiston, 4s, 1923, Refunding....	4,000 00	4,260 00	4,000 00	
Total public funds of Maine.....	48,000 00			\$48,000 00
County of Chippewa, Mich., 4½s, 1919, Refund.	5,000 00	5,325 00	5,000 00	
Clermont, O., 5s, 1920, Defining Boundary.....	2,500 00	2,850 00	2,500 00	
Ramsey, Minn., 4½s, 1918, Court House and City Hall .....	3,000 00	3,360 00	3,000 00	
Somerset, Md., 4½s, 1923-32, School	5,000 00	5,575 00	5,000 00	
City of Clinton, Ia., 5s, opt. 1911-12, City Improvement .....	2,000 00	2,140 00	2,000 00	
Evansville, Ind., 5s, 1912, Fund..	3,000 00	3,255 00	3,000 00	
Lorain, O., 4s, 1917, Water.....	5,000 00	5,125 00	5,000 00	
New York, N. Y., Registered 3½s, 1953, Parks .....	10,000 00	-10,300 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Sewer and General .....	5,000 00	5,400 00	5,000 00	
Piqua, O., 6s, 1913, School .....	3,000 00	3,435 00	3,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,130 00	2,000 00	
Port Huron, Mich., 4s, 1912, Repav.	5,000 00	5,075 00	5,000 00	
St. Paul, Minn., 5s, 1915, Water..	7,000 00	7,945 00	7,000 00	
Town of Burrillville, R. I., 3½s, 1942, Ref.	5,000 00	4,875 00	4,925 00	
Township of Youngstown, O., 5s, 1914, Park	8,000 00	8,680 00	8,000 00	
Total public funds out of Maine .....	70,500 00			70,425 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	6,000 00	7,080 00	6,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	6,000 00	6,360 00	6,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	4,000 00	4,720 00	4,000 00	
Total railroad bonds of Maine.....	16,000 00			16,000 00
Akron, Bedford & Cleveland, O., 5s, 1915....	5,000 00	5,075 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio S. W. Div., 3½s, 1925 .....	5,000 00	4,600 00	4,430 00	
Boston & Worcester St., Mass., 4½s, 1923....	10,000 00	10,200 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931 .....	7,000 00	7,875 00	6,895 00	
Central Branch, 4s, 1919.....	3,000 00	2,940 00	2,850 00	
Chicago & Cincinnati, 5s, optional 1912.....	5,000 00	5,425 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	5,000 00	4,500 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,450 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,850 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993.....	4,000 00	4,120 00	3,830 00	
Corrigan Street, Kansas City, 5s, 1916.....	3,000 00	3,150 00	3,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	7,000 00	7,000 00	7,000 00	

## CALAIS 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>
Des Moines Street, Ia., 6s, 1911-12.....	\$2,000 00	\$2,110 00	\$2,000 00	
Detroit Railway, Mich., 5s, 1924.....	3,000 00	3,285 00	3,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	2,000 00	2,290 00	2,000 00	
Georgetown, Rowley & Ipswich, Mass., 5s, 1920.....	7,000 00	7,210 00	7,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.....	5,000 00	5,100 00	5,000 00	
Iowa Central, 5s, 1938.....	3,600 00	3,390 00	2,640 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	8,000 00	8,000 00	8,000 00	
Kansas City, Excelsior Springs & North- ern, 4s, 1928.....	3,000 00	2,700 00	2,887 50	
Lowell, Lawrence & Haverhill, Mass., 5s, optional.....	2,000 00	2,100 00	1,800 00	
Manhattan Railway, N. Y., 4s, 1990.....	10,000 00	10,550 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	5,000 00	5,500 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	9,000 00	9,720 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	5,150 00	5,000 00	
Newton & Northwestern, 5s, 1932.....	5,000 00	4,750 00	4,750 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,550 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,600 00	9,500 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
St. Louis, Memphis & Southeastern, 4½s, 1909	3,000 00	2,940 00	2,951 25	
Southern Indiana, 4s, 1951.....	10,000 00	9,550 00	9,200 00	
South Shore & Boston, Mass., 5s, 1919.....	7,000 00	7,490 00	7,000 00	
Toledo Railway & Terminal, 4½s, 1934.....	9,000 00	9,450 00	9,000 00	
Trenton Passenger, N. J., 6s, optional 1912-31	5,000 00	5,800 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923....	3,000 00	3,090 00	3,000 00	
Wabash Pittsburg Terminal, 4s, 1952.....	5,000 00	4,375 00	4,562 50	
Western Maryland, 4s, 1952.....	5,000 00	4,425 00	4,550 00	
Williamsport & North Branch, 4½s, 1931....	5,000 00	5,075 00	5,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951..	5,000 00	4,750 00	4,750 00	
<b>Total railroad bonds out of Maine.....</b>	<b>223,000 00</b>			<b>\$218,258 75</b>
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	1,000 00	1,750 00	1,000 00	
European & North American.....	4,000 00	6,000 00	4,000 00	
<b>Total railroad stock owned.....</b>	<b>5,000 00</b>			<b>5,000 00</b>
<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	2,120 00	2,000 00	
Casco National Bank, Portland.....	3,000 00	3,090 00	3,000 00	
Frontier National Bank, Eastport.....	3,700 00	5,180 00	2,775 00	
Portland National Bank, Portland.....	4,000 00	6,600 00	4,000 00	
<b>Total national bank stock owned.....</b>	<b>18,450 00</b>			<b>17,525 00</b>
<i>Other Bank Stock Owned.</i>				
International Trust & Banking Co., Calais.....	1,000 00	1,025 00	1,000 00	1,000 00
<i>Loans on National Bank Stock.</i>				
Calais National Bank, Calais.....		800 00	800 00	
Hanover National Bank, New York City.....		6,300 00	6,300 00	7,100 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, New York, stock		200 00	200 00	
Loans on St. Stephens Bank, N. B., stock.....		2,283 50	2,283 50	
Loans to St. Croix Shoe Company, Calais (endorsed)		2,250 00	2,250 00	
Loan on life insurance policy.....		1,000 00	1,000 00	
Loans on mortgages of real estate.....		39,721 34	39,721 34	50,904 84

## CALAIS SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate foreclosure .....	\$1,013 27	\$1,013 27	\$1,013 27
Expense account.....		346 84	346 84
Cash on deposit.....	17,381 26	17,381 26	
Cash on hand .....	415 33	415 33	17,796 59
Unpaid accrued interest.....	5,349 66		\$453,370 29
Due depositors, earned dividend and accrued State tax .....	489,094 36		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	414,946 60		
	\$74,147 76		

## CAMDEN SAVINGS BANK—ROCKPORT.

G. E. CARLETON, President. June 7, 1905. C. F. RICHARDS, Treasurer.

## LIABILITIES.

Deposits .....	\$225,759 01
Reserve fund .....	14,240 87
Undivided profits.....	2,301 41
	\$242,300 79

## 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	5,450 00	5,000 00	
Lime Rock, 4s, 1929.....	2,000 00	2,000 00	2,000 00	
Penobscot Shore Line, 4s, 1920.....	5,000 00	5,200 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	5,000 00	5,000 00	5,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>20,000 00</b>			<b>\$19,850 00</b>
Central Branch Union Pacific, 4s, 1943.....	5,000 00	4,750 00	4,550 00	
Cleveland Terminal & Valley, 4s, 1935.....	2,000 00	1,980 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, 1938.....	5,000 00	4,600 00	4,912 50	
Toronto, Hamilton & Buffalo, 4s, 1946.....	8,000 00	7,880 00	7,970 00	
Union Pacific, 4s, 1947.....	3,000 00	3,195 00	3,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>26,000 00</b>			<b>25,412 50</b>
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903...	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Co., 4s, 1924.....	1,000 00	1,000 00	975 00	
Consolidated Electric Light Company, Portland, 4½s, 1925.....	2,000 00	2,000 00	2,000 00	
Freeport Water Company, 5s, 1911.....	2,000 00	2,020 00	2,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	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	6,120 00	6,000 00	
Rockland-Rockport Lime Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Company, 4s, 1922...	4,000 00	4,000 00	3,900 00	
Rumford Falls Realty Company, 5s, 1922...	5,000 00	5,000 00	4,875 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,030 00	1,000 00	
Umbagog Paper Company, 5s, 1918.....	5,000 00	5,000 00	5,000 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	4,200 00	4,000 00	
<b>Total corporation bonds owned.....</b>	<b>84,000 00</b>			<b>83,700 00</b>
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.....	8,000 00	12,800 00	7,800 00	7,800 00
Hudson Valley Railway, N. Y.....	900 00	-	900 00	
New York, New Haven & Hartford.....	1,100 00	2,178 00	1,100 00	
New York, Ontario & Western, common...	2,770 00	1,385 00	120 00	
<b>Total railroad stock out of Maine.....</b>	<b>4,770 00</b>			<b>2,120 00</b>
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Com- pany, Auburn.....	1,480 00	1,110 00	515 00	515 00
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland.	1,500 00	2,250 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.....	\$7,000 00	\$7,000 00	
Camden Masonic Temple Association .....	1,100 00	1,100 00	
Camden & Rockland Water Company.....	4,000 00	4,000 00	
Camden Woolen Company .....	2,000 00	2,000 00	
Megunticook Woolen Company, Camden.....	250 00	250 00	
Mt. Battie Manufacturing Company, Camden.....	10,350 00	10,350 00	
Rockport Ice Company.....	2,000 00	2,000 00	\$26,700 00
<i>Loans to Corporations</i>			
Camden Anchor-Rockland Machine Company .....	10,000 00	10,000 00	
Camden Woolen Company .....	5,000 00	5,000 00	
Megunticook Woolen Company, Camden.....	1,000 00	2,000 00	
Mt. Battie Manufacturing Company, Camden.....	1,500 00	1,500 00	18,500 00
<i>Loans on Rockland, Thomaston &amp; Camden Street</i>			
Railway bonds.....	4,804 71	4,804 71	
Loans on Rockland-Rockport Lime Company bonds	6,000 00	6,000 00	
Loans on names.....	415 80	415 80	
Loans on life insurance policies.....	3,580 00	3,580 00	
Loans on personal property.....	1,365 97	1,365 97	
Loans on deeds with agreement to re-convey.....	6,050 00	6,050 00	
Loans on Camden Savings Bank books .....	2,727 59	2,727 59	
Loans on mortgages of real estate.....	15,497 14	15,497 14	40,441 21
Real estate foreclosure .....	3,828 55	3,828 55	
Safes and fixtures.....	1,440 00	1,440 00	5,268 55
Premium account .....	-	1,727 50	1,727 50
Cash on deposit.....	4,330 90	4,330 90	
Cash on hand .....	4,435 13	4,435 13	8,766 03
Unpaid accrued interest.....	1,900 00		\$242,300 79
Due depositors, earned dividend and accrued State tax.....	250,623 79		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	226,851 01		
	\$23,772 78		

## CASCADE SAVINGS BANK—OAKLAND.

June 15, 1905.

JOHN W. GREELEY, President.

M. A. HARRIS, Treasurer.

J. E. HARRIS, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$207,162 54
Reserve fund .....	12,500 00
Undivided profits .....	571 80
Bills payable .....	5,000 00
	\$225,234 34

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Mousam River, 6s, 1912.....	\$3,000 00	\$3,000 00	\$3,000 00	
Somerset, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>13,000 00</b>			<b>\$13,000 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	8,050 00	7,000 00	
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, 1913.....	3,000 00	3,120 00	3,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	10,000 00	10,200 00	10,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950....	3,000 00	3,285 00	3,000 00	
Chicago & Cincinnati, 5s, optional 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 St., Newburyport, Mass., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,020 00	2,000 00	
Iowa Central, 5s, 1938.....	3,000 00	3,450 00	3,000 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	7,000 00	7,000 00	7,000 00	
Lehigh & Hudson River, 5s, 1911.....	2,000 00	2,080 00	2,000 00	
Long Island, North Shore Branch, 5s, 1932....	5,000 00	5,575 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	4,000 00	4,320 00	4,000 00	
New York, Brooklyn & Manhattan Beach, 6s, 1935.....	3,000 00	3,405 00	3,000 00	
Oswego Traction, N. Y., 3s, 1929.....	3,000 00	1,500 00	2,500 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	7,000 00	6,720 00	6,720 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931	1,000 00	1,050 00	1,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	865 00	890 00	
Western Maryland, 4s, 1952.....	5,000 00	4,400 00	4,250 00	
Western New York & Pennsylvania, 5s, 1937	2,000 00	2,380 00	2,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>87,000 00</b>			<b>85,360 00</b>
<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	
<b>Total corporation bonds owned .....</b>	<b>13,000 00</b>			<b>13,000 00</b>
<i>Railroad Stock Owned.</i>				
Iowa Central, preferred.....	1,900 00	950 00	900 00	900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	1,000 00	900 00	1,000 00	
Madison Woolen Company, preferred.....	1,500 00	1,500 00	1,500 00	
<b>Total corporation stock owned .....</b>	<b>2,500 00</b>			<b>2,500 00</b>
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	1,378 00	1,300 00	
Casco National Bank, Portland.....	4,600 00	4,738 00	4,600 00	
First National Bank, Bath.....	2,000 00	2,300 00	2,000 00	

## CASCADE SAVINGS BANK—Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Portland.....	\$7,500 00	\$7,800 00	\$7,500 00	
Messalonskee National Bank, Oakland....	10,000 00	10,000 00	10,000 00	
National Shoe & Leather Bank, Auburn...	1,500 00	1,612 50	1,500 00	
People's National Bank, Waterville.....	200 00	224 00	200 00	
Portland National Bank, Portland.....	5,000 00	8,250 00	5,000 00	
<b>Total national bank stock owned .....</b>	<b>32,100 00</b>			<b>\$32,100 00</b>
<i>Loans on Corporation Stock.</i>				
Madison Woolen Company .....		152 94	152 94	
Oakland Electric Company .....		1,500 00	1,500 00	1,652 94
Loan on Oakland Electric Company bonds.....		1,000 00	1,000 00	
Loan on Somerset Railway stock.....		5,000 00	5,000 00	
Loan on Messalonskee National Bank stock, Oakland		50 00	50 00	
Loan on personal property.....		1,000 00	1,000 00	
Loans on mortgages of real estate .....		20,211 87	20,211 87	27,261 87
Real estate, investment .....		25,275 33	25,275 33	
Real estate, foreclosure.....		11,500 00	11,500 00	
Furniture and fixtures.....		5,800 00	5,800 00	42,575 33
Premium account .....		-	6,000 00	
Expense account.....		-	82 33	6,082 33
Cash on deposit .....		337 64	337 64	
Cash on hand .....		464 23	464 23	801 87
<b>Unpaid accrued interest.....</b>		<b>1,650 00</b>		<b>\$225,234 34</b>
<b>Due depositors, earned dividend and accrued State tax and bills payable .....</b>		<b>229,164 51</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....</b>		<b>213,512 54</b>		
				<b>\$15,651 97</b>



## DEXTER SAVINGS BANK—DEXTER.

July 6, 1965

WILLIAM E. BREWSTER, President. WESLEY H. JUDKINS, Treasurer.

## LIABILITIES.

Deposits.....	\$399,694 59
Reserve fund .....	7,500 00
Undivided profits.....	5,977 41
	\$413,172 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>
Town of Old Orchard, 4s, 1919, Funding ..	\$3,000 00	\$3,045 00	\$3,000 00	\$3,000 00
City of E. Liverpool, O., 4s, opt. 1917, Wat.	6,000 00	6,150 00	6,000 00	6,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	20,000 00	19,000 00	19,050 00	
Knox & Lincoln, 6s, 1912 .....	14,000 00	15,260 00	14,000 00	
Lime Rock, 4s, 1929 .....	4,000 00	4,000 00	4,000 00	
Phillips & Rangeley, 5s, 1910 .....	5,000 00	4,500 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Waterville & Fairfield Ry. & Lt. Co., 6s, 1909	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	58,000 00			57,060 00
Amesbury & Hampton St., Mass., 5s, 1919..	3,000 00	3,000 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,000 00	2,300 00	2,000 00	
Bristol County Street, Mass., 5s, 1921 .....	3,000 00	3,000 00	3,000 00	
Cambria & Clearfield, 5s, 1941 .....	2,000 00	2,090 00	2,000 00	
Canton-Massillon Electric, O., 5s, 1920 .....	15,000 00	15,300 00	15,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,875 00	4,730 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,730 00	2,850 00	
Chicago, Indiana & Eastern, 5s, 1942 .....	5,000 00	5,200 00	5,000 00	
Flint & Pere Marquette, Port Huron Division, 5s, 1939.....	3,000 00	3,420 00	3,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920 .....	3,000 00	3,060 00	3,000 00	
Greenfield & Turner's Falls, Mass., 5s, 1916.	2,000 00	2,040 00	2,000 00	
Hartford & Springfield Street, 5s, 1921.....	2,000 00	2,000 00	2,000 00	
Kansas City & Northwestern, 5s, 1933.....	2,000 00	2,000 00	2,000 00	
Kansas City & Pacific, 4s, 1990 .....	3,000 00	2,850 00	2,745 00	
Louisville, Henderson & St. Louis, 5s, 1946.	2,000 00	2,210 00	2,000 00	
Missouri, Kansas & Eastern, 5s, 1942.....	10,000 00	11,250 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944.....	20,000 00	21,100 00	20,000 00	
Northern Ohio, 5s, 1945 .....	5,000 00	5,800 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	3,000 00	2,910 00	3,000 00	
Otumwa Traction & Light Co., Ia., 5s, 1921.	4,000 00	4,040 00	4,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951 .....	28,000 00	26,600 00	26,600 00	
Toledo, Peoria & Western, 4s, 1917.....	19,000 00	17,860 00	17,860 00	
Western Maryland, 4s, 1952 .....	5,000 00	4,450 00	4,575 00	
Wheeling & Lake Erie, 4s, 1949.....	10,000 00	9,400 00	9,210 00	
Williamsport & North Branch, 4s, 1931.....	3,000 00	3,045 00	3,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951.	8,000 00	7,520 00	7,400 00	
Wisconsin Central, 4s, 1949 .....	3,000 00	2,880 00	2,790 00	
Total railroad bonds out of Maine .....	173,000 00			167,760 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>
Eastern Steamship Company, 5s, 1927 .....	\$3,000 00	\$3,060 00	\$3,000 00	
Ellsworth Water Company, 5s, 1909 .....	10,000 00	10,100 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, optional 1902 .....	2,000 00	2,000 00	2,000 00	
Public Works Company, Bangor, 5s, 1929 ..	10,000 00	10,000 00	10,000 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 .....	54,000 00			\$54,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg .....	1,000 00	520 00	455 00	455 00
<i>Corporation Stock Owned.</i>				
Dexter Electric Light & 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	3,300 00	2,200 00	
First National Bank, Dexter .....	5,000 00	6,000 00	5,000 00	
National Shoe & Leather Bank, Auburn ...	7,100 00	7,632 50	7,100 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 .....	21,300 00			21,300 00
Loan on Dexter & Newport Railroad stock .....		1,000 00	1,000 00	
Loan on First National Bank, Dexter, stock .....		500 00	500 00	
Loan to town of Bridgewater .....		1,000 00	1,000 00	
Loans on life insurance policies .....		2,400 00	2,400 00	
Loan on Dexter Savings Bank book .....		200 00	200 00	
Loans on mortgages of real estate .....		40,191 06	40,191 06	45,291 06
Real estate investment .....		20,857 16	20,857 16	
Real estate foreclosure .....		17,276 02	17,276 02	38,133 18
Premium account .....		-	449 90	449 90
Cash on deposit .....		14,663 61	14,663 61	
Cash on hand .....		3,059 25	3,059 25	17,722 86
Unpaid accrued interest .....		7,422 65		\$413,172 00
Due depositors, earned dividend and accrued State tax .....		430,067 55		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		400,249 59		
		\$29,817 96		

## BANK EXAMINER'S REPORT.

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## EASTPORT SAVINGS BANK—EASTPORT.

August 1, 1905.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer.

## LIABILITIES.

Deposits .....	\$745,527 82
Reserve fund .....	15,557 34
Undivided profits.....	2,114 58
	\$763,199 74

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$13,000 00	\$13,975 00	\$13,000 00	
Washington, 4s, opt. 1923, R. R. ...	10,000 00	10,500 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	5,000 00	5,000 00	
Town of Cape Elizabeth, 4s, 1906-12, Fund...	8,000 00	8,080 00	8,000 00	
Cutler, orders .....	500 00	500 00	500 00	
Lubec, 4s, 1921, Water .....	5,000 00	5,075 00	5,000 00	
Perry, orders .....	145 45	145 45	145 45	
<b>Total public funds of Maine .....</b>	<b>61,645 45</b>			<b>\$61,645 45</b>
Commonwealth of Massachusetts, 3½s, 1920, Highway.....	2,000 00	2,060 00	2,000 00	
Commonwealth of Massachusetts, 3½s, 1928, Grade Crossing.....	13,000 00	13,520 00	13,000 00	
County of Anne Arundel, Md., 5s, 1913, Bdg.	5,000 00	5,425 00	5,000 00	
Franklin, Ky., 5s, 1922, Funding.....	5,000 00	5,700 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike...	10,000 00	11,300 00	10,000 00	
Lawrence, Ind., 5s, 1908, Road...	3,000 00	3,105 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.....	5,000 00	5,325 00	5,000 00	
Sedgwick, Kan., 5s, 1923-4, Fund...	10,000 00	11,500 00	10,000 00	
Shelby, O., 6s, 1906-9, Funding ...	4,000 00	4,200 00	4,000 00	
Summit, O., 4s, 1924, Court House	5,000 00	5,250 00	5,000 00	
Vernon, Mo., 4½s, 1918, Funding .....	4,000 00	4,300 00	4,000 00	
Warren, Ky., 4s, opt. 1924, Turn...	3,000 00	3,105 00	3,000 00	
Wyandotte, Kan., 5½s, 1918, Ref...	5,000 00	5,975 00	5,000 00	
Wyandotte, Kan., 4½s, 1921, Ref...	5,000 00	5,525 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve...	5,000 00	5,350 00	5,000 00	
Chicago, Ill., 4s, 1918, Funding ..	5,000 00	5,325 00	5,000 00	
Elyria, O., 4s, 1918, Water .....	2,000 00	2,030 00	2,000 00	
Hammond, Ind., 5s, 1918, School...	3,000 00	3,345 00	3,000 00	
Marquette, Mich., 3½s, 1911, Muni- cipal Improvement.....	2,000 00	1,990 00	2,000 00	
Minneapolis, Minn., 3½s, 1932, Park	3,000 00	3,060 00	3,000 00	
Newport, Ky., 5s, 1919, Improve...	500 00	567 50	500 00	
Omaha, Neb., 4½s, 1934, Funding.....	5,000 00	5,775 00	5,000 00	
Pawtucket, R. I., 4s, 1914, Fund...	5,000 00	5,400 00	5,000 00	
South Chicago, Ill., 5s, 1908, Sch...	15,000 00	15,875 00	15,000 00	
South Omaha, Neb., 5s, 1923, Sch...	8,000 00	8,880 00	8,000 00	
Steubenville, O., 4s, 1924, Water ..	10,000 00	10,150 00	10,000 00	
Toledo, O., 4s, 1914, Refunding...	5,000 00	5,200 00	5,000 00	
Vincennes, Ind., 5s, 1911, Fund ...	1,000 00	1,060 00	1,000 00	
Woonsocket, R. I., Registered 4s, 1919, Water, Refunding ...	2,000 00	2,110 00	2,000 00	
Woonsocket, R. I., Registered 3½s, 1925, Sewer.....	5,000 00	5,000 00	5,000 00	
Town of Littleton, N. H., 3½s, optional 1913, Water and Light.....	2,500 00	2,475 00	2,500 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,425 00	5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, School	8,000 00	8,280 00	8,000 00	
<b>Total public funds out of Maine.....</b>	<b>171,000 00</b>			<b>171,000 00</b>

## 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>
Bangor & Aroostook, 5s, 1943.....	\$7,000 00	\$8,330 00	\$7,000 00	
Bangor & Aroostook, Piscataquis Division 5s, 1943.....	8,000 00	9,440 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,900 00	10,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1917.....	6,000 00	6,360 00	6,000 00	
Washington County, 3½s, optional 1924.....	10,000 00	9,450 00	9,350 00	
<b>Total railroad bonds of Maine.....</b>	<b>49,000 00</b>			<b>\$48,100 00</b>
Atchison, Topeka & Santa Fe, East Okla- homa Division, 4s, 1928.....	5,000 00	5,000 00	4,762 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	10,000 00	9,200 00	8,975 00	
Boston & Worcester Street, Mass., 4s, 1923.....	5,000 00	5,100 00	5,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,900 00	4,825 00	
Chicago, Burlington & Quincy, Ill. Division 4s, optional 1929.....	5,000 00	4,800 00	4,700 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	5,000 00	5,450 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,325 00	5,000 00	
Hereford, 4s, 1930.....	15,000 00	15,150 00	15,000 00	
Illinois Central, Louisville Div. 4s, 1953.....	15,000 00	14,250 00	14,400 00	
Illinois Central, Omaha Division, 5s, 1951.....	5,000 00	4,200 00	4,187 50	
Manhattan Railway, N. Y., 4s, 1930.....	10,000 00	10,550 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	12,000 00	12,960 00	12,000 00	
Norfolk Western Street, Mass., 5s, opt. 1904.....	5,000 00	5,000 00	5,000 00	
Northern Pacific, 4s, 1937.....	5,000 00	5,300 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	7,000 00	6,720 00	6,650 00	
Pontiac, Oxford & Northern, 6s, 1916.....	15,000 00	15,000 00	15,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,425 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	2,000 00	1,940 00	2,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,775 00	4,600 00	
Toledo Railway & Terminal, 4½s, 1954.....	10,000 00	10,500 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1906.....	10,000 00	10,150 00	10,000 00	
Union Pacific, 4s, 1947.....	15,000 00	15,825 00	15,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	4,875 00	4,500 00	
<b>Total railroad bonds out of Maine.....</b>	<b>196,000 00</b>			<b>191,600 00</b>
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918.....	11,000 00	11,330 00	11,000 00	
Portland Water Company, 4s, 1927.....	7,000 00	7,210 00	7,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>18,000 00</b>			<b>18,000 00</b>
Eau Claire Light & Power Co., Wis., 4s, 1917.....	3,500 00	3,500 00	3,500 00	
Tiffin Water Works, O., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
<b>Total corporation bonds out of Maine.....</b>	<b>4,500 00</b>			<b>4,500 00</b>
<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	675 00	500 00	
Calais National Bank, Calais.....	1,500 00	2,100 00	1,500 00	
Canal National Bank, Portland.....	100 00	106 00	100 00	
Casco National Bank, Portland.....	1,500 00	1,545 00	1,500 00	
First National Bank, Bath.....	2,000 00	2,300 00	2,000 00	
First National Bank, Portland.....	800 00	624 00	600 00	
Frontier National Bank, Eastport.....	8,600 00	12,040 00	8,600 00	
<b>Total national bank stock of Maine.....</b>	<b>14,800 00</b>			<b>14,800 00</b>
American National Bank, Kansas City, Mo.....	1,075 00	1,720 00	1,075 00	
South End National Bank, Boston, Mass. ..	2,500 00	2,375 00	2,500 00	
<b>Total national bank stock out of Maine ...</b>	<b>3,575 00</b>			<b>3,575 00</b>

EASTPORT SAVINGS BANK—Concluded.  
RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook.....	\$1,000 00	\$1,000 00	
Washington.....	1,924 91	1,924 91	\$2,924 91
<i>Loans on Railroad Bonds.</i>			
Manhattan.....	1,000 00	1,000 00	
New Bedford, Middleboro & Brockton Street, Mass..	1,000 00	1,000 00	2,000 00
<i>Loans to Corporations.</i>			
Calais Molybedum Mining Company (endorsed) ....	2,600 00	2,600 00	
St. Croix Shoe Company, Calais (endorsed) .....	4,501 52	4,501 52	7,101 52
<i>Loans to Municipalities.</i>			
City of Eastport.....	2,000 00	2,000 00	
Town of Cutler.....	2,500 00	2,500 00	
Pembroke.....	800 00	800 00	5,300 00
Loan on Stockton Water Company, Cal. bonds.....	600 00	600 00	
Loan on First National Bank, Dickinson, N. D. stock	1,200 00	1,200 00	
Loan on Merchants' State Bank, Fargo, S. D. stock..	505 00	505 00	
Loans on names.....	1,500 22	1,500 22	
Loans on life insurance policies.....	3,906 64	3,906 64	
Loans on personal property.....	6,662 18	6,662 18	
Loan on Maine Savings Bank book, Portland.....	200 00	200 00	
Loans on mortgages of real estate.....	153,569 50	153,569 50	168,143 54
Real estate, investment.....	24,000 00	19,459 44	
Furniture and fixtures.....	1,000 00	1,000 00	20,459 44
Premium account.....	-	14,312 91	14,312 91
Cash on deposit.....	22,860 13	22,860 13	
Cash on hand.....	4,776 84	4,776 84	27,636 97
Unpaid accrued interest.....	5,786 00		\$763,199 74
Due depositors, earned dividend and accrued State tax.....	789,305 89		
	748,233 88		
Estimated market value of resources above liability or deposits, earned dividend and State tax .....	\$41,072 01		

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

July 19, 1905.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

## LIABILITIES.

Deposits .....	\$517,775 29
Reserve fund .....	24,560 00
Undivided profits.....	6,911 11
	\$549,186 40

## 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	\$14,910 00	\$14,000 00	
City of Portland, 4s, 1913, Funding .....	5,000 00	5,225 00	5,000 00	
Town of Fairfield, 4s, 1905-12, Refunding ..	13,000 00	13,065 00	13,000 00	
Norridgewock, 3½s, 1910-11, Fund.	3,000 00	2,940 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>35,000 00</b>			<b>\$35,000 00</b>
County of Greene, O., 4s, 1921-2, Court House	5,000 00	5,150 00	5,000 00	
Henry, O., 4s, 1908-9, Road Imp.	4,500 00	4,545 00	4,500 00	
Jefferson, Ind., 4s, 1915-16, Road.	5,000 00	5,050 00	5,000 00	
Mahoning, O., 4½s, 1909, Bridge..	5,000 00	5,150 00	5,000 00	
Polk, Ia., 3½s, 1908, Court House..	5,000 00	4,975 00	5,000 00	
City of Akron, O., 4s, 1912, Bd. of Ed ....	5,000 00	5,075 00	5,000 00	
Findlay, O., 4s, 1905-8, Sewer.....	2,500 00	2,500 00	2,500 00	
Hezelton, Pa., 4s, 1918-19, Sch. Dist.	5,000 00	5,075 00	5,000 00	
Massillon, O., 4½s, 1910, Paving ..	5,000 00	5,150 00	5,000 00	
Muskegon, Mich., 4s, 1908, School	3,000 00	3,030 00	3,000 00	
Nebraska, Neb., 4s, 1915, Sch. Dist.	2,000 00	2,000 00	2,000 00	
Omaha, Neb., 4s, 1921, Sewer.....	5,000 00	5,225 00	5,000 00	
Superior, Wis., 5s, opt. Street Imp.	5,000 00	3,750 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	2,000 00	2,170 00	2,000 00	
<b>Total public funds out of Maine.....</b>	<b>59,000 00</b>			<b>59,000 00</b>
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947 .....	2,000 00	2,240 00	2,000 00	
Bangor & Aroostook, 5s, 1943.....	8,000 00	9,520 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,737 50	
Bridgton & Saco River, 4s, 1928.....	5,000 00	5,100 00	5,000 00	
Knox & Lincoln, 5s, 1921 .....	5,000 00	5,450 00	5,000 00	
Maine Central, 7s, 1912 .....	2,000 00	2,400 00	2,000 00	
Maine Central, 4½s, 1912 .....	2,000 00	2,100 00	2,000 00	
Maine Central, 4s, 1912 .....	3,000 00	3,060 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	
<b>Total railroad bonds of Maine.....</b>	<b>40,000 00</b>			<b>39,737 50</b>
Baltimore & Ohio, 4s, 1948 .....	5,000 00	5,175 00	5,000 00	
Central Pacific, 4s, 1949 .....	10,000 00	10,150 00	10,000 00	
Chicago, Rock Island & Pacific, 4s, 1934 ..	10,000 00	9,700 00	9,537 50	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,100 00	5,000 00	
Hereford, 4s, 1930 .....	4,000 00	4,040 00	4,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,125 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,100 00	9,650 00	
Iowa Central, 5s, 1938 .....	7,000 00	7,875 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,575 00	5,000 00	
New York, Chicago & St. Louis, 4s, 1937 ..	2,000 00	2,100 00	2,000 00	
Northern Ohio, 5s, 1945 .....	5,000 00	5,800 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	4,000 00	4,000 00	
Scranton Suburban, Pa., 6s, 1909 .....	2,500 00	2,550 00	2,500 00	
Sioux City Traction, Ia., 5s, 1919 .....	5,000 00	5,125 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	11,000 00	10,450 00	10,450 00	
Utica Belt Line, N. Y., 5s, 1939.....	5,000 00	5,450 00	4,750 00	

## FAIRFIELD 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>
Utica & Mohawk Valley, 4½s, 1941 .....	\$5,000 00	\$5,025 00	\$5,000 00	
West Roxbury & Roslin Dale St., Mass., 5s, 1916 .....	4,000 00	4,120 00	4,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>108,500 00</b>			<b>\$108,887 50</b>
<i>Corporation Bonds Owned.</i>				
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	
<b>Total corporation bonds of Maine .....</b>	<b>10,000 00</b>			<b>10,000 00</b>
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	
<b>Total corporation bonds out of Maine .....</b>	<b>7,750 00</b>			<b>7,750 00</b>
<i>Railroad Stock Owned.</i>				
Iowa Central, preferred .....	5,000 00	2,500 00	3,000 00	3,000 00
<i>Corporation Stock Owned.</i>				
Richmond Water Works .....	1,400 00	1,460 00	1,400 00	1,400 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland .....	2,200 00	2,266 00	2,200 00	
First National Bank, Portland .....	2,600 00	2,704 00	2,600 00	
Merchants' National Bank, Portland .....	825 00	1,155 00	825 00	
Messalonskee National Bank, Oakland .....	2,500 00	2,500 00	2,500 00	
National Bank of Fairfield, Fairfield .....	9,500 00	9,975 00	9,500 00	
National Shoe & Leather Bank, Auburn .....	300 00	322 50	300 00	
Peoples' National Bank, Waterville .....	4,000 00	4,480 00	4,000 00	
Portland National Bank, Portland .....	2,000 00	3,300 00	2,000 00	
South Berwick National Bank, So. Berwick .....	2,500 00	2,750 00	2,500 00	
<b>Total national bank stock owned .....</b>	<b>26,425 00</b>			<b>26,425 00</b>
<i>Loans on Railroad Bonds.</i>				
Portland & Brunswick Street .....		15,000 00	15,000 00	
Silverton, Gladstone & Northerly .....		500 00	500 00	15,500 00
<i>Loans on Corporation Bonds.</i>				
Oakland Electric Company .....		4,000 00	4,000 00	
Oakland Woolen Company .....		5,000 00	5,000 00	
Sebasticook Water Power Company .....		5,000 00	5,000 00	
Somerset & Kennebec Company, Fairfield .....		12,000 00	12,000 00	
Ticonic Foot Bridge Company, Waterville .....		1,800 00	1,800 00	27,800 00
<i>Loans on Corporation Stock.</i>				
Fairfield Furniture Company .....		5,000 00	5,000 00	
Sebasticook Water Power Company .....		1,500 00	1,500 00	
Somerset & Kennebec Company, Fairfield .....		11,200 00	11,200 00	17,700 00
<i>Loans on National Bank Stock.</i>				
National Bank of Fairfield .....		600 00	600 00	
Peoples' National Bank, Waterville .....		1,033 42	1,033 42	1,633 42
<i>Loans to Corporations.</i>				
The Roman Catholic Bishop of Portland .....		300 00	300 00	
Trustees of the Universalist Parish of Fairfield .....		450 00	450 00	750 00
<i>Loans to Municipalities.</i>				
Town of Fairfield .....		26,000 00	26,000 00	
Fairfield Village Corporation .....		3,625 00	5,625 00	31,625 00
Loans on Waterville Trust Company stock .....		20,500 00	20,500 00	
Loans on names .....		3,350 00	3,350 00	
Loan on personal property .....		3,800 00	3,800 00	
Loans on mortgages of real estate .....		103,280 85	103,280 85	130,930 85

## FAIRFIELD SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$5,000 00	\$5,000 00	\$5,000 00
Premium account .....	-	2,500 00	
Expense account.....	-	1,478 86	3,978 86
Cash on deposit .....	22,230 24	22,230 24	
Cash on hand .....	2,838 03	2,838 03	25,068 27
Unpaid accrued interest.....	4,316 02		\$549,186 40
Due depositors, earned dividend and accrued State tax .....	560,361 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	522,011 91		
	\$38,349 15		



## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

May 17, 1905

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

## LIABILITIES.

Deposits .....	\$781,178 58
Reserve fund .....	15,000 00
Undivided profits .....	6,170 22
	\$802,348 80

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 4s, 1916, Refunding.....	\$3,000 00	\$3,135 00	\$3,000 00	
Deering, 4s, 1917, Sewer.....	5,000 00	5,250 00	5,000 00	
Deering, 4s, 1919, School.....	3,000 00	3,165 00	3,000 00	
Westbrook, 4s, 1918, Refunding.....	5,000 00	5,250 00	5,000 00	
Town of Boothbay Harbor, 4s, 1914, Water.....	1,000 00	1,010 00	1,000 00	
Houlton, 4s, 1917, Funding.....	3,000 00	3,105 00	3,000 00	
Kingfield, orders.....	4,200 00	4,200 00	4,200 00	
South Portland, 4s, 1907, Refund.....	5,000 00	5,025 00	5,000 00	
Village of Farmington, 5s, 1932, Water.....	41,000 00	48,585 00	41,000 00	
Dover-Foxcroft Water District, 3½s, 1933.....	3,000 00	2,940 00	3,000 00	
Gardiner Water District, 4s, 1934.....	3,000 00	3,195 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>76,200 00</b>			<b>\$76,200 00</b>
County of Bay, Mich., 5s, 1906, Bridge.....	1,000 00	1,015 00	1,000 00	
Franklin, O., 5s, 1917-18, Bridge..	4,000 00	4,660 00	4,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Court House & City Hall	1,000 00	1,155 00	1,000 00	
Miami, O., 6s, 1906, Ditch.....	6,000 00	6,120 00	6,000 00	
Polk, Ia., 3½s, 1917, Court House..	1,000 00	990 00	1,000 00	
Van Wert, O., 5s, 1918, Funding.....	2,000 00	2,260 00	2,000 00	
City of Chicago, Ill., 4½s, 1915, San. Dist.	2,000 00	2,170 00	2,000 00	
Cleveland, O., 4s, 1918, Refunding	3,000 00	3,195 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Ref.	2,200 00	2,354 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Imp.	1,000 00	1,035 00	1,000 00	
Omaha, Neb., 4s, 1921-33, Refund.	5,000 00	5,275 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	2,000 00	2,030 00	2,000 00	
Woonsocket, R.I., Reg. 4s, 1907, Ref	3,000 00	3,030 00	3,000 00	
<b>Total public funds out of Maine .....</b>	<b>33,200 00</b>			<b>33,200 00</b>
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1924.....	3,000 00	2,850 00	2,850 00	
Bangor & Aroostook, 5s, 1943.....	2,000 00	2,380 00	1,970 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	2,000 00	2,360 00	2,000 00	
Bangor & Aroostook, Car Trust, 5s, 1907-10.	5,000 00	5,000 00	5,000 00	
Boston & Maine, 3½s, 1923.....	3,000 00	2,970 00	2,850 00	
Bridgton & Saco River, 4s, 1928.....	6,000 00	6,120 00	6,000 00	
Bridgton & Saco River, 2d 4s, 1928.....	2,000 00	2,000 00	1,980 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,900 00	10,000 00	
Lime Rock, 4s, 1929.....	8,000 00	8,000 00	8,000 00	
Maine Central, 7s, 1912.....	1,000 00	1,200 00	1,000 00	
Maine Central, 5s, 1923.....	1,000 00	1,120 00	1,000 00	
Portland Railroad, 4½s, 1913.....	1,000 00	1,050 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	5,000 00	5,300 00	5,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,350 00	10,000 00	
Portland & Rumford Falls, 4s, 1926.....	7,000 00	7,350 00	7,000 00	
Portland & Rumford Falls, 4s, optional 1924	3,000 00	2,925 00	2,940 00	
<b>Total railroad bonds of Maine.....</b>	<b>69,000 00</b>			<b>68,590 00</b>
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1905.....	2,000 00	2,050 00	1,930 00	
Athol & Orange Street, Mass., 5s, 1915.....	1,000 00	1,060 00	1,000 00	

## FRANKLIN COUNTY SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	\$2,000 00	\$1,870 00	\$1,770 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	2,000 00	1,850 00	1,760 00	
Beech Creek, 4s, 1936.....	1,000 00	1,075 00	1,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	5,000 00	5,250 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	2,000 00	2,140 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.....	2,000 00	2,140 00	2,000 00	
Bristol County Street, Mass., 5s, 1921.....	2,000 00	2,000 00	2,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918.....	3,000 00	3,180 00	3,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920.....	2,000 00	2,000 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916.....	1,000 00	1,275 00	1,000 00	
Buffalo & Susquehanna, 4s, 1951.....	3,000 00	3,000 00	3,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906.....	1,000 00	1,020 00	1,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Central Pacific, 4s, 1949.....	5,000 00	5,050 00	4,900 00	
Chicago & Alton, 3½s, 1950.....	1,000 00	820 00	850 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional 1929.....	10,000 00	9,750 09	9,200 00	
Chicago, Burlington & Quincy, Ex. 4s, 1905.....	5,000 00	5,000 00	4,990 00	
Chicago & Cincinnati, 5s, optional 1912.....	3,000 00	3,210 00	3,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	5,000 00	5,450 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	3,000 00	3,780 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	2,190 00	2,000 00	
Concord & Montreal, 4s, 1920.....	3,000 00	3,000 00	3,000 00	
Des Moines Suburban, Ia., 6s, optional 1906.....	5,000 00	5,050 00	5,000 00	
Duluth Short Line, 5s, 1916.....	2,000 00	2,050 00	2,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, 1912.....	5,000 00	1,250 00	5,000 00	
Framingham, Southboro & Marlboro Street, Mass., 5s, 1919.....	3,000 00	3,120 00	3,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	3,000 00	3,060 00	3,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	10,000 00	10,000 00	9,825 00	
Grand Rapids & Indiana, 4½s, 1941.....	3,000 00	3,330 00	3,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916.....	4,000 00	4,080 00	4,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912.....	5,000 00	5,050 00	5,000 00	
Hereford, 4s, 1930.....	3,000 00	3,030 00	2,850 00	
Hutchinson & Southern, 5s, 1928.....	2,000 00	2,050 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	940 00	1,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	3,000 00	3,000 00	2,890 00	
Iowa Central, 4s, 1951.....	2,000 00	1,700 00	1,850 00	
Iowa Central, 5s, 1933.....	1,000 00	1,145 00	1,000 00	
Kansas City, St. Joseph & Council Bluffs, 7s, 1907.....	1,000 00	1,650 00	1,000 00	
Kentucky Central, 4s, 1937.....	3,000 00	3,030 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940.....	3,000 00	3,330 00	3,000 00	
Lexington & Boston Street, Mass., 4½s, 1920.....	2,000 00	2,030 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945.....	3,000 00	3,000 00	3,000 00	
Lowell & Boston Street, Mass., 4½s, 1921.....	2,000 00	2,000 00	1,550 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	1,600 00	2,000 00	
Milford, Attleboro & Woonsocket Street, 5s, 1919.....	3,000 00	3,060 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	2,895 00	2,925 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	5,000 00	5,200 00	5,000 00	
Newton & Northwestern, 5s, 1932.....	1,000 00	950 00	950 00	
New York, Ontario & Western, 4s, 1992.....	1,000 00	1,035 00	1,000 00	
Northern Pacific, 4s, 1997.....	2,000 00	2,110 00	2,000 00	
Ogden Street, Chicago, 6s, 1916.....	2,000 00	2,000 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	3,000 00	3,000 00	3,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	6,150 00	4,925 00	
Plymouth & Kingston St., Mass., 5s, 1910.....	1,000 00	1,010 00	1,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,000 00	2,000 00	
Providence & Fall River, 5s, 1921.....	3,000 00	3,060 00	3,000 00	
Providence & Taunton Street, 5s, 1918.....	2,000 00	2,150 00	2,000 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>
Rutland Canadian, 4s, 1949.....	\$3,000 00	\$3,000 00	\$3,000 00	
Scioto Valley & New England, 4s, 1939.....	2,000 00	2,060 00	2,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	2,000 00	1,900 00	1,900 00	
Toledo & Ohio Central, West Div., 5s, 1935.....	3,000 00	3,360 00	3,000 00	
Trenton Passenger, N. J., 6s, opt. 1916-17.....	5,000 00	5,600 00	5,000 00	
Union Pacific, 4s, 1947.....	3,000 00	3,165 00	2,760 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	2,000 00	2,010 00	1,900 00	
Wabash, Omaha Div., 3½s, 1941.....	500 00	430 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	2,180 00	2,000 00	
Wheeling & Lake Erie, 1st Consol. 4s, 1949.....	3,000 00	2,835 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,360 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,075 00	5,000 00	
Wisconsin Central, 4s, 1949.....	2,000 00	1,890 00	1,780 00	
<b>Total railroad bonds out of Maine.....</b>	<b>220,500 00</b>			<b>\$216,080 00</b>
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921.....	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,600 00	5,000 00	
Belfast Water Company, 5s, 1907.....	1,000 00	1,000 00	1,000 00	
Berlin Mills Company, 5s, 1905-6.....	2,000 00	2,000 00	1,950 00	
Biddeford & Saco Water Company, 4s, 1924.....	3,000 00	3,000 00	2,900 00	
Calais Water Company, 5s, 1906.....	3,000 00	3,000 00	3,000 00	
Camden & Rockland Water Co., 6s, 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	
Consolidated Electric Light Company, Portland, 5s, 1906.....	1,000 00	1,000 00	1,000 00	
Eastern Steamship Company, 5s, 1927.....	2,000 00	2,040 00	2,000 00	
Ellsworth Electric Illuminating Co., 5s, 1908.....	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909.....	500 00	505 00	500 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	1,150 00	1,000 00	
Mousam Water Co., Kennebunk, 5s, 1915.....	4,000 00	4,120 00	4,000 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	500 00	500 00	
Portland Elevator Company, 4s, 1925-7.....	3,000 00	3,165 00	3,000 00	
Portland Water Company, Reg. 4s, 1925.....	7,500 00	7,725 00	7,500 00	
Rockland-Rockport Lime Company, 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Light & Water Co., 6s, 1908.....	2,000 00	2,000 00	2,000 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	5,150 00	4,670 00	
Standish Water & Construction Co., 5s, 1913.....	500 00	525 00	500 00	
Strong Water Company, 4s, 1924.....	10,000 00	10,000 00	10,000 00	
Wilton Water Company, 4s, 1924.....	18,000 00	18,000 00	18,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>117,500 00</b>			<b>116,930 00</b>
Athol Water Company, Mass., 5s, 1912.....	500 00	510 00	500 00	
Eau Claire Light & Power Co., Wis., 4s, 1917.....	2,500 00	2,500 00	2,500 00	
<b>Total corporation bonds out of Maine.....</b>	<b>3,000 00</b>			<b>3,000 00</b>
<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	35,656 40	31,085 00	
<b>Total railroad stock of Maine.....</b>	<b>72,270 00</b>			<b>34,785 00</b>
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	
<b>Total corporation stock owned.....</b>	<b>3,000 00</b>			<b>2,750 00</b>

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>
Canal National Bank, Portland .....	\$6,800 00	\$7,208 00	\$6,800 00	
Casco National Bank, Portland .....	11,500 00	11,845 00	11,500 00	
Cumberland National Bank, Portland ...	4,300 00	4,386 00	4,295 00	
First National Bank, Farmington .....	5,000 00	5,000 00	4,900 00	
First National Bank, Lewiston .....	3,300 00	4,450 00	3,300 00	
First National Bank, Portland .....	10,600 00	11,024 00	10,600 00	
Manufacturers' National Bank, Lewiston..	8,300 00	8,964 00	8,300 00	
Merchants' National Bank, Portland .....	4,875 00	6,825 00	4,875 00	
National Shoe & Leather Bank, Auburn ...	2,500 00	2,687 50	2,500 00	
National Traders' Bank, Portland ... ..	1,500 00	1,575 00	1,500 00	
Phillips National Bank, Phillips .....	14,000 00	17,500 00	14,000 00	
Richmond National Bank, Richmond .....	1,600 00	1,600 00	1,600 00	
<b>Total national bank stock owned .....</b>	<b>74,275 00</b>			<b>\$74,170 00</b>
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company, Westbrook ...	400 00	400 00	400 00	400 00
<i>Loans on Railroad Bonds.</i>				
Atlantic Shore Line .....		1,500 00	1,500 00	
Dayton, Covington & Piqua Traction, O .....		2,500 00	2,500 00	
Maine Central .....		1,000 00	1,000 00	5,000 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company .....		500 00	500 00	
Maine Water Company .....		2,000 00	2,000 00	
Rennselaer Water Company, N. Y. ....		4,000 00	4,000 00	
Sebasticook Water Power Company .....		4,000 00	4,000 00	10,500 00
<i>Loans on Corporation Stock.</i>				
Butler Mill, Bedford, Mass .....		1,000 00	1,000 00	
Huse Spool & Bobbin Company, Kingfield .....		1,000 00	1,000 00	
Jenkins & Bogart Manufacturing Co., Kingfield .....		900 00	900 00	
Strong Water Company .....		2,000 00	2,000 00	
Wilton Water Company .....		2,000 00	2,000 00	6,900 00
<i>Loans on Trust Company Stock.</i>				
Peoples' Trust Company, Farmington .....		500 00	500 00	
Westbrook Trust Company .....		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 .....		1,075 00	1,075 00	
Maine Savings Bank, Portland .....		100 00	100 00	1,475 00
<i>Loans to Corporations.</i>				
Huse Spool & Bobbin Company, Kingfield (endorsed)		7,900 00	7,900 00	
Jenkins & Bogart Manuf. Co., Kingfield (endorsed)..		1,000 00	1,000 00	
The Twitchell-Champlin Company, Portland .....		5,000 00	5,000 00	13,900 00
Loan on city of Leadville, Col., warrants .....		500 00	500 00	
Loan on Pennsylvania Railroad stock .....		450 00	450 00	
Loan on First National Bank stock, Farmington .....		600 00	600 00	
Loan to town of Wilton .....		2,500 00	2,500 00	
Loan on life insurance policy .....		400 00	400 00	
Loans on mortgages of real estate .....		74,530 00	74,530 00	78,980 00
Real estate, investment .....		21,000 00	21,000 00	
Real estate, foreclosure .....		12,200 00	19,700 00	40,700 00
Cash on deposit .....		12,850 74	12,850 74	
Cash on hand .....		2,638 06	2,638 06	15,488 80
<b>Unpaid accrued interest .....</b>		<b>14,099 00</b>		<b>\$802,348 80</b>
<b>Due depositors, earned dividend and accrued State tax .....</b>		<b>847,932 70</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax .....</b>		<b>785,853 58</b>		
		<b>\$62,079 12</b>		

## GARDINER SAVINGS INSTITUTION—GARDINER.

April 21, 1905.

GEORGE L. ROGERS, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$2,556,278 11
Reserve fund .....	144,000 00
Undivided profits .....	35,137 00
	\$2,735,415 12

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, Railroad.	\$25,000 00	\$26,625 00	\$25,000 00	
Penobscot, 3½s, 1916-21, Ct. House	10,000 00	10,000 00	10,000 00	
Auburn, 4s, 1905-6, Municipal....	1,000 00	1,005 00	1,000 00	
Augusta, 4s, 1917, Refunding....	1,000 00	1,050 00	1,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,300 00	5,000 00	
Biddeford, 4s, 1915-20, Refunding	20,000 00	21,000 00	20,000 00	
Biddeford, 4s, 1907, Sewer.....	8,500 00	8,585 00	8,500 00	
Brewer, 4s, 1921, Refunding.....	5,000 00	5,225 00	5,000 00	
Calais, 4s, 1926, Refunding.....	10,000 00	10,750 00	10,000 00	
Deering, 4s, 1918, School Building	10,000 00	10,500 00	10,000 00	
Eastport, 4½s, 1907, Memorial Hall	1,000 00	1,015 00	1,000 00	
Ellsworth, 4s, 1917, Refunding...	14,000 00	14,490 00	14,000 00	
Gardiner, 4s, 1916, Refunding....	39,000 00	31,350 00	30,000 00	
Gardiner, 3½s, 1913, Refunding...	10,500 00	10,500 00	10,500 00	
Hallowell, 4s, 1918, Water.....	10,000 00	10,400 00	10,000 00	
Lewiston, 3½s, 1913, Refunding..	10,000 00	10,000 00	10,000 00	
Old Town, 3½s, 1921, Refunding..	10,000 00	9,850 00	10,000 00	
Portland, 6s, 1907, Railroad Aid..	15,000 00	15,750 00	15,000 00	
Saco, 4s, 1917, Municipal.....	2,000 00	2,100 00	2,000 00	
South Portland, 4s, 1906-9, Refund.	7,000 00	7,070 00	7,000 00	
Waterville, 3½s, 1924-6, Refunding	15,000 00	15,000 00	15,000 00	
Waterville, 4s, 1909, Refunding..	1,000 00	1,015 00	1,000 00	
Westbrook, 4s, 1911, Refunding..	10,000 00	10,250 00	10,000 00	
Town of Boothbay, 4s, 1906, Municipal ...	100 00	100 00	100 00	
Boothbay Harbor, 4s, 1914, Water	2,000 00	2,020 00	2,000 00	
Brunswick, 4s, 1913-33, Sch. House	10,000 00	10,350 00	10,000 00	
Caribou, 4s, 1915, Refunding.....	10,000 00	10,100 00	10,000 00	
Damariscotta, 3½s, 1911-27, Refund	10,000 00	9,850 00	10,000 00	
Fort Fairfield, 3½s, 1910-14, Bridge	10,000 00	9,900 00	10,000 00	
Houlton, 3½s, 1923-32, Water.....	10,000 00	9,800 00	10,000 00	
Kennebunkport, 4s, 1906-12, Fund.	3,500 00	3,517 50	3,500 00	
Oakland, 3½s, 1906-22, Refunding..	17,000 00	16,660 00	17,000 00	
Rumford, 4s, opt. 1903, Refunding	5,000 00	5,000 00	5,000 00	
Sanford, 3½s, 1905-17, School.....	18,000 00	17,820 00	17,980 00	
Southport, 4s, 1906, Bridge.....	4,300 00	4,300 00	4,300 00	
Gardiner Water District, 4s, 1934.....	50,000 00	54,500 00	50,000 00	
Total public funds of Maine .....	380,900 00			\$380,880 00
County of Allegheny, Pa., 4s, 1934, Roads ..	15,000 00	16,725 00	15,000 00	
Ashland, Wis., 5s, 1905-17, Refund.	8,750 00	9,275 00	8,750 00	
Butler, O., 4½s, 1916-18, Replen....	5,000 00	5,425 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	5,250 00	5,000 00	
Clermont, O., 5s, 1916-22, Deficiency	10,000 00	11,350 00	10,000 00	
Columbiana, O., 4s, 1905, Refund.	10,000 00	10,000 00	10,000 00	
Franklin, Kan., 6s, 1910, Refund.	18,000 00	19,620 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	10,150 00	10,000 00	
Franklin, O., 6s, 1906-13, St. Imp.	8,000 00	8,880 00	8,000 00	
Gallia, O., 5s, 1918, Turnpike.....	5,000 00	5,650 00	5,000 00	
Hancock, O., 4½s, 1910-12, Funding	5,000 00	5,200 00	5,000 00	
Harrison, Ind., 4s, 1906-9, Refund.	7,000 00	7,035 00	7,000 00	
Henry, O., 4s, 1905-9, Road Imp.	10,000 00	10,050 00	10,000 00	
Iowa, Wis., 5s, 1906, Insane Asylum	5,000 00	5,050 00	5,000 00	

## GARDINER SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Jackson, O., 4s, 1918, Turnpike ..	\$10,000 00	\$10,250 00	\$10,000 00	
Johnson, Ia., 3½s, 1908-9, Ct. H. & Jail	25,000 00	24,750 00	25,000 00	
Kosciusko, Ind., 4s, 1906-7, Infirm'y	10,000 00	10,050 00	10,000 00	
Madison, Ky., 4s, 1938, Refunding	10,000 00	10,500 00	10,000 00	
Madison, O., 6s, 1905, Ct. H. & Jail	5,000 00	5,000 00	5,000 00	
Mahoning, O., 4½s, 1912-13, Bridge	20,000 00	21,100 00	20,000 00	
Monroe, Wis., 4s, 1907, Pub. Bldg	5,000 00	5,025 00	5,000 00	
Muskegon, Mich., 4½s, 1906, Ref.	25,000 00	25,125 00	25,000 00	
Ottawa, O., 5s, 1906-21, Ct. House	8,000 00	8,640 00	8,000 00	
Polk, Ia., 3½s, 1912-15, Court House	5,000 00	4,950 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge.....	10,500 00	12,442 50	10,500 00	
Putnam, O., 4½s, 1907-8, Bridge....	7,000 00	7,140 00	7,000 00	
Reno, Kan., 5½s, opt. 1914, Ref. ...	15,000 00	16,650 00	15,000 00	
Rice, Kan., 6s, 1920, Refunding ..	10,000 00	11,750 00	10,000 00	
St. Louis, Minn., 6s, 1907, Refund	7,000 00	7,315 00	7,000 00	
Sedgwick, Kan., 5½s, 1910, Ref. ...	15,000 00	16,275 00	15,000 00	
Shawnee, Kan., 5½s, 1907, Funding	25,000 00	25,750 00	25,000 00	
Summer, Kan., 5½s, 1920, Refund.	10,000 00	11,700 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Turnp'k	20,000 00	20,400 00	20,000 00	
Washington, Kan., 5s, optional				
1904, Refunding.....	4,000 00	4,000 00	4,000 00	
Webster, Ia., 4s, opt. 1902, Ref. ...	13,000 00	13,000 00	13,000 00	
Wells, Ind., 6s, 1907, Court House	13,000 00	13,260 00	13,000 00	
Winneshiek, Ia., 4½s, 1917, C. House	3,000 00	3,180 00	3,000 00	
Wyandotte, Kan., 5½s, optional				
1908, Refunding.....	17,000 00	17,935 00	17,000 00	
City of				
Woodbury, Ia., 3½s, 1914, Refund.	15,000 00	14,850 00	15,000 00	
Akron, O., 5s, 1906, St. Improve.	15,000 00	15,150 00	15,000 00	
Akron, O., 4s, 1915, Bd. of Educ'n	5,000 00	5,100 00	5,000 00	
Anderson, Ind., 5s, 1918, Refund.	8,000 00	9,040 00	8,000 00	
Ashland, Wis., 5s, 1912, Improve.	10,000 00	10,700 00	10,000 00	
Aurora, Ill., 5s, 1905, Refunding.	10,000 00	10,040 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water	5,000 00	5,600 00	5,000 00	
Battle Creek, Mich., 3½s, 1912, Pav.	10,000 00	9,900 00	10,000 00	
Battle Creek, Mich., 3½s, 1914, Sew.	10,000 00	9,900 00	10,000 00	
Battle Creek, Mich., 5s, 1910, Sewer	1,500 00	1,522 50	1,500 00	
Bay City, Mich., 4s, 1933, Water.	5,000 00	5,225 00	5,000 00	
Bay City, Mich., 8s, 1912, Water.	4,000 00	5,640 00	4,000 00	
Bellaire, O., 5s, 1910, Water & Fund	10,000 00	10,500 00	10,000 00	
Big Rapids, Mich., 5½s, 1905-7, Bdg.	15,000 00	15,000 00	15,000 00	
Boston, Mass., Reg. 3½s, 1932, Sch.	25,000 00	25,500 00	25,000 00	
Canton, O., 4s, 1918, Sch. D., Fund.	10,000 00	10,250 00	10,000 00	
Cleveland, O., 4s, 1906, Sch. Dist.	10,000 00	10,050 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer....	25,000 00	27,000 00	25,000 00	
Cleveland, O., 4s, 1922, Bd. of Ed.	20,000 00	21,600 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.	10,000 00	10,000 00	10,000 00	
Columbus, O., 4s, 1922, Viaduct,				
Refunding .....	5,000 00	5,325 00	5,000 00	
Columbus, O., 4s, opt. 1933, Sewer	7,000 00	7,630 00	7,000 00	
Danville, Ill., 4s, 1910-12, Imp....	5,000 00	5,075 00	5,000 00	
Danville, Ill., 4s, 1906-8, Pub. Imp.	6,000 00	6,030 00	6,000 00	
Dayton, O., 4s, 1918-20, Bd. of Ed.	10,000 00	10,400 00	10,000 00	
Duluth, Minn., 6s, 1909, Independ-				
ent School District .....	10,000 00	10,900 00	10,000 00	
Duluth, Minn., 4½s, 1921, Independ-				
ent School District .....	5,000 00	5,525 00	4,800 00	
East Liverpool, O., 5s, 1905-6, Sch.	2,000 00	2,010 00	2,000 00	
East Liverpool, O., 5s, 1924, Ref.	10,000 00	11,700 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	5,125 00	5,000 00	
Elkhart, Ind., 5s, 1905, School....	2,000 00	2,000 00	2,000 00	
Findlay, O., 5s, 1908, Water .....	8,000 00	8,240 00	8,000 00	
Findlay, O., 6s, 1907, Water .....	5,000 00	5,200 00	5,000 00	
Flint, Mich., 4s, 1928, Water .....	10,000 00	10,200 00	10,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,025 00	5,000 00	
Galesburg, Ill., 5s, 1910, Water ..	5,000 00	5,275 00	5,000 00	
Green Bay, Wis., 4s, 1918, Sewer.	10,000 00	10,250 00	10,000 00	
Hazleton, Pa., 4s, optional 1905,				
Third City Loan .....	10,000 00	10,000 00	10,000 00	
Hazleton, Pa., 4s, opt. 1905, Sch. D.	5,000 00	5,000 00	5,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

Public Funds Owned.		Par Value	Estimated and Market Value.	Charged on Books.	Total.
City of	Hutchinson, Kan., 6s, 1909, Board of Education	\$16,000 00	\$16,960 00	\$16,000 00	
	Ironton, O., 5s, 1912, Sewer	20,000 00	21,400 00	20,000 00	
	Ironton, O., 5s, 1915, Refunding	5,000 00	5,475 00	5,000 00	
	Ishpeming, Mich., 4s, 1912-13, School District	10,000 00	10,100 00	10,000 00	
	Jacksonville, Ill., 4s, 1919, Refund.	5,000 00	5,125 00	5,000 00	
	Kansas City, Kan., 5s, 1909, School	10,000 00	10,300 00	10,000 00	
	Kansas City, Mo., 3½s, 1919, Sch. D.	15,000 00	15,000 00	15,000 00	
	Lacrosse, Wis., 4s, optional 1914, Viaduct & Bridge	5,000 00	5,100 00	5,000 00	
	Lansing, Mich., 4s, 1914-16, Ct. H.	22,000 00	22,440 00	22,000 00	
	Lexington, Ky., 4½s, 1932, Funding	10,000 00	11,250 00	10,000 00	
	Lexington, Ky., 4s, 1933, Bd. of Ed.	5,000 00	5,225 00	5,000 00	
	Lima, O., 3½s, 1930, Refunding	10,000 00	9,800 00	10,000 00	
	Logansport, Ind., 4s, 1905-15, Ref.	5,000 00	5,050 00	5,000 00	
	Louisville, Ky., 4s, 1930, Park	21,000 00	23,205 00	21,000 00	
	Madison, Wis., 4s, 1908, Sewer	5,000 00	5,025 00	5,000 00	
	Madison, Wis., 4s, 1906, Refunding	5,000 00	5,000 00	5,000 00	
	Manistee, Mich., 4s, 1911, Water	10,000 00	10,050 00	10,000 00	
	Mankato, Minn., 4s, 1907, Sewer	10,000 00	10,000 00	10,000 00	
	Mankato, Minn., 5s, 1909, Water	4,000 00	4,160 00	4,000 00	
	Mansfield, O., 4½s, 1920, Refunding	10,000 00	10,850 00	10,000 00	
	Marquette, Wis., 5s, 1905-10, Sewer	3,000 00	3,090 00	3,000 00	
	Marquette, Mich., 3½s, 1926, Water	10,000 00	9,800 00	10,000 00	
	Menominee, Mich., 6s, 1913, St. Imp	10,000 00	11,450 00	10,000 00	
	Milwaukee, Wis., 3½s, 1911-12, Flushing Tunnel	5,000 00	5,025 00	4,905 00	
	Moline, Ill., 4s, 1919, School Dist.	5,000 00	5,125 00	5,000 00	
	Moline, Ill., 5s, 1907, Refunding	3,000 00	3,075 00	3,000 00	
	Moline, Ill., 4½s, 1914, Water Exten.	5,000 00	5,275 00	5,000 00	
	Muncie, Ind., 5s, 1907-12, Funding	22,000 00	23,100 00	22,000 00	
	Muskegon, Mich., 5s, 1907-24, Wat.	13,000 00	14,560 00	13,000 00	
	Muskegon, Mich., 5s, 1907, Con- tingent Fund	5,000 00	5,125 00	5,000 00	
	Newark, O., 5s, 1913-14, Paving	5,000 00	5,450 00	5,000 00	
	Newark, O., 5s, 1910-13, Street Imp.	5,000 00	5,350 00	5,000 00	
	Newport, Ky., 5s, 1906-14, Sewer	9,500 00	10,022 50	9,500 00	
	Omaha, Neb., 4s, 1919, Sewer	5,000 00	5,200 00	5,000 00	
	Omaha, Neb., 4s, 1918, Funding	5,000 00	5,200 00	5,000 00	
	Omaha, Neb., 4s, 1933, Sew. Renew.	10,000 00	10,650 00	10,000 00	
	Owensboro, Ky., 4s, 1930, St. Imp.	10,000 00	10,200 00	10,000 00	
	Pomeroy, O., 5s, 1907, Refunding	2,000 00	2,010 00	2,000 00	
	Port Huron, Mich., 5s, 1914, Sch.	12,000 00	13,140 00	12,000 00	
	Port Huron, Mich., 4s, optional 1918, Bridge	10,000 00	10,250 00	10,000 00	
	Portsmouth, O., 5s, 1907, Refund.	5,000 00	5,125 00	5,000 00	
	Racine, Wis., 4s, 1911-15, Sewer	15,000 00	15,225 00	15,000 00	
	Saginaw, Mich., 4s, 1905-10, St. Imp.	15,200 00	15,278 00	15,200 00	
	Sandusky, O., 4½s, 1905-8, Wat. Ref.	6,000 00	6,060 00	5,953 34	
	Sault Ste Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,350 00	5,000 00	
	Sault Ste Marie, Mich., 4s, 1932, Water	8,000 00	8,160 00	8,000 00	
	South Bend, Ind., 4s, 1909, Ref.	5,000 00	5,050 00	5,000 00	
	South Bend, Ind., 4s, 1909, Gen- eral Purposes	5,000 00	5,050 00	5,000 00	
	South Bend, Ind., 4½s, 1912-13, Sch.	5,000 00	5,250 00	5,000 00	
	Steubenville, O., 4s, opt. 1914, Wat.	12,500 00	12,625 00	12,500 00	
	Superior, Wis., 4s, 1924, Refund.	35,000 00	35,000 00	35,000 00	
	Tiffin, O., 6s, 1907, Park	5,000 00	5,200 00	5,000 00	
	West Bay City, Mich., 5s, 1908, Sch.	10,000 00	10,300 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,550 00	10,000 00	
	Winfield, Kan., 6s, opt. 1907, B. of E.	10,000 00	10,200 00	10,000 00	
	Youngstown, O., 5s, 1907, Sch. Imp.	10,000 00	10,250 00	10,000 00	
Township	of Matison, O., 6s, 1905-7, Building	6,000 00	6,120 00	6,000 00	
	Newark, O., 5s, 1913-22 Memo. Bldg.	5,000 00	5,425 00	5,000 00	
	Sterling, Ill., 4½s, 1908-9, School	10,000 00	10,200 00	10,000 00	
	Youngstown, O., 5s, 1914, Park	10,000 00	10,850 00	10,000 00	
Total public funds out of Maine		1,323,450 00			1,323,106 34

## GARDINER SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aroostook Northern, 5s, 1947 .....	\$15,000 00	\$16,800 00	\$15,000 00	
Bangor & Aroostook, Piscataquis Div. 5s, 1943	10,000 00	11,800 00	10,000 00	
Bangor & Aroostook, 4s, 1951 .....	10,000 00	9,500 00	9,500 00	
Bridgton & Saco River, 4s, 1923 .....	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	10,900 00	10,000 00	
Maine Central, 4s, 1912 .....	19,000 00	19,380 00	19,000 00	
Penobscot Shore Line, Registered 4s, 1920	10,000 00	10,400 00	10,000 00	
Phillips & Rangeley, 5s, 1910 .....	25,000 00	22,500 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	5,000 00	5,900 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	
Somerset, 5s, 1917 .....	5,000 00	5,300 00	5,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>179,000 00</b>			<b>\$178,500 00</b>
Allegheny & Western, 4s, 1908 .....	18,000 00	18,360 00	18,000 00	
Baltimore, Chesapeake & Atlantic, 4s, 1934	10,000 00	11,500 00	10,000 00	
Baltimore & Ohio, 4s, 1948 .....	10,000 00	10,500 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	10,000 00	10,500 00	10,000 00	
Boston & Albany, 3½s, 1951 .....	5,000 00	4,975 00	5,000 00	
Boston & Albany, 3½s, 1952 .....	10,000 00	9,950 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1910	5,000 00	5,350 00	5,000 00	
Central Pacific, 4s, 1949 .....	5,000 00	5,050 00	4,912 50	
Chicago & Cincinnati, 5s, optional 1912 .....	5,000 00	5,450 00	5,000 00	
Chicago & Northwestern, 3½s, 1987 .....	10,000 00	10,050 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	40,000 00	40,900 00	40,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,900 00	10,000 00	
Clearfield & Jefferson, 6s, 1927 .....	10,000 00	12,600 00	10,000 00	
Cleveland City Cable, O., 5s, 1909 .....	15,000 00	15,300 00	15,000 00	
Cleveland Electric, O., 5s, 1913 .....	10,000 00	10,250 00	10,000 00	
Concord & Montreal, 4s, 1920 .....	10,000 00	10,000 00	10,000 00	
East Cleveland, O., 5s, 1910 .....	20,000 00	20,400 00	20,000 00	
Elgin City, Ill., 5s, 1907 .....	10,000 00	10,000 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941 .....	15,000 00	17,775 00	15,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	15,000 00	17,025 00	15,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951 .....	10,000 00	9,550 00	9,550 00	
Illinois Central, Omaha Div., 3s, opt. 1951	10,000 00	8,150 00	9,050 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	10,000 00	10,000 00	10,000 00	
Kanawha & Michigan, 4s, 1960 .....	20,000 00	19,500 00	16,400 00	
Lexington & Boston Street, Mass., 4½s, 1920	10,000 00	10,150 00	10,000 00	
Lynn & Boston Railroad, Mass., 5s, 1924 .....	10,000 00	11,000 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955 .....	20,000 00	23,000 00	20,000 00	
Manhattan Railway, N. Y., 4s, 1990 .....	10,000 00	10,600 00	10,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920 .....	20,000 00	21,700 00	20,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918 .....	5,000 00	5,100 00	5,000 00	
Newton Street, Mass., 5s, 1912 .....	10,000 00	10,400 00	10,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	15,000 00	15,000 00	
New York & Greenwood Lake, 5s, 1946 .....	10,000 00	11,700 00	10,000 00	
Pittsburg, Cincinnati, Chicago & St. Louis, 4½s, 1942, Series B .....	5,000 00	5,775 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916 .....	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941 .....	10,000 00	10,550 00	10,000 00	
St. Louis, Memphis & Southeastern, 4½s, 1909	10,000 00	9,800 00	9,600 00	
Syracuse Rapid Transit, N. Y., 5s, 1946 .....	9,000 00	9,630 00	9,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	25,000 00	26,250 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1938 .....	15,000 00	16,350 00	14,625 00	
Utica & Mohawk Valley, 4½s, 1941 .....	18,000 00	18,090 00	17,805 00	
West Side Belt Line, 5s, 1937 .....	5,000 00	5,400 00	5,000 00	
Williamsport & North Branch, 4½s, 1931 .....	10,000 00	10,150 00	10,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>485,000 00</b>			<b>478,942 50</b>
<i>Corporation Bonds Owned.</i>				
Caribou Water, Light & Power Co., 5s, 1923	30,000 00	30,000 00	30,000 00	
Madison Water Company, 5s, optional 1902	20,000 00	20,000 00	19,500 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	
<b>Total corporation bonds of Maine .....</b>	<b>81,000 00</b>			<b>80,800 00</b>



## GARDINER SAVINGS INSTITUTION—Concluded.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Monroe Water Company, Mich., 4s, 1914....	\$3,000 00	\$3,000 00	\$3,000 00	\$3,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport .....	4,500 00	5,962 50	4,500 00	
European & North American .....	2,000 00	3,000 00	2,000 00	
Portland & Ogdensburg .....	10,000 00	5,200 00	5,500 00	
Total railroad stock of Maine .....	16,500 00			12,000 00
Syracuse Rapid Transit, N. Y., common ...	10,500 00	2,782 50	3,000 00	3,000 00
<i>Loans on Railroad Bonds.</i>				
Chicago & Cincinnati .....		2,000 00	2,000 00	
Kansas City, Fort Scott & Gulf .....		200 00	200 00	
Maine Central .....		400 00	400 00	
Mexican Central .....		15,000 00	15,000 00	
Northern Pacific-Great Northern .....		2,000 00	2,000 00	
Rutland-Canadian .....		5,000 00	5,000 00	
Sandy River .....		14,000 00	14,000 00	
Utica & Mohawk Valley, N. Y. ....		1,000 00	1,000 00	39,600 00
<i>Loans on Corporation Bonds.</i>				
Denver Union Water Company, Col .....		5 00	5 00	
Western Telephone & Telegraph Company .....	10,000 00		10,000 00	10,005 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston .....		100 00	100 00	
Augusta Savings Bank .....		600 00	600 00	
Bath Savings Institution .....		100 00	100 00	
Gardiner Savings Institution .....		1,525 00	1,525 00	
Hallowell Savings Institution .....		150 00	150 00	
Kennebec Savings Bank, Augusta .....		150 00	150 00	2,625 00
Loans on Proprietors of Revere House stock, Boston .....		1,800 00	1,800 00	
Loans on Granite National Bank stock, Augusta .....		5,000 00	5,000 00	
Loan to Sandy River Railroad Company .....		10,000 00	10,000 00	
Loans to city of Gardiner .....		46,100 00	46,100 00	
Loan on life insurance policy .....		1,500 00	1,500 00	
Loans on mortgages of real estate .....		97,964 52	97,964 52	162,364 52
Real estate investment .....		20,000 00	20,000 00	
Real estate foreclosure .....		12,000 00	12,000 00	32,000 00
Cash on deposit .....		26,497 97	26,497 97	
Cash on hand .....		2,091 79	2,091 79	28,589 76
Unpaid accrued interest .....		30,538 87		2,735,415 12
		2,874,899 15		
Due depositors, earned dividend and accrued State tax .....		2,584,495 67		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		\$290,403 48		

## GORHAM SAVINGS BANK—GORHAM.

April 4, 1965.

JOSEPH RIDLON, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$54,788 08
Reserve fund .....	31,055 00
Undivided profits .....	5,465 72
	\$578,308 80

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$5,000 00	\$5,375 00	\$5,000 00	
City of Belfast, 4s, 1918, Refunding .....	5,000 00	5,250 00	5,000 00	
Calais, 4s, 1926, Refunding .....	2,000 00	2,150 00	2,000 00	
Saco, 4s, 1917, Municipal .....	1,000 00	1,050 00	1,000 00	
<b>Total public funds of Maine, .....</b>	<b>13,000 00</b>			<b>\$13,000 00</b>
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	10,000 00	10,550 00	10,000 00	
County of Allen, Ind., 4s, 1933, Court House	5,000 00	5,325 00	5,000 00	
Auglaize, O., 5s, 1918-19, Bridge..	3,000 00	3,390 00	3,000 00	
Chippewa, Mich., 4½s, 1919, Refund.	3,000 00	3,195 00	3,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,300 00	2,000 00	
Delaware, Ind., 6s, 1913, Funding	2,000 00	2,310 00	2,000 00	
Lawrence, O., 5s, 1920, Turnpike.	2,000 00	2,280 00	2,000 00	
Milwaukee, Wis., 5s, 1907, Building	5,000 00	5,150 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	2,000 00	2,240 00	2,000 00	
Shelby, O., 6s, 1905-6, Funding ...	3,000 00	3,030 00	3,000 00	
Washington, Kan., 5s, optional 1904-5, Refunding .....	6,000 00	6,000 00	6,000 00	
City of Anderson, Ind., 6s, 1905-8, Fund..	2,000 00	2,070 00	2,000 00	
Bay City, Mich., 4s, 1934, Wat. Ref.	10,000 00	10,450 00	10,000 00	
Boston, Mass., 3½s, 1944, School..	5,000 00	5,125 00	5,000 00	
Boston, Mass., 4s, 1936, Street ...	6,000 00	6,720 00	6,000 00	
Boston, Mass., 4s, 1935, Rapid Transit .....	4,000 00	4,480 00	4,000 00	
Chicago, Ill., 5s, 1908, San. Dist..	1,000 00	1,095 00	1,000 00	
Cleveland, O., 4s, 1921, Sewer....	4,000 00	4,300 00	4,000 00	
Cleveland, O., 5s, 1907, Street Imp.	5,000 00	5,150 00	5,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	5,000 00	5,375 00	5,000 00	
Duluth, Minn., 5s, 1907, Defining Boundary .....	1,000 00	1,025 00	1,000 00	
East Liverpool, O., 5s, 1929, Ref.	6,000 00	7,170 00	6,000 00	
Evansville, Ind., 6s, 1908, Redemp.	1,000 00	1,065 00	1,000 00	
Elwood, Ind., 5s, 1923, Refunding	5,000 00	5,725 00	5,000 00	
Fall River, Mass., 3½s, 1953, Park.	4,000 00	4,000 00	4,000 00	
Huntington, Ind., 6s, 1911-12, Wat.	5,000 00	5,525 00	5,000 00	
Indianapolis, Ind., 4s, 1924-5, Sch.	5,000 00	5,450 00	5,000 00	
Kokomo, Ind., 5s, 1909, School...	3,000 00	3,120 00	3,000 00	
Lima, O., 5s, 1916, Water .....	1,000 00	1,110 00	1,000 00	
Moline, Ill., 5s, 1909, School Dist.	5,000 00	5,225 00	5,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	5,000 00	5,350 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding ..	4,000 00	4,300 00	4,000 00	
Newark, O., 5s, 1917-20, Refund...	6,000 00	6,780 00	6,000 00	
New Bedford, Mass., Registered 3½s, 1951, Park .....	5,000 00	5,000 00	5,000 00	
Newport, Ky., 5s, opt. 1914, Sewer	1,000 00	1,095 00	1,000 00	
New York, N. Y., Registered 3½s, 1950, Rapid Transit .....	10,000 00	10,300 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Fund	10,000 00	10,800 00	10,000 00	
Piqua, O., 6s, 1913, School .....	2,500 00	2,862 50	2,500 00	
Port Huron, Mich., 4s, optional 1918, Bridge .....	3,000 00	3,075 00	3,000 00	
Port Huron, Mich., 4s, optional 1918, Refunding .....	5,000 00	5,125 00	5,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of St. Cloud, Minn., 5s, opt.1914, Ref.	\$5,000 00	\$5,375 00	\$5,000 00	
St. Louis, Mo., 6s, 1906, Purchase	1,000 00	1,025 00	1,000 00	
Sioux City, Ia., 4½s, opt. 1906, Ref.	2,000 00	2,010 00	2,000 00	
South Chicago, Ill., 5s, 1908, Sch.	5,000 00	5,225 00	5,000 00	
Toledo, O., Reg. 4s, 1944, Park ...	15,000 00	16,575 00	15,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	1,000 00	1,175 00	1,000 00	
West Bay City, Mich., 5s, 1925, Ref.	6,000 00	6,930 00	6,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	2,000 00	2,090 00	2,000 00	
Zanesville, O., 4½s, 1913, Refund.	2,000 00	2,100 00	2,000 00	
Town of Danbury, Conn., 4s, 1954-5, sch ..	5,000 00	5,275 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,510 00	6,000 00	
<b>Total public funds out of Maine .....</b>	<b>222,500 00</b>			<b>\$222,500 00</b>
<i>Railroad Bonds Owned.</i>				
Calais Street, 1st Mortgage 6s, opt. 1904 ....	3,000 00	3,000 00	3,000 00	
Maine Central, 5s, 1923 .....	4,000 00	4,480 00	4,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>7,000 00</b>			<b>7,000 00</b>
Central of New Jersey, 5s, 1987 .....	5,000 00	6,775 00	5,000 00	
Central Pacific, 4s, 1949 .....	4,000 00	4,040 00	3,982 50	
Chicago & North Michigan, 5s, 1931 .....	5,000 00	5,400 00	4,675 00	
Chicago & West Michigan, 5s, 1921 .....	5,000 00	5,450 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. and M. Division, 4s, 1991 .....	5,000 00	5,000 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990 .....	6,000 00	6,060 00	5,880 00	
Des Moines & Minneapolis, 7s, 1907 .....	2,000 00	2,070 00	2,000 00	
Detroit & Mackinac, 4s, 1995 .....	1,000 00	970 00	1,000 00	
Duluth Street, Minn., 5s, 1930 .....	5,000 00	5,150 00	5,000 00	
East Cleveland Street, O., 5s, 1910 .....	2,000 00	2,040 00	2,000 00	
Elgin, Joliet & Eastern, 5s, 1941 .....	6,000 00	7,110 00	6,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,550 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	6,660 00	6,000 00	
Louisville, New Albany & Chicago, 6s, 1910	5,000 00	5,475 00	5,000 00	
Louisville, New Albany & Chicago, C. and I. Division, 6s, 1911 .....	3,000 00	3,285 00	3,000 00	
Lynn & Boston, 1st Mortgage 5s, 1924 .....	6,000 00	6,570 00	6,000 00	
New York Central & Hudson River, 3½s, 1997	7,000 00	7,000 00	7,000 00	
New York & Greenwood Lake, 5s, 1946 .....	5,000 00	5,850 00	5,000 00	
Omaha Street, Neb., 5s, 1914 .....	5,000 00	5,150 00	5,000 00	
St. Louis & San Francisco, S. W. Div. 5s, 1947	5,000 00	5,200 00	4,850 00	
St. Louis & San Francisco, 5s, 1987 .....	5,000 00	5,275 00	5,000 00	
Scioto Valley & New England, 4s, 1989 .....	7,000 00	7,175 00	7,000 00	
Toledo Consolidated, O., 5s, 1909 .....	3,000 00	3,000 00	3,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	2,000 00	2,100 00	2,000 00	
Trenton Passenger, N. J., 6s, 1930-1 .....	8,000 00	9,640 00	8,000 00	
Watervliet Turnpike & Ry., Albany, 6s, 1919	1,000 00	1,180 00	1,000 00	
Wheeling & Lake Erie, Lake Erie Div., 5s, 1926	1,000 00	1,150 00	1,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>130,000 00</b>			<b>129,132 50</b>
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909 .....	2,000 00	2,000 00	2,000 00	
Belfast Water Company, 5s, 1907 .....	1,000 00	1,000 00	1,000 00	
Berlin Mills Company, 5s, 1906 .....	5,000 00	5,000 00	5,000 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	1,000 00	1,000 00	
Portland Water Company, 4s, 1927 .....	4,000 00	4,120 00	4,000 00	
Presque Isle Water Company, 5s, 1907 .....	2,500 00	2,500 00	2,500 00	
Skowhegan Water Company, 5s, 1917 .....	1,000 00	1,000 00	1,000 00	
<b>Total corporation bonds of Maine .....</b>	<b>18,500 00</b>			<b>18,500 00</b>
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	545 00	500 00	
<b>Total corporation bonds out of Maine .....</b>	<b>1,750 00</b>			<b>1,750 00</b>

## GORHAM 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 Works .....	\$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	2,014 00	1,900 00	1,900 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 .....		100 00	100 00	
York County Savings Bank, Biddeford .....		100 00	100 00	200 00
Loans on Boston & Maine Railroad stock .....		3,900 00	3,900 00	
Loan on First National Bank stock, Portland .....		100 00	100 00	
Loan on Westbrook Trust Company stock .....		900 00	900 00	
Loan to First Congregational Parish, Gorham .....		700 00	700 00	
Loan on personal property .....		250 00	250 00	
Loans on mortgages of real estate .....		168,321 83	168,321 83	174,171 83
Real estate foreclosure .....		5,950 00	5,950 00	5,950 00
Cash on deposit .....		536 53	536 53	
Cash on hand .....		1,317 94	1,317 94	1,854 47
Unpaid accrued interest .....		7,520 25		\$578,308 80
Due depositors, earned dividend and accrued State tax .....		614,833 05		
		544,888 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		\$69,944 97		

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

March 30, 1905.

BEN TENNEY, President.

CHARLES H. DUDLEY, Treasurer.

## LIABILITIES.

Deposits .....	\$314,335 87
Reserve fund .....	41,000 00
Undivided profits .....	14,905 81
	\$370,241 68

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½, 1912-15, Railroad .	\$10,000 00	\$10,650 00	\$10,000 00	
City of Augusta, 4s, 1919, Funding .....	4,000 00	4,220 00	4,000 00	
Old Town, 3½, 1921, Refunding ..	6,000 00	5,910 00	6,000 00	
Town of Boothbay Harbor, 4s, 1908-10, Ref.	6,660 00	6,693 30	6,660 00	
Caribou, 3½, 1921, Refunding .....	3,000 00	2,910 00	3,000 00	
East Livermore, 3½, 1920, School ..	5,000 00	4,850 00	5,000 00	
Lubec, 4s, 1921, Water .....	5,000 00	5,075 00	5,000 00	
<b>Total public funds of Maine .....</b>	<b>39,660 00</b>			<b>\$39,660 00</b>
County of Allegheny, Pa., 4s, 1934, Roads .	17,000 00	18,955 00	17,000 00	
Anne Arundel, Md., 5s, 1908, School & Building .....	12,000 00	12,420 00	12,000 00	
Athens, O., 5s, 1925, Funding .....	5,000 00	5,375 00	5,000 00	
Bay, Mich., 5s, 1906, Bridge .....	5,000 00	5,075 00	5,000 00	
Bourbon, O., 6s, 1909, Funding .....	2,000 00	2,150 00	2,000 00	
Butler, O., 4s, 1916, Refunding .....	5,000 00	5,175 00	5,000 00	
Chippewa, Mich., 4½, 1919, Ref.	5,000 00	5,325 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding ..	10,000 00	10,150 00	10,000 00	
Franklin, O., 4s, 1928, Building ..	12,000 00	13,200 00	12,000 00	
Gallia, O., 5s, 1919, Pike .....	10,000 00	11,350 00	10,000 00	
Hancock, O., 4½, 1917, Funding ..	5,000 00	5,350 00	5,000 00	
Hancock, O., 5s, 1918, Court House ..	2,000 00	2,260 00	2,000 00	
Hardin, O., 6s, 1905-7, Ditch .....	3,000 00	3,060 00	3,000 00	
Jackson, O., 4s, 1917, Turnpike .....	5,000 00	5,125 00	5,000 00	
Jefferson, Ind., 4s, 1922, Road .....	7,000 00	7,105 00	7,000 00	
Lawrence, Ind., 5s, 1907, Road .....	5,000 00	5,125 00	5,000 00	
Lyon, Kan., 4½, opt. 1915, Refund.	6,000 00	6,180 00	6,000 00	
Lyon, Kan., 4½, 1919, Refunding ..	12,000 00	12,480 00	12,000 00	
Macon, Ill., 5s, 1908, Court House ..	2,000 00	2,020 00	2,000 00	
Polk, Ia., 3½, 1912, Court House ..	5,000 00	4,950 00	5,000 00	
St. Louis, Minn., 4s, 1916, Road ..	5,000 00	5,175 00	5,000 00	
Sedgwick, Kan., 5s, opt. 1915, Fund.	2,000 00	2,190 00	2,000 00	
Sedgwick, Kan., 5½, 1910, Refund.	14,000 00	15,190 00	14,000 00	
Shelby, O., 6s, 1907-9, Funding .....	5,000 00	5,380 00	5,000 00	
Talbot, Md., 4s, 1923-7, Redemption ..	5,000 00	5,075 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund ..	5,000 00	5,075 00	5,000 00	
Wyandotte, Kan., 4½, 1931, Bridge ..	5,000 00	5,525 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	4,000 00	4,280 00	4,000 00	
Ashland, Wis., 4s, 1905, Improve.	3,500 00	3,500 00	3,500 00	
Cleveland, O., 4s, 1925, River & Har.	5,000 00	5,450 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding .....	6,000 00	6,450 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	5,225 00	5,000 00	
Elwood, Ind., 6s, 1908, School .....	5,000 00	5,300 00	5,000 00	
Elyria, O., 4s, 1929-33, Water .....	10,000 00	10,200 00	10,000 00	
Findlay, O., 5s, 1908, Water .....	5,000 00	5,150 00	5,000 00	
Findlay, O., 3½, 1917, City Hall ..	5,000 00	4,825 00	5,000 00	
Ironton, O., 5s, 1912, Sewer .....	3,000 00	3,210 00	3,000 00	
Ishpeming, Mich., 4s, 1914, School ..	9,000 00	9,090 00	9,000 00	
Kansas City, Mo., 6s, opt. 1905, Imp.	5,000 00	5,000 00	5,000 00	
Kansas City, Mo., 3½, 1919, School ..	7,000 00	7,000 00	7,000 00	
Lansing, Mich., 4s, 1920, Water .....	5,000 00	5,150 00	5,000 00	
Marion, O., 5s, 1909, Paving .....	2,000 00	2,080 00	2,000 00	
Marquette, Mich., 3½, 1911, Imp.	5,000 00	4,975 00	5,000 00	

## HALLOWELL SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Muskegon, Mich., 4s, 1934, Wharf	\$8,000 00	\$8,520 00	\$8,000 00	
Nebraska City, Neb., 6s, 1912, Pav.	5,000 00	5,525 00	5,000 00	
Newport, Ky., 5s, opt. 1906, Sewer	1,500 00	1,515 00	1,500 00	
New York, N. Y., Registered 3½s, 1920, Aqueduct.....	5,000 00	5,075 00	5,000 00	
Omaha, Neb., 4s, 1933, Renewal	5,000 00	5,325 00	5,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement . . .	11,000 00	11,110 00	11,000 00	
Racine, Wis., 4s, 1917-19, Sewer . .	5,000 00	5,125 00	5,000 00	
St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	11,000 00	10,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref.	5,000 00	5,075 00	5,000 00	
Springfield, Mo., 4½s, opt. 1906, Ref.	5,000 00	5,025 00	5,000 00	
Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,280 00	4,000 00	
Toledo, O., 4s, 1929, Refunding . .	20,000 00	21,600 00	20,000 00	
West Bay City, Mich., 5s, 1917, Electric Lights .....	8,000 00	8,840 00	8,000 00	
Town of Orange, Conn., 4s, 1925, Funding	8,000 00	8,440 00	8,000 00	
Dulwe, Vt., 4s, 1913, Railroad . . .	5,000 00	5,000 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Funding.	10,000 00	10,650 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,510 00	6,000 00	
<b>Total public funds out of Maine.....</b>	<b>392,000 00</b>			<b>\$392,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,900 00	10,000 00	
Boston & Maine, 4s, 1942 .....	5,000 00	5,425 00	5,000 00	
Knox & Lincoln, 5s, 1921 .....	6,000 00	6,540 00	6,000 00	
Maine Central, 7s, 1912 .....	8,500 00	10,200 00	8,500 00	
Penobscot Shore Line, Registered, 4s, 1920.	10,000 00	10,400 00	10,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>39,500 00</b>			<b>39,500 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,750 00	5,000 00	
Bellaire, Bridgeport & Martins Ferry Street, O., 6s, optional 1908 .....	11,000 00	11,440 00	11,000 00	
Bennington & Rutland, 4½s, 1927 .....	5,000 00	5,250 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951 .....	5,000 00	4,950 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920 .....	5,000 00	5,100 00	5,000 00	
Central Indiana, 4s, 1953 .....	5,000 00	4,700 00	4,882 50	
Cincinnati, Findlay & Fort Wayne, 4s, 1923	5,000 00	4,825 00	4,675 00	
Cleveland Terminal & Valley, 4s, 1995.....	5,000 00	5,000 00	4,975 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917...	6,000 00	6,120 00	6,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	5,000 00	5,300 00	5,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907 .....	5,000 00	5,050 00	5,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923 .....	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	10,200 00	10,000 00	
Kansas City Belt, Mo., 1st Mort. 6s, 1916 .....	8,000 00	8,960 00	8,000 00	
Louisville, Henderson & St. Louis, 5s, 1946.	7,000 00	7,910 00	7,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918 .....	10,000 00	10,200 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 .....	9,000 00	8,730 00	8,280 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,600 00	9,600 00	
Trenton Passenger, N. J., 6s, opt. 1913-31 .....	15,000 00	17,400 00	15,000 00	
Wabash Pittsburg Terminal, 4s, 1954 .....	5,000 00	4,750 00	4,625 00	
<b>Total railroad bonds out of Maine .....</b>	<b>166,000 00</b>			<b>164,017 50</b>
<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	
Calais Water Company, 5s, 1906 .....	2,000 00	2,000 00	2,000 00	
Eastport Water Company, 5s, 1918 .....	12,000 00	12,360 00	12,000 00	
Lewiston Gas Light Company, 4s, 1924 . . .	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1913 .....	10,000 00	10,000 00	10,000 00	
Norway Water Company, 5s, 1906 .....	3,000 00	3,000 00	3,000 00	
Phillips Water Company, 5s, 1916 .....	5,000 00	5,250 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>
Portland Water Company, 5s, 1908 .....	\$5,000 00	\$5,000 00	\$5,000 00	
Portland Water Company, 4s, 1909 .....	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1907 .....	6,000 00	6,000 00	6,000 00	
Rockland Water Company, 5s, 1919 .....	3,000 00	3,300 00	3,000 00	
Standish Water & Construction Co., 5s, 1913	10,000 00	10,500 00	10,000 00	
Total corporation bonds of Maine .....	98,000 00			\$97,875 00
Berlin Water Company, N. H., 5s, opt. 1902 ..	6,500 00	6,500 00	6,500 00	
Eau Claire Water Works, Wis., 4½s, opt. 1913	13,000 00	13,000 00	13,000 00	
Indianapolis Water Company, Ind., 6s, 1911	16,500 00	17,985 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, 1907-10 .....	9,000 00	9,000 00	9,000 00	
Total corporation bonds out of Maine .....	48,000 00			48,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland .....	2,000 00	2,060 00	2,000 00	
Cumberland National Bank, Portland .....	700 00	714 00	700 00	
First National Bank, Augusta .....	5,500 00	6,737 50	5,500 00	
First National Bank, Bath .....	1,000 00	1,150 00	1,000 00	
Hallowell National Bank, Hallowell .....	1,200 00	1,440 00	1,200 00	
Northern National Bank, Hallowell .....	10,200 00	11,018 00	10,200 00	
Richmond National Bank, Richmond .....	800 00	800 00	800 00	
Total national bank stock owned .....	21,400 00			21,400 00
Loan on The New York & New Jersey Telephone Company bonds .....		2,000 00	2,000 00	
Loan to city of Hallowell .....		8,000 00	8,000 00	
Loan on Hallowell Savings Institution book .....		500 00	500 00	
Loans on mortgages of real estate .....		44,647 36	44,647 36	55,147 36
Real estate investment .....		1,000 00	1,000 00	
Real estate foreclosure .....		2,082 15	2,082 15	3,082 15
Expense account .....		-	349 90	349 90
Cash on deposit .....		8,810 66	8,810 66	
Cash on hand .....		399 11	399 11	9,209 77
Unpaid accrued interest .....		9,756 60		\$870,241 68
Due depositors, earned dividend and accrued State tax .....		918,976 68		
		820,261 00		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		\$98,715 68		

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 18, 1905.

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

## LIABILITIES.

Deposits .....	\$353,702 11
Reserve fund .....	22,874 00
Undivided profits.....	5,239 09
	<b>\$381,815 20</b>

## 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	\$8,040 00	\$6,000 00	\$6,000 00
County of Aroostook, 4½s, 1915, R. R. Aid...	2,000 00	2,140 00	2,000 00	
Penobscot, 3½s, 1922, Court House	5,000 00	5,000 00	5,000 00	
Washington, 4s, opt. 1923, R.R. Aid	2,000 00	2,100 00	2,000 00	
City of Augusta, 4s, 1908, Refunding ....	1,000 00	1,150 00	1,000 00	
Deering, 4s, 1917, Sewer.....	500 00	522 50	500 00	
Ellsworth, 4s, 1907, Municipal ...	2,900 00	2,929 00	2,900 00	
Ellsworth, 4s, 1912, Refunding...	2,100 00	2,152 50	2,100 00	
Portland, 6s, 1907, Railroad Aid	1,000 00	1,055 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	10,000 00	10,000 00	
Total public funds of Maine .....	28,500 00			28,500 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	1,000 00	1,150 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,120 00	3,000 00	
Lyon, Kan., 4s, 1909, Refunding..	2,000 00	2,010 00	2,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund.	2,000 00	2,280 00	2,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,070 00	2,000 00	
Muskegon, Mich., 5s, 1924, Water	1,000 00	1,180 00	1,000 00	
Omaha, Neb., 4s, 1907, Refunding	8,000 00	8,080 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water .....	5,000 00	5,075 00	5,000 00	
Toledo, O., 3½s, opt. 1924, Refunding	3,000 00	3,600 00	3,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.....	2,000 00	2,200 00	2,000 00	
Town of Littleton, N. H., 3½s, optional 1913, Water & Light .....	3,000 00	2,970 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	1,000 00	1,060 00	1,000 00	
Total public funds out of Maine.....	33,000 00			33,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,600 00	3,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943 .....	2,000 00	2,380 00	2,000 00	
Knox & Lincoln, 5s, 1921 .....	5,000 00	5,450 00	5,000 00	
Maine Central, 4½s, 1916 .....	1,000 00	1,050 00	1,000 00	
Portland & Ogdensburg, 5s, 1908 .....	1,000 00	1,035 00	1,000 00	
Total railroad bonds of Maine .....	12,000 00			12,000 00
Davenport & Rock Island, 6s, 1910 .....	3,000 00	3,165 00	3,000 00	
Hereford, 4s, 1930 .....	2,000 00	2,020 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	2,160 00	1,920 00	
Trenton Passenger, N. J., 6s, optional 1910-11	3,000 00	3,195 00	3,000 00	
Williamsport & North Branch, 4½s, 1931 .....	3,000 00	3,045 00	3,000 00	
Zanesville Electric, O., 4s, optional 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, optional 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	10,605 00	10,500 00	
Maine Water Company, 5s, 1931	4,000 00	4,000 00	4,060 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	
<b>Total corporation bonds of Maine</b>	<b>23,000 00</b>			<b>\$23,000 00</b>
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
Hudson Valley, N. Y.	300 00	75 00	1 00	1 00
<i>National Bank Stock Owned.</i>				
Burrill National Bank, Ellsworth	10,000 00	10,000 00	10,000 00	
Casco National Bank, Portland	1,000 00	1,030 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	549 00	300 00	
Portland National Bank, Portland	1,000 00	1,650 00	1,000 00	
<b>Total national bank stock owned</b>	<b>13,500 00</b>			<b>13,500 00</b>
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	1,000 00	1,500 00	1,000 00	1,000 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company		500 00	500 00	
Beloit Water Works Company, Wis.		450 00	450 00	
City Water Company, East St. Louis, Mo.		500 00	500 00	
Consolidated Rosendale Cement Company		7,000 00	7,000 00	
Newport Light & Power Company		442 34	442 34	
Racine Water Company, Wis.		700 00	700 00	
Ticonic Foot Bridge Company, Waterville		2,090 75	2,090 75	11,683 09
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth		5,550 00	5,550 00	
First National Bank, Ellsworth		140 00	140 00	
Messalonskee National Bank, Oakland		2,880 00	2,880 00	8,570 00
<i>Loans to Corporations.</i>				
Bar Harbor & Union River Power Co. (endorsed)		1,250 00	1,250 00	
Ellsworth Shoe Company (endorsed)		1,000 00	1,000 00	
Hathorn Farm Company, Pittsfield		500 00	500 00	
Sherwin-Burrill Soap Co., Ellsworth (endorsed)		1,500 00	1,500 00	
Union Safe Deposit & Trust Company, Portland		5,000 00	5,000 00	9,250 00
<i>Loans on Corporation Stock.</i>				
Hancock Land Company		2,100 00	2,100 00	
Bar Harbor & Union River Power Co., Ellsworth		375 00	375 00	
First National Bank of Ellsworth Building Ass'n		445 00	445 00	2,920 00
<i>Loans on Savings Bank Books.</i>				
Hancock County Savings Bank, Ellsworth		22 00	22 00	
Maine Savings Bank, Portland		500 00	500 00	522 00
Loan to town of Otis		2,000 00	1,000 00	
Loans on city of Ellsworth bonds		275 00	275 00	
Loans on mortgages of real estate		136,802 78	136,802 78	138,077 78
Real estate foreclosure		20,520 20	20,520 20	20,520 20
Premium account		-	4,299 05	4,299 05

## HANCOCK COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$50,457 79	\$50,457 79	
Cash on hand .....	214 29	214 29	\$50,672 08
Unpaid accrued interest... ..	8,070 70		\$381,815 20
Due depositors, earned dividend and accrued State tax.....	394,383 85		
	358,281 16		
Estimated market value of resources above liability for deposits, earned dividend and State tax.... ..	\$36,102 69		

## HOULTON SAVINGS BANK—HOULTON.

October 3, 1905.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

## LIABILITIES.

Deposits .....	\$818,995 78
Reserve fund .....	20,110 00
Undivided profits .....	13,203 17
	\$852,308 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, 4s, 1919, Refunding..	\$9,000 00	\$9,360 00	\$9,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	17,000 00	17,935 00	17,000 00	
Penobscot, 3½s, 1924-S, Ct. House.	5,000 00	5,000 00	5,000 00	
City of Old Town, 4s, 1918, Refunding...	4,000 00	4,100 00	4,000 00	
Town of Fort Fairfield, 3½s, 1915-20, Bridge	5,000 00	4,950 00	5,000 00	
Houlton, 3½s, 1905-33, Water.....	32,600 00	32,111 00	32,600 00	
Houlton, orders .....	20,375 00	20,375 00	20,375 00	
Masardis, 3½s, 1921, Bridge.....	3,000 00	2,910 00	3,000 00	
Washburn, 3½s, 1921, Bridge.....	10,000 00	9,400 00	10,000 00	
<b>Total public funds of Maine.....</b>	<b>105,975 00</b>			<b>\$105,975 00</b>
County of Athens, O., 5s, 1925, Funding....	5,000 00	5,875 00	5,000 00	
Hancock, O., 5s, 1908, Ct. House.	4,000 00	4,140 00	4,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,425 00	5,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	7,000 00	7,210 00	7,000 00	
City of Chicago, Ill., 4s, 1910, San. Dist..	5,000 00	5,125 00	5,000 00	
Owensboro, Ky., 4s, opt 1915, Imp.	3,900 00	3,030 00	3,000 00	
Sault Ste Marie, Mich., 4s, 1921.				
Water .....	10,000 00	10,150 00	10,000 00	
Toledo, O., Reg. 4s, 1944, Park...	5,000 00	5,525 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School...	4,550 00	4,845 75	4,550 00	
<b>Total public funds out of Maine.....</b>	<b>48,550 00</b>			<b>48,550 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mortgage, 5s, 1943	100,000 00	119,000 00	99,955 00	
Bangor & Aroostook, Car Trust, 5s, 1906....	3,000 00	3,000 00	3,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Maine Central, 7s, 1912 .....	200 00	240 00	200 00	
<b>Total railroad bonds of Maine.....</b>	<b>108,200 00</b>			<b>107,905 00</b>
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	5,000 00	4,650 00	4,537 50	
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,060 00	3,000 00	
Chicago, Burlington & Quincy, Illinois Division, Registered 4s, 1949.....	5,000 00	5,350 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	1,000 00	1,090 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	2,000 00	2,220 00	2,000 00	
Detroit Railway, Mich., 5s, 1924.....	6,000 00	6,480 00	5,970 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917..	1,500 00	1,530 00	1,500 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,500 00	5,000 00	
Trenton Passenger, N. J., 6s, optional, 1912	5,000 00	5,400 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,150 00	10,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>43,500 00</b>			<b>43,007 50</b>
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 4s, 1924	1,000 00	1,000 00	1,000 00	
Eastern Manufacturing Co. Bangor, 5s, 1910	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927.....	3,000 00	3,060 00	3,000 00	
Houlton Water Company, 4s, 1909-24.....	25,500 00	25,500 00	25,500 00	

## HOULTON SAVINGS BANK—Concluded.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New England Elevator Company, Portland, 3½s, 1908-11.....	\$10,000 00	\$10,000 00	\$10,000 00	
Total corporation bonds of Maine .....	54,500 00			\$54,500 00
Swift Refrigerator Transportation Company, 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	2,750 00	2,500 00	
Farmers' National Bank, Houlton .....	1,000 00	1,750 00	1,000 00	
First National Bank, Houlton .....	500 00	1,000 00	500 00	
First National Bank, Portland .....	4,200 00	4,368 00	4,200 00	
First National Bank, Wiscasset .....	4,600 00	4,600 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield .....	2,500 00	2,500 00	2,500 00	
Kenduskeag National Bank, Bangor .....	1,000 00	1,150 00	1,000 00	
National Shoe & Leather Bank, Auburn .....	4,000 00	4,300 00	4,000 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	3,150 00	2,100 00	
Richmond National Bank, Richmond .....	1,600 00	1,600 00	1,600 00	
Total national bank stock of Maine .....	25,700 00			25,700 00
American National Bank, Kansas City, Mo. ....	100 00	148 00	100 00	100 00
<i>Loans on National Bank Stock.</i>				
Farmers' National Bank, Houlton .....		2,000 00	2,000 00	
Presque Isle National Bank, Presque Isle .....		2,510 00	2,510 00	4,510 00
<i>Loans to Municipalities.</i>				
Town of Bridgewater .....		1,750 00	1,750 00	
Fort Fairfield .....		600 00	600 00	
Ludlow .....		750 00	750 00	
Masardis .....		250 00	250 00	
Mt. Chase .....		1,100 00	1,100 00	
Chapman Plantation .....		1,050 00	1,050 00	
Connor Plantation .....		1,000 00	1,000 00	
Oxbow Plantation .....		900 00	900 00	
Portage Lake Plantation .....		3,700 00	3,700 00	11,100 00
Loan on town of Limestone bond .....		200 00	200 00	
Loans on Bangor & Aroostook Railroad bonds .....		13,000 00	13,000 00	
Loan on R. I. Sherman Manufacturing Co. stock, Mass .....		250 00	250 00	
Loan to Houlton Sewerage Company .....		1,566 45	1,566 45	
Loans on mortgages of real estate .....		370,906 67	370,906 67	385,923 12
Real estate, investment .....		6,000 00	3,750 00	
Furniture and fixtures .....		800 00	800 00	4,550 00
Premium account .....		-	15,886 00	15,886 00
Cash on deposit .....		19,232 80	19,232 80	
Cash on hand .....		20,369 53	20,369 53	39,602 33
Unpaid accrued interest .....		15,875 00		\$852,308 95
		882,443 20		
Due depositors, earned dividend and accrued State tax .....		\$29,610 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		52,832 42		

KENNEBEC SAVINGS BANK—AUGUSTA.

April 28, 1905.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

LIABILITIES.

Deposits .....	\$1,135,959 48
Reserve fund .....	53,500 00
Undivided profits.....	52,868 00
	\$1,242,327 48

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water District, 4s, 1934 .....	\$5,000 00	\$5,325 00	\$5,000 00	\$5,000 00
County of Bourbon, Kan., 6s, 1909, Funding	7,000 00	7,525 00	7,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,407 50	5,500 00	
Gallia, O., 5s, 1919, Turnpike.....	5,000 00	5,675 00	5,000 00	
Hennepin and City of Minneapolis, Minn., 4½s, 1924, Ct. H. & C. H.	5,000 00	5,775 00	5,000 00	
Iowa, Wis., 5s, 1906, Asylum.....	5,000 00	5,050 00	5,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge.....	5,000 00	5,250 00	5,000 00	
Putnam, O., 6s, 1909-11, Ditch.....	3,000 00	3,300 00	3,000 00	
Reno, Kan., 5½s, opt. 1909, Refund.	5,000 00	5,275 00	5,000 00	
Reno, Kan., 5s, opt. 1920, Refund.	5,000 00	5,550 00	5,000 00	
Washington, Kan., 5s, optional 1907, Refunding .....	5,000 00	5,100 00	5,000 00	
Wyandotte, Kan., 5½s, 1918, Ref.	6,000 00	7,170 00	6,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg.	5,000 00	5,750 00	5,000 00	
City of				
Brainerd, Minn., 6s, 1909, Light.	5,000 00	5,375 00	5,000 00	
Chicago, Ill., 5s, 1912, San. Dist.	10,000 00	10,900 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind. S. D.	20,000 00	23,500 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	5,000 00	5,525 00	4,800 00	
Evansville, Ind., 5s, 1912, Fund.	13,000 00	14,165 00	13,000 00	
Findlay, O., 6s, 1908, School.....	3,000 00	3,165 00	3,000 00	
Hutchinson, Kan., 5s, 1931, Ref.	10,000 00	10,950 00	10,000 00	
Indianapolis, Ind., 4s, 1926, School Commissioners .....	5,000 00	5,475 00	5,000 00	
Lima, O., 5s, 1916, Water.....	5,000 00	5,550 00	5,000 00	
Malden, Mass., 4s, 1944, Pub. Park	5,000 00	5,525 00	5,000 00	
Mankato, Minn., 5s, 1909, Water.	6,000 00	6,240 00	6,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	11,950 00	10,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	10,950 00	10,000 00	
Omaha, Neb., 4½s, 1910, City Hall	10,000 00	10,400 00	10,000 00	
Port Huron, Mich., 5s, 1908-13, Ref.	6,500 00	6,890 00	6,500 00	
St. Paul, Minn., 4½s, 1917-18, Water and Sewer.....	2,000 00	2,230 00	2,000 00	
Salina, Kan., 6s, 1908, Refunding	5,000 00	5,150 00	5,000 00	
Salina, Kan., 5s, 1914, Refunding	8,000 00	8,080 00	8,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	5,000 00	5,875 00	5,000 00	
Wausau, Wis., 5s, 1910, Refund.	3,500 00	3,675 00	3,500 00	
Winona, Minn., 5s, 1922-5, Bridge	13,000 00	15,145 00	13,000 00	
Town of Danville, Ill., 5s, 1905, Refunding	4,000 00	4,000 00	4,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	10,000 00	10,650 00	10,000 00	
Total public funds out of Maine .....	235,500 00			235,300 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	41,000 00	48,790 00	41,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	35,000 00	41,300 00	35,000 00	
Boston & Maine, 4½s, 1944.....	20,000 00	23,800 00	20,000 00	
Boston & Maine, 3½s, 1923.....	3,000 00	2,970 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,900 00	10,000 00	
Maine Central, 4½s, 1912.....	3,500 00	3,675 00	3,500 00	
Maine Central, 7s, 1912.....	28,500 00	34,200 00	28,500 00	
Maine Central, 4s, 1912.....	13,000 00	13,260 00	13,000 00	
Penobscot Shore Line, Registered, 4s, 1920.	10,000 00	10,400 00	10,000 00	

## KENNEBEC SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Phillips & Rangeley, 5s, 1910 .....	\$25,000 00	\$22,500 00	\$25,000 00	
Portland & Rumford Falls, 4s, 1926 .....	4,000 00	4,200 00	4,000 00	
Portsmouth, Dover & York Street, 4½s, 1923	20,000 00	20,000 00	20,000 00	
Somerset, 4s, 1950 .....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>223,000 00</b>			<b>\$223,000 00</b>
Boston & Lowell, 4s, 1913 .....	10,000 00	10,250 00	10,000 00	
Kansas City Belt, 6s, 1916 .....	5,000 00	5,650 00	5,000 00	
Rutland, 4½s, 1941 .....	5,000 00	5,425 00	5,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>20,000 00</b>			<b>20,000 60</b>
<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	
<b>Total corporation bonds owned .....</b>	<b>16,500 00</b>			<b>16,500 00</b>
<i>Railroad Stock Owned.</i>				
Augusta, Hollowell & Gardiner, preferred	40,500 00	40,500 00	40,500 00	
Augusta, Wintthrop & Gardiner, preferred	50,000 00	50,000 00	49,000 00	
Dexter & Newport .....	600 00	795 00	600 00	
<b>Total railroad stock of Maine .....</b>	<b>91,100 00</b>			<b>90,100 00</b>
Pennsylvania .....	10,000 00	13,900 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</i>				
Augusta City Building Company .....	11,300 00	11,300 00	11,300 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	
<b>Total corporation stock of Maine.....</b>	<b>21,440 00</b>			<b>21,440 00</b>
Boston Insurance Company .....	400 00	1,000 00	400 00	400 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford .....	2,000 00	2,200 00	2,000 00	
Canal National Bank, Portland .....	3,200 00	3,392 00	3,200 00	
Casco National Bank, Portland .....	14,400 00	14,832 00	14,400 00	
Cumberland National Bank, Portland.....	1,600 00	1,632 00	1,600 00	
First National Bank, Augusta .....	58,000 00	71,050 00	58,000 00	
First National Bank, Bangor .....	7,200 00	10,800 00	7,200 00	
First National Bank, Bath .....	2,000 00	2,300 00	2,000 00	
First National Bank, Dexter .....	900 00	1,080 00	900 00	
First National Bank, Portland .....	13,200 00	13,728 00	13,200 00	
First National Bank, Wiscasset .....	5,700 00	5,700 00	5,700 00	
Frontier National Bank, Eastport.....	500 00	700 00	500 00	
Gardiner National Bank, Gardiner.....	650 00	780 00	650 00	
Granite National Bank, Augusta.....	5,200 00	7,280 00	5,200 00	
Manufacturers National Bank, Lewiston..	2,500 00	2,700 00	2,500 00	
Merchants' National Bank, Portland .....	225 00	315 00	225 00	
National Shoe & Leather Bank, Auburn ..	4,500 00	4,837 50	4,500 00	
North National Bank, Rockland .....	1,000 00	1,300 00	1,000 00	
Northern National Bank, Hollowell.....	7,400 00	7,992 00	7,400 00	
Oakland National Bank, Gardiner .....	800 00	960 00	800 00	
Veazie National Bank, Bangor .....	3,500 00	4,725 00	3,500 00	
<b>Total national bank stock owned .....</b>	<b>134,475 00</b>			<b>134,475 00</b>
<i>Loans on Railroad Bonds.</i>				
Augusta, Hollowell & Gardiner.....		800 00	800 00	
Bangor & Aroostook .....		600 00	600 00	1,400 00
<i>Loans on Corporation Bonds.</i>				
Cushnoc Fibre Company, Augusta .....		8,900 00	8,900 00	
Western Union Telegraph Company.....		2,000 00	2,000 00	10,900 00

## KENNEBEC SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eastern Maine.....	\$15,000 00	\$15,000 00	
Pennsylvania.....	3,200 00	3,200 00	
Rockland, Thomaston & Camden Street.....	20,000 00	20,000 00	
Somerset.....	8,200 00	8,200 00	\$46,400 00
<i>Loans on Corporation Stock.</i>			
American Woolen Company, common.....	5,000 00	5,000 00	
Augusta Lumber Company.....	1,500 00	1,500 00	
Edwards Manufacturing Company, Augusta.....	4,250 00	4,250 00	
Kennebec Light & Heat Company, Augusta.....	500 00	500 00	
Lisbon Falls Fibre Company.....	5,000 00	5,000 00	
Maine Farmer Publishing Company, Augusta.....	5,000 00	5,000 00	
Maine Timberland Company, Waterville.....	4,500 00	4,500 00	
Oakland Water Company.....	12,000 00	12,000 00	
Old Town Woolen Company.....	30,000 00	30,000 00	
Rockland-Rockport Lime Company, preferred.....	20,000 00	20,000 00	
Squirrel Island Association.....	1,200 00	1,200 00	88,950 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Augusta.....	500 00	500 00	
Granite National Bank, Augusta.....	1,250 00	1,250 00	
National Shoe & Leather Bank, Auburn.....	1,000 00	1,000 00	2,750 00
<i>Loans on Trust Company Stock.</i>			
Augusta Trust Company.....	4,125 00	4,125 00	
Waldo Trust Company, Belfast.....	750 00	750 00	4,875 00
Loan to Vickery Realty Company, Augusta.....	700 00	700 00	
Loans to Village School District, Augusta.....	4,000 00	4,000 00	
Loan on life insurance policy.....	300 00	300 00	
Loans on personal property.....	7,100 00	7,100 00	
Loans on Kennebec Savings Bank books.....	114 24	114 24	
Loans on mortgages of real estate.....	233,449 31	233,449 31	245,663 55
Real estate, investment.....	37,750 00	34,750 00	
Furniture and fixtures.....	2,500 00	2,500 00	37,250 00
Cash on deposit.....	46,801 46	46,801 46	
Cash on hand.....	1,122 47	1,122 47	47,923 93
Unpaid accrued interest.....	16,891 42		1,242,327 48
	1,340,219 90		
Due depositors, earned dividend and accrued State tax.....	1,157,559 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$182,660 42		

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

May 3, 1905.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

## LIABILITIES.

Deposits .....	\$725,682 03
Reserve fund .....	16,325 01
Undivided profits .....	12,241 61
	<b>\$754,248 65</b>

## 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 Arostook, 4½s, 1915, R. R. Aid...	\$3,000 00	\$3,225 00	\$3,000 00	
Washington, 4s, opt. 1923, R. R. ...	5,000 00	5,250 00	5,000 00	
City of Saco, 4s, 1917, Refunding.....	1,000 00	1,050 00	1,000 00	
Town of Caribou, 3½s, 1921, Refunding....	3,000 00	2,910 00	3,000 00	
Old Orchard, 4s, 1909, Funding .....	4,000 00	4,020 00	4,000 00	
Madison Village Corporation, 4s, 1928, Light and Power.....	3,000 00	3,060 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>19,000 00</b>			<b>\$19,000 00</b>
County of Allegheny, Pa., 4s, 1933, Road ...	5,000 00	5,575 00	5,000 00	
Atchison, Kan., 4s, 1929, Refund.	3,000 00	3,060 00	3,000 00	
Chippewa, Mich., 5s, 1910, Road .	2,000 00	2,100 00	2,000 00	
Fayette, Ky., 4½s, 1916, Funding .	5,000 00	5,175 00	5,000 00	
Henry, O., 4s, 1909-10, Road Imp .	4,000 00	4,040 00	4,000 00	
Prince George's, Md., 5s, 1922, C.H.	5,000 00	5,775 00	5,000 00	
Vigo, Ind., 5s, 1908, Court House.	1,000 00	1,040 00	1,000 00	
Wyandotte, Kan., 4½s, 1933, Bdg	5,000 00	5,550 00	5,000 00	
City of Boston, Mass., Reg. 3½s, 1933, St.	4,000 00	4,100 00	4,000 00	
Bowling Green, Ky., 4s, optional 1914, Refunding .....	4,000 00	4,000 00	4,000 00	
Chicago, Ill., 4½s, 1908-9, San. Dist.	5,000 00	5,175 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding .	3,000 00	3,225 00	3,000 00	
East Liverpool, O., 5s, 1907, Sch. D.	1,000 00	1,025 00	1,000 00	
Lynn, Mass., Reg. 3½s, 1913, Munic.	4,000 00	4,000 00	4,000 00	
Omaha, Neb., 4s, 1921, Sew. Renew.	5,000 00	5,225 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Debt	5,000 00	5,400 00	5,000 00	
Sioux City, Ia., 6s, 1901, Paving..	1,000 00	1,000 00	1,000 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	
South Omaha, Neb., 4½s, optional 1909, Funding .....	2,000 00	2,100 00	2,600 00	
Town of Burrillville, R. I., 3½s, 1942, Ref.	5,000 00	4,875 00	4,925 00	
<b>Total public funds out of Maine .....</b>	<b>70,500 00</b>			<b>70,425 00</b>
<i>Railroad Bonds Owned.</i>				
Arostook Northern, 5s, 1947 .....	5,000 00	5,600 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	6,000 00	6,000 00	
Maine Central, Consolidated 5s, 1912 .....	15,000 00	16,200 00	15,000 00	
Maine Central, Registered 4s, 1912 .....	5,000 00	5,100 00	5,000 00	
Portland & Rochester, 4s, 1907 .....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, 1927 .....	2,000 00	2,000 00	2,000 00	
Washington County, 3½s, optional 1924 .....	5,000 00	4,725 00	5,800 00	
<b>Total railroad bonds of Maine.....</b>	<b>50,000 00</b>			<b>49,525 00</b>
Allegheny & Western, 4s, 1998 .....	5,000 00	5,100 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925. . .	5,000 00	4,750 00	4,800 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.	5,000 00	4,675 00	4,515 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925 .....	7,000 00	6,475 00	6,230 00	
Boston & Worcester Street, Mass., 4½s, 1923	8,000 00	8,160 00	8,000 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>
Bristol County Street, Mass., 5s, 1921 .....	\$3,000 00	\$3,000 00	\$3,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917 .....	5,000 00	5,250 00	5,000 00	
Brockton Street, Mass., 5s, 1924 .....	3,000 00	3,195 00	3,000 00	
Buffalo Railway, N. Y. 5s, 1931 .....	5,000 00	5,650 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951 .....	6,000 00	6,000 00	6,000 00	
Burlington, Cedar Rapids & Northern, 5s, 1906 .....	4,000 00	4,120 00	4,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912 .....	6,000 00	6,210 00	5,850 00	
Central Branch, 4s, 1919 .....	3,000 00	2,880 00	2,880 00	
Central Branch Union Pacific, 4s, 1948 .....	3,000 00	2,835 00	2,760 00	
Central Pacific, 4s, 1949 .....	5,000 00	5,050 00	4,950 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922 .....	6,000 00	6,120 00	5,972 50	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional 1929 .....	3,000 00	2,925 00	2,842 50	
Chicago & Eastern Illinois, 5s, 1937 .....	3,000 00	3,630 00	3,000 00	
Chicago, Milwaukee & St. Paul, Term., 5s, 1914 .....	2,000 00	2,230 00	2,000 00	
Chicago, Rock Island & Pacific, 4s, 1988 .....	3,000 00	3,195 00	3,000 00	
Chicago & West Michigan, 5s, 1921 .....	5,000 00	5,450 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910 .....	8,000 00	8,560 00	8,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1933 .....	5,000 00	5,050 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991 .....	5,600 00	5,025 00	5,000 00	
Cleveland City Cable, O., 5s, 1909 .....	7,000 00	7,000 00	7,000 00	
Cleveland Electric, O., 5s, 1913 .....	4,000 00	4,100 00	4,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	5,000 00	5,700 00	5,000 00	
Concord & Montreal, 4s, 1920 .....	5,000 00	5,000 00	5,000 00	
Des Moines & Fort Dodge, 4s, 1935 .....	3,000 00	2,940 00	2,936 25	
Detroit & Mackinac, 4s, 1935 .....	2,000 00	1,910 00	2,000 00	
Duluth Street, Minn., 5s, 1930 .....	10,000 00	10,440 00	9,775 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917 .....	2,500 00	2,550 00	2,500 00	
Flint & Pere Marquette, 6s, 1920 .....	5,000 00	5,975 00	5,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908 .....	5,000 00	5,000 00	4,800 00	
Haverhill & Amesbury Street, Mass., 5s, 1912 .....	4,000 00	4,040 00	4,000 00	
Hereford, 4s, 1930 .....	5,000 00	5,050 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922 .....	3,000 00	3,120 00	3,000 00	
Hutchinson & Southern, 5s, 1928 .....	3,000 00	3,075 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953 .....	5,000 00	4,850 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	6,000 00	6,400 00	5,790 00	
Iowa Central, 4s, 1951 .....	5,000 00	4,250 00	4,775 00	
Jamestown Street, N. Y., 6s, 1923 .....	3,000 00	3,090 00	3,000 00	
Lehigh & New York, 4s, 1945 .....	3,000 00	2,985 00	2,893 50	
Lehigh Valley of New York, 4½s, 1940 .....	5,000 00	5,550 00	5,000 00	
Leroy & Caney Valley Air Line, 5s, 1926 .....	5,000 00	5,350 00	5,000 00	
Lima Railway, O., 5s, optional 1908 .....	6,000 00	6,000 00	6,060 00	
Maryland, Delaware & Virginia, 5s, 1955 .....	5,000 00	5,750 00	5,000 00	
Medfield & Medway Street, Mass., 5s, 1920 .....	3,000 00	3,000 00	3,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920 .....	5,000 00	5,425 00	5,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909 .....	5,000 00	5,050 00	4,850 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918 .....	3,000 00	3,060 00	3,000 00	
Minneapolis & St. Louis, 4s, 1949 .....	5,000 00	4,800 00	4,850 00	
Minnesota Transfer, 5s, 1916 .....	3,000 00	3,150 00	3,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920 .....	3,000 00	3,090 00	3,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935 .....	3,600 00	3,405 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946 .....	5,000 00	5,875 00	5,000 00	
North Chicago Street, Ill., 5s, 1906 .....	4,000 00	3,960 00	4,000 00	
Northern Pacific, General Lien, 3s, 2047 .....	2,500 00	1,925 00	1,750 00	
Northern Pacific, Prior Lien, 4s, 1997 .....	9,000 00	9,495 00	9,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 .....	12,000 00	12,000 00	12,000 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	3,300 00	3,000 00	
Peoria & Pekin Terminal, 5s, 1921 .....	3,000 00	3,000 00	3,000 00	
Pere Marquette of Indiana, 4s, 1943 .....	8,000 00	7,680 00	7,677 50	
Pontiac, Oxford & Northern, 6s, 1916 .....	3,000 00	3,000 00	3,000 00	
Providence & Taunton Street, 6s, 1918 .....	3,000 00	3,225 00	3,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 .....	10,000 00	9,550 00	9,412 50	

KENNEBUNK SAVINGS BANK—Continued.  
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
St. Louis & San Francisco, Cen. Div., 4s, 1929	\$8,000 00	\$7,840 00	\$7,596 25	
Southern Indiana, 4s, 1951	3,000 00	2,820 00	2,820 00	
Southern Railway, St. Louis Div., 4s, 1951	5,000 00	4,925 00	4,687 50	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,210 00	3,000 00	
Terminal R. R. Ass'n., St. Louis, Mo., 4½s, 1939	5,000 00	5,550 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Toledo Railway & Terminal, 4½s, 1954	10,000 00	10,500 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	3,000 00	3,150 00	3,000 00	
Union Pacific, 4s, 1947	2,000 00	2,110 00	2,000 00	
Wabash Pittsburg Terminal, 4s, 1954	5,000 00	4,700 00	4,625 00	
West Chicago Street Railroad Tunnel Com- pany, Ill., 5s, 1909	2,000 00	1,800 00	2,000 00	
Wheeling & Lake Erie, Lake Erie Div., 5s, 1926	6,000 00	7,110 00	5,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,360 00	3,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,075 00	5,000 00	
Wisconsin Central, 1st Series, 6s, 1909	5,000 00	5,100 00	4,687 50	
<b>Total railroad bonds out of Maine</b>	<b>397,000 00</b>			<b>\$389,790 00</b>
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, (Me. & N. H.), 5s, 1912	3,000 00	3,000 00	3,000 00	
Biddeford & Saco Water Company, 4s, 1924	5,000 00	5,000 00	5,000 00	
Calais Water Company, 5s, 1906	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927	4,000 00	4,080 00	4,000 00	
Ellsworth Water Company, 5s, 1909	3,000 00	3,060 00	3,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909	2,000 00	2,020 00	2,000 00	
Maine Steamship Co., Portland, 6s, 1926	2,500 00	2,875 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	
Presque Isle Water Company, 5s, 1907	3,000 00	3,000 00	3,000 00	
Standish Water & Construction Co., 5s, 1913	2,000 00	2,100 00	2,000 00	
Young Men's Christian Association of Portland, 4s, 1908	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds of Maine</b>	<b>40,500 00</b>			<b>40,500 00</b>
Berlin Water Company, N. H., 5s, opt. 1902	3,000 00	3,000 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	2,700 00	3,000 00	
<b>Total corporation bonds out of Maine</b>	<b>7,000 00</b>			<b>7,000 00</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	5,000 00	5,900 00	5,000 00	
Portland & Ogdensburg	13,800 00	7,176 00	6,343 00	
<b>Total railroad stock of Maine</b>	<b>18,800 00</b>			<b>11,343 00</b>
Duluth Superior Traction, Wis., preferred	2,000 00	1,500 00	1,200 00	
Syracuse Rapid Transit, N. Y., common	3,500 00	927 50	1,900 00	
<b>Total railroad stock out of Maine</b>	<b>5,500 00</b>			<b>3,100 00</b>
<i>Corporation Stock Owned.</i>				
Richmond Water Works	3,500 00	3,500 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	3,000 00	3,180 00	3,000 00	
Casco National Bank, Portland	4,900 00	5,047 00	4,900 00	
Cumberland National Bank, Portland	200 00	204 00	200 00	
First National Bank, Portland	3,000 00	3,120 00	3,000 00	
Merchants' National Bank, Portland	1,350 00	1,890 00	1,350 00	
Ocean National Bank, Kennebunk	7,800 00	7,800 00	7,800 00	
<b>Total national bank stock owned</b>	<b>20,250 00</b>			<b>20,250 00</b>

KENNEBUNK SAVINGS BANK—Concluded.  
RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Northern National Bank, Hallowell .....	\$3,400 00	\$3,400 00	
Ocean National Bank, Kennebunk .....	450 00	450 00	
Somersworth National Bank, N. H. ....	300 00	300 00	\$4,150 00
Loan on Maine Central Railroad bond .....	476 79	476 79	
Loan on Kennebunk & Kennebunkport Railroad stock .....	350 00	350 00	
Loan on Kennebunkport Sea Shore Company stock .....	200 00	200 00	
Loan to town of Kennebunk .....	1,200 00	1,200 00	
Loan on personal property .....	145 00	145 00	
Loan on Kennebunk Savings Bank book .....	90 00	90 00	
Loans on mortgages of real estate .....	115,836 58	115,836 58	118,298 37
Real estate, foreclosure .....	3,744 25	3,744 25	3,774 25
Premium account .....	-	6,543 57	
Expense account .....	-	529 84	7,073 41
Cash on deposit .....	5,694 97	5,694 97	
Cash on hand .....	854 65	854 65	6,549 62
Unpaid accrued interest .....	12,790 00		\$754,248 65
	786,451 74		
Due depositors, earned dividend and accrued State tax .....	736,152 14		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	\$50,299 60		

## KINGFIELD SAVINGS BANK—KINGFIELD.

October 9, 1905.

A. G. WINTER, President.

H. S. WING, Treasurer.

## LIABILITIES.

Deposits .....	\$78,756 38
Reserve fund .....	1,400 00
Undivided profits .....	2,362 39
	<u>\$82,518 77</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.....	\$3,000 00	\$3,570 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 .....	1,000 00	1,000 00	1,000 00	
Second National Bank, Skowhegan .....	400 00	440 00	400 00	
Total national bank stock owned.....	1,400 00			1,400 00
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogart Manufacturing Co., Kingfield .....		850 00	850 00	850 00
<i>Loans to Corporations.</i>				
Jenkins & Bogart Manufacturing Co., Kingfield .....		8,200 00	8,200 00	
Kingfield Land Company .....		5,000 00	5,000 00	13,200 00
Loans on life insurance policies .....		1,775 00	1,775 00	
Loans on personal property .....		17,149 00	17,149 00	
Loans on mortgages of real estate .....		37,727 39	37,727 39	56,651 39
Safe and furniture.....	685 00		685 00	685 00
Premium account.....	-		400 00	400 00
Cash on deposit.....	2,468 26		2,468 26	
Cash on hand .....	864 12		864 12	3,332 38
Unpaid accrued interest.....		50 00		\$82,518 77
Due depositors, earned dividend and accrued State tax.....		82,778 77		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		80,243 82		
		\$2,534 95		

## MACHIAS SAVINGS BANK—MACHIAS.

August 3, 1905.

GEORGE W. DRISKO, President.

GEORGE F. CARY, Treasurer.

## LIABILITIES.

Deposits .....	\$802,038 08
Reserve fund .....	46,020 00
Undivided profits .....	4,539 64
	<hr/> \$852,597 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...	\$10,000 00	\$10,750 00	\$10,000 00	
Washington, 4s, opt. 1923, R. R. Aid	15,000 00	15,750 00	15,000 00	
City of Augusta, 4s, 1913-19, Refunding..	6,000 00	6,270 00	6,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,250 00	5,000 00	
Eastport, 4½s, 1907, Refunding...	10,000 00	10,150 00	10,000 00	
Portland, Reg. 4s, 1916, Funding...	1,000 00	1,055 00	1,000 00	
South Portland, 4s, 1909, Munic..	2,000 00	2,030 00	2,000 00	
Town of Lubec, 4s, 1921, Water.....	4,000 00	4,060 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	9,225 00	9,000 00	
Total public funds of Maine .....	67,000 00			\$67,000 00
County of Allegheny, Pa., 4s, 1933, Roads..	5,000 00	5,575 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	5,000 00	5,075 00	5,000 00	
Lucas, O., 4½s, 1923-4, Bridge .....	5,000 00	5,775 00	5,000 00	
Somerset, Md., 4½s, 1949-58, School	5,000 00	5,825 00	5,000 00	
Washington, Kan., 5s, opt. 1906, Ref	5,000 00	5,050 00	5,000 00	
Wyandotte, Kan., 4½s, 1930-2, Bldg	10,000 00	11,450 00	10,000 00	
City of Anderson, Ind., 5s, 1918, Water, Ref	5,000 00	5,650 00	5,000 00	
Ashtand, Wis., 4s, optional 1906-8, Street Improvement .....	4,000 00	4,000 00	4,000 00	
Bellaire, O., 5s, 1910, Water, Ref.	5,000 00	5,250 00	5,000 00	
Boston, Mass., Registered 3½s, 1928, Highways .....	20,000 00	20,400 00	20,000 00	
Chicago, Ill., 4s, 1919, San. Dist..	10,000 00	10,550 00	10,000 00	
Cleveland, O., 4s, 1922, School Dist.	30,000 00	32,400 00	30,000 00	
Columbus, O., 4s, opt. 1912, Sewer	5,000 00	5,150 00	5,000 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	5,125 00	5,000 00	
Duluth, Minn., 4½s, 1921, Inde- pendent School District .....	3,000 00	3,315 00	3,000 00	
East Liverpool, O., 5s, 1923, Ref.	5,000 00	5,825 00	5,000 00	
East Liverpool, O., 4s, optional 1917, Water, Refunding .....	5,000 00	5,125 00	5,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,250 00	5,000 00	
Elyria, O., 4s, 1937-8, Water .....	10,000 00	10,250 00	10,000 00	
Hammond, Ind., 5s, 1918, School	5,000 00	5,575 00	5,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,475 00	5,000 00	
Moline, Ill., 5s, 1911, School Dist.	1,000 00	1,065 00	1,000 00	
Muskegon, Mich., 4s, 1918, Street	5,000 00	5,200 00	5,000 00	
Newport, Ky., 5s, opt. 1903, Sewer	1,000 00	1,000 00	1,000 00	
New York, N. Y., Registered 3½s, 1940, Park .....	30,000 00	30,750 00	30,000 00	
Omaha, Neb., 4s, 1919, Sewers ...	5,000 00	5,200 00	5,000 00	
Omaha, Neb., 4s, 1933, Renewal..	5,000 00	5,325 00	5,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement .....	5,000 00	5,050 00	5,000 00	
Pawtucket, R. I., 4s, 1944, General Loan .....	15,000 00	16,200 00	15,000 00	
Philadelphia, Pa., Registered 3½s, 1931, Water .....	30,000 00	30,600 00	30,000 00	
Port Huron, Mich., 4s, 1922, Repav.	5,000 00	5,150 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 St. Paul, Minn., 4½s, 1917, Munic.	\$20,000 00	\$22,200 00	\$20,000 00	
Sault Ste Marie, Mich., 4s, 1920, Bridge .....	5,000 00	5,075 00	5,000 00	
Stillwater, Minn., 5s, 1921, Permanent Improvement .....	15,000 00	17,025 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,330 00	3,000 00	
Toledo, O., Reg. 4s, 1944, Park ...	10,000 00	11,050 00	10,000 00	
West Bay City, Mich., 4s, 1918, Municipal .....	10,000 00	10,150 00	10,000 00	
West Bay City, Mich., 5s, 1927, Ref.	5,000 00	5,825 00	5,000 00	
Zanesville, O., 4½s, 1913, Water ..	3,000 00	3,150 00	3,000 00	
Town of Cranston, R. I., 3½s, 1939, School House and Bridge .....	5,000 00	4,875 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Apportioning Debt .....	5,000 00	5,325 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>342,500 00</b>			<b>\$342,500 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,950 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943 .....	10,000 00	11,800 00	10,000 00	
Line Rock, 4s, 1929 .....	10,000 00	10,000 00	10,000 00	
Maine Central, 5s, 1923 .....	5,000 00	5,600 00	5,000 00	
Maine Central, 4s, 1912 .....	500 00	510 00	500 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	
<b>Total railroad bonds of Maine .....</b>	<b>40,500 00</b>			<b>40,500 00</b>
Allegheny & Western, 4s, 1908 .....	5,000 00	5,100 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925 ..	3,500 00	3,252 50	5,170 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,210 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 .....	5,000 00	5,250 00	5,000 00	
Chicago, Burlington & Quincy, Nebraska Extension, 4s, 1927 .....	10,000 00	10,700 00	10,000 00	
Chicago & Eastern Illinois, 5s, 1937 .....	5,000 00	6,050 00	5,000 00	
Chicago, Indiana & Eastern, 5s, 1942 .....	5,000 00	5,000 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921 .....	12,000 00	13,740 00	12,000 00	
Chicago, Rock Island & Pacific, 4s, 1988 ..	5,000 00	5,250 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	5,000 00	4,500 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,900 00	10,000 00	
Citizens Electric Street, Newburyport, Mass., 5s, 1920 .....	4,000 00	4,080 00	4,000 00	
Clearfield & Jefferson, 6s, 1927 .....	3,000 00	6,150 00	5,000 00	
Cleveland Electric, O., 5s, 1913 .....	5,000 00	5,175 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 ..	5,000 00	5,825 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	10,400 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941 .....	5,000 00	6,025 00	5,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	5,000 00	5,725 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	6,780 00	6,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923 .....	5,000 00	5,000 00	5,000 00	
Kansas City, Excelsior Springs & Northern, 4s, 1923 .....	5,000 00	4,500 00	4,800 00	
Lehigh Valley of New York, 4½s, 1940 .....	5,000 00	5,525 00	5,000 00	
Manhattan Railway, New York, 4s, 1930 ..	5,000 00	5,275 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	5,000 00	5,000 00	
Omaha Street, Neb., 5s, 1914 .....	10,000 00	10,300 00	10,000 00	
Peoples' Street, Scranton, Pa., 6s, 1918 .....	10,000 00	11,000 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943 .....	10,000 00	3,600 00	9,600 00	
St. Paul & Northern Pacific, 6s, 1923 .....	10,000 00	12,600 00	10,000 00	
Southern Indiana, 4s, 1951 .....	5,000 00	4,775 00	4,700 00	
Toledo Railway & Terminal, 4½s, 1954 .....	5,000 00	5,250 00	5,000 00	

## MACHIAS 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>
Toledo Traction, O., 5s, 1909 .....	\$5,000 00	\$5,050 00	\$5,000 00	
Trenton Passenger, N. J., 6s, optional 1910..	5,000 00	5,300 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 .....	230,500 00			\$229,020 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1905-19 .....	10,000 00	10,000 00	10,000 00	
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	
Masonic Building Association, Biddeford, 4½s, 1917 .....	5,000 00	5,000 00	5,000 00	
Portland Elevator Company, 4s, 1906-19 ....	7,000 00	7,105 00	7,000 00	
Portland Water Company, 4s, 1927 .....	15,000 00	15,450 00	15,000 00	
Rockland-Rockport Line 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	5,150 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920 ..	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned .....	77,000 00			76,500 00
<i>Railroad Stock Owned.</i>				
European & North American .....	5,000 00	7,500 00	5,000 00	
Portland & Ogdensburg .....	10,000 00	5,200 00	5,000 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	5,500 00	5,000 00	
Calais National Bank, Calais .....	1,000 00	1,400 00	1,000 00	
Canal National Bank, Portland .....	7,000 00	7,420 00	7,000 00	
Casco National Bank, Portland .....	5,000 00	5,150 00	5,000 00	
Cumberland National Bank, Portland .....	3,000 00	3,060 00	3,000 00	
First National Bank, Portland .....	7,200 00	7,488 00	7,200 00	
Frontier National Bank, Eastport .....	2,500 00	3,500 00	2,500 00	
Merchants' National Bank, Portland .....	2,550 00	3,570 00	2,550 00	
National Shoe & Leather Bank, Auburn .....	2,500 00	2,687 50	2,500 00	
Total national bank stock owned .....	35,750 00			35,750 00
<i>Loans on Savings Bank Books.</i>				
Machias Savings Bank .....		2,219 00	2,219 00	
Natick Five Cent Savings Bank, Mass. ....		165 00	165 00	2,384 00
<i>Loans to Municipalities.</i>				
Town of Dennysville .....		300 00	300 00	
Meddybemps .....		442 87	442 87	
Whitneyville .....		70 00	70 00	812 87
Loan to St. Croix Shoe Company, Calais (endorsed).		1,350 00	1,350 00	
Loans on mortgages of real estate .....		22,052 17	22,052 17	23,462 17
Real estate investment .....		2,500 00	2,000 00	2,000 00
Cash on deposit .....		18,211 38	18,211 38	
Cash on hand .....		3,667 30	3,667 30	21,878 68
Unpaid accrued interest .....		7,052 24		\$852,597 72
Due depositors, earned dividend and accrued State tax .....		915,342 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		805,449 93		
		\$109,895 03		

## MAINE SAVINGS BANK—PORTLAND.

May 4, 1905.

EBEN COREY, President.

ALPHEUS G. ROGERS, Treasurer.

FREDERICK C. CUSHING, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$10,053,498 24
Reserve fund .....	875,000 00
Undivided profits .....	528,141 41
	\$11,456,639 65

## 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, 3½s, 1925, Refunding ..	\$10,000 00	\$10,000 00	\$10,000 00	
Portland, 3½s, 1922, Refunding ..	100,000 00	101,500 00	100,000 00	
<b>Total public funds of Maine .....</b>	<b>110,000 00</b>			<b>\$110,000 00</b>
Commonwealth of Massachusetts, Reg- istered 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 Boston, Mass., Reg 3½s, 1928, Highway	25,000 00	25,500 00	25,000 00	
Boston, Mass., Reg 3½s, 1943-4, Tunnel	325,000 00	333,125 00	325,000 00	
Brooklyn, N. Y., Reg. 3½s, 1918, Sewer	5,000 00	5,075 00	5,000 00	
Buffalo, N. Y., Registered 3½s, 1922, Grade Crossing .....	25,000 00	25,375 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1931, Sew.	25,000 00	25,000 00	25,000 00	
Cambridge, Mass., Reg 3½s, 1944, Bdg	50,000 00	50,000 00	50,000 00	
Cincinnati, O., 3½s, optional 1932, Sinking Fund .....	50,000 00	51,000 00	49,812 50	
Cleveland, O., Reg. 4s, 1926, Water ..	25,000 00	27,375 00	25,000 00	
Cleveland, O., 4s, 1924, Parks .....	25,000 00	27,125 00	25,000 00	
Detroit, Mich., 3½s, 1934, Water Com'r's	100,000 00	102,500 00	100,000 00	
Duluth, Minn., 4s, 1921, Park .....	80,000 00	83,600 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal ..	100,000 00	108,500 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding .....	20,000 00	21,300 00	20,000 00	
Hartford, Conn., 3½s, 1926, Park .....	25,000 00	25,000 00	25,000 00	
Lawrence, Mass., 4s, 1909, Municipal	10,000 00	10,200 00	10,000 00	
Lynn, Mass., Reg. 4s, 1910, School .....	10,000 00	10,250 00	10,000 00	
Milwaukee, Wis., 3½s, 1922, School ..	4,000 00	4,060 00	4,000 00	
Milwaukee, Wis., 5½s, 1916, Street ..	10,000 00	10,100 00	10,000 00	
Milwaukee, Wis., 3½s, 1914, Streets, etc.	11,000 00	11,110 00	11,000 00	
Minneapolis, Minn., 4s, 1922, Park ..	10,000 00	10,800 00	10,000 00	
New York, N. Y., Registered 3½s, 1949-53, Rapid Transit .....	125,000 00	128,750 00	125,000 00	
New York, N. Y., 3½s, 1927-36, Refunding	10,000 00	10,200 00	10,000 00	
New York, N. Y., Reg. 3½s, 1929, Park	50,000 00	51,000 00	50,000 00	
Philadelphia, Pa., Reg 3½s, 1931, Water	25,000 00	25,500 00	25,000 00	
Pittsburg, Pa., 5s, 1913, Funding Debt	10,000 00	11,050 00	10,000 00	
Providence, R. I., Reg., 4s, 1925, Sewer	15,000 00	16,650 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,650 00	10,000 00	
St. Louis, Mo., 3½s, 1920, Renewal .....	10,000 00	10,150 00	10,000 00	
Springfield, Mass., Reg. 3½s, 1921, Sch.	25,000 00	25,000 00	25,000 00	
Worcester, Mass., Reg. 3½s, 1932, Water	30,000 00	30,600 00	30,000 00	
<b>Total public funds out of Maine .....</b>	<b>1,345,000 00</b>			<b>1,340,012 50</b>
<i>Railroad Bonds Owned.</i>				
Portland Railroad 1st Consolidated Mort- gage Gold 3½s, optional 1931 .....	300,000 00	297,000 00	287,250 00	
Portland & Rumford Falls, 1st Mortgage Gold 4s, 1926 .....	100,000 00	105,000 00	99,250 00	
Portland & Rumford Falls, Collateral Trust, Gold 4s, optional 1924 ..	100,000 00	97,500 00	95,000 00	
Somerset, 1st Mortgage, 5s, 1917 .....	113,000 00	119,780 00	112,250 00	
<b>Total railroad bonds of Maine .....</b>	<b>613,000 00</b>			<b>593,750 00</b>



## MAINE SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Dock & Improvement Company, N. J., 1st Mortgage, 5s, 1921 .....	\$26,000 00	\$29,640 00	\$26,000 00	
Baltimore, Chesapeake & Atlantic, 1st Mortgage Gold 5s, 1934 .....	245,000 00	281,750 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	222,460 00	227,000 00	
Blue Hill Street, Canton, Mass., 1st Mort- gage Gold 5s, 1923 .....	175,000 00	175,000 00	173,250 00	
Bridgeport Traction Company, Conn., 1st Mortgage Gold 5s, 1923 .....	64,000 00	68,160 00	64,000 00	
Broadway Surface, N. Y., 1st Mort. 5s, 1924.	100,000 00	108,000 00	100,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mortgage Gold 5s, 1917 .....	40,000 00	42,000 00	40,000 00	
Central Railway of Peoria, Ill., 1st Mort- gage Gold 5s, 1915 .....	75,000 00	77,250 00	75,000 00	
Chicago, Burlington & Quincy, Ill. Division, 1st Mortgage 3½s, optional 1929 .....	50,000 00	48,750 00	44,750 00	
Chicago & Eastern Illinois, General and 1st Mortgage 5s, 1937 .....	50,000 00	60,500 00	50,000 00	
Chicago & Erie, 1st Mortgage Gold 5s, 1932.	127,000 00	156,845 00	127,000 00	
Chicago & Indiana Coal Railway, 1st Mort- gage 5s, 1936 .....	50,000 00	60,250 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 1st Mort. Gold 5s, 1921.	225,000 00	264,375 00	225,000 00	
Chicago & Northwestern, General Mort- gage Gold 3½s, 1937 .....	50,000 00	50,250 00	50,000 00	
Chicago & St. Louis, 1st Mort. Reg. 6s, 1915.	258,000 00	292,530 00	258,000 00	
Chicago & Western Indiana, General Mort- gage Gold 6s, 1932 .....	377,000 00	431,665 00	377,000 00	
Cincinnati, Richmond & Muncie, 1st Mort- gage Gold 5s, optional 1910 .....	100,000 00	107,000 00	100,000 00	
Cleveland, Akron & Columbus, 1st Mort- gage Gold 5s, 1927 .....	217,000 00	245,210 00	217,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Div., 1st Coll. Trust Mort. Gold 4s, 1930	105,000 00	108,150 00	105,000 00	
Cleveland, Lorain & Wheeling, 1st Mort- gage 5s, 1933 .....	150,000 00	171,000 00	147,965 25	
Corrigan Consolidated Street, Kansas City, 1s Mortgage Registered 5s, 1916 .....	68,000 00	71,400 00	68,000 00	
Dayton, Springfield & Urbana Electric, O., 1st Mortgage Gold 5s, 1928 .....	50,000 00	50,000 00	47,500 00	
East Cleveland, O., 1st Mort. Reg. 5s, 1910.	85,000 00	86,700 00	85,000 00	
Eastern of Minnesota, Northern Division, 1st Mortgage Gold 4s, optional 1928 .....	325,000 00	325,000 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage Gold 5s, 1920 .....	45,000 00	47,250 00	45,000 00	
Elgin, Joliet & Eastern, 1st Mort., 5s, 1941.	120,000 00	144,600 00	120,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 1st Mortgage Gold 5s, 1920 .....	75,000 00	76,500 00	75,000 00	
Grand Avenue Cable, Kansas City, 1st Mortgage Registered 5s, 1908 .....	100,000 00	100,000 00	95,000 00	
Illinois Central, 1st Mortgage 3½s, 1951 .....	100,000 00	103,500 00	98,250 00	
Kanawha & Michigan, 1st Mort. Gold 4s, 1930	100,000 00	96,000 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 1st Mortgage 4s, 1949 .....	250,000 00	228,750 00	229,750 00	
Lake Shore & Michigan Southern, 1st Mort- gage 3½s, 1937 .....	100,000 00	101,000 00	99,000 00	
Lehigh Valley of New York, 1st Mortgage Gold Registered 4½s, 1940 .....	170,000 00	188,700 00	170,000 00	
Lehigh Valley of New York, 1st Mortgage Gold Coupon 4½s, 1940 .....	330,000 00	366,300 00	330,000 00	
Lehigh Valley Terminal, 1st Mortgage Reg- istered Gold 5s, 1941 .....	20,000 00	23,800 00	20,000 00	
Lincoln & Northwestern, 1st Mortgage Registered 7s, 1910 .....	5,000 00	5,600 00	5,000 00	
Minneapolis & St. Louis, Pacific Exten- sion, 1st Mortgage Gold 6s, 1921 .....	50,000 00	59,750 00	50,000 00	
Minneapolis Street, Minn., 1st Mort. 7s, 1910	30,000 00	31,500 00	30,000 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>
New York, Brooklyn & Manhattan Beach, 1st Mortgage Gold 5s, 1935 .....	\$125,000 00	\$141,875 00	\$125,000 00	
New York Central & Hudson River, Refunding Mortgage Gold 3½s, 1937 .....	300,000 00	300,000 00	290,000 00	
New York & Greenwood Lake, 1st Mortgage Gold 5s, 1946 .....	160,000 00	188,000 00	160,000 00	
New York & Harlem, 1st Mort. Gold 3½s, 2000 .....	100,000 00	103,500 00	100,000 00	
New York & Rockaway Beach, 1st Mortgage Gold 5s, 1927 .....	25,000 00	28,000 00	25,000 00	
New York, Susquehanna & Western, Terminal, 1st Mortgage Gold 5s, 1943 .....	50,000 00	59,750 00	50,000 00	
Omaha Street, Neb., 1st Mort., Reg. 5s, 1914 .....	75,000 00	77,250 00	72,812 50	
Rochester Railway, N. Y. 1st Consolidated Mortgage Gold 5s, 1930 .....	75,000 00	81,375 00	75,000 00	
Rutland, Consolidated Mort., 4½s, 1941 .....	200,000 00	217,000 00	200,000 00	
St. Lawrence & Adirondack, 1st Mortgage Gold 5s, 1996 .....	125,000 00	143,750 00	125,000 00	
St. Louis, Iron Mountain & Southern, 1st Mortgage Gold 5s, 1931 .....	150,000 00	175,500 00	150,000 00	
St. Louis & San Francisco, Gen. Mort. 6s, 1931 .....	180,000 00	233,100 00	180,000 00	
St. Louis & San Francisco, Gen. Mort., 5s, 1931 .....	220,000 00	253,000 00	220,000 00	
St. Louis & San Francisco, Collateral Trust Gold 5s, 1937 .....	30,000 00	31,650 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, Consolidated Mortgage Gold 4½s, 1953 .....	150,000 00	166,500 00	150,000 00	
St. Paul Minneapolis, & Manitoba, Consolidated Mortgage Gold 6s, 1933 .....	250,000 00	338,750 00	250,000 00	
St. Paul & Northern Pacific, 1st Mortgage Gold 6s, 1923 .....	237,000 00	297,435 00	237,000 00	
Schenectady Railway, N. Y., 1st Mortgage Gold 4½s, optional, 1911 .....	75,000 00	79,875 00	75,000 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mortgage Gold 4½s, 1939 .....	200,000 00	222,000 00	200,000 00	
Toledo Consolidated Street, O., Consolidated Mortgage 5s, 1909 .....	50,000 00	50,000 00	47,500 00	
Toledo Railway & Terminal, 1st Mortgage Gold 4½s, 1954 .....	75,000 00	78,750 00	75,000 00	
Toledo Traction, O., Consolidated Mortgage Gold 5s, 1909 .....	100,000 00	100,000 00	98,000 00	
Trenton Passenger, N. J., 1st Mortgage Registered 6s, 1931 .....	75,000 00	90,375 00	75,000 00	
Union Pacific, 1st Mortgage and Land Grant, Gold 4s, 1947 .....	100,000 00	105,500 00	100,000 00	
Utica Belt Line, N. Y., 1st Mortgage 5s, 1939 .....	64,000 00	69,760 00	60,000 00	
Utica & Mohawk Valley, Mort. Gold 4½s, 1941 .....	100,000 00	100,500 00	100,000 00	
West Chicago Street Railroad Tunnel Company, Ill., 1st Mortgage 5s, 1909 .....	135,000 00	121,500 00	135,000 00	
West Side Belt, Pittsburg, Pa., 1st Mortgage 5s, 1937 .....	181,000 00	197,290 00	181,000 00	
Williamsport & North Branch, 1st Mortgage Gold 4½s, 1931 .....	50,000 00	50,750 00	50,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>8,680,000 00</b>			<b>8,601,277 75</b>
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 1st Mort. Gold 4s, 1915-19 .....	105,000 00	109,200 00	105,000 00	
Bar Harbor Water Co., 1st Mort. 5s, 1909 .....	23,000 00	23,000 00	23,000 00	
Calais Water Company, 1st Mort. 5s, 1906 .....	20,000 00	20,000 00	20,000 00	
Camden & Rockland Water Co., 4½s, 1917 .....	100,000 00	106,000 00	97,620 00	
Consolidated Electric Light Company, Portland, 1st Consolidated Mort. 4½s, 1925 .....	40,000 00	40,000 00	38,800 00	
Portland Water Company, 4s, 1927 .....	100,000 00	103,000 00	90,000 00	
Rumford Falls Realty Co., 1st Mort. 5s, 1922 .....	25,000 00	25,000 00	23,125 00	
Skowhegan Water Co., 1st Mort. 5s, 1917 .....	25,000 00	25,000 00	25,000 00	
<b>Total corporation bonds owned .....</b>	<b>438,000 00</b>			<b>422,545 00</b>
<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	18,000 00	7,200 00	7,200 00

## MAINE SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Evansville, Ind.....	\$800 00	\$800 00	
Portland .....	950 00	950 00	\$1,750 00
<i>Loans on Railroad Bonds.</i>			
Burlington, Cedar Rapids & Northern.....	350 00	350 00	
Chicago, Milwaukee & St. Paul .....	900 00	900 00	
Cleveland, Cincinnati, Chicago & St. Louis.....	300 00	300 00	
Maine Central .....	2,352 80	2,352 80	3,902 80
<i>Loans on Corporation Bonds.</i>			
Beloit Water Works Company, Wis .....	500 00	500 00	
City Water Company, Chattanooga, Tenn .....	1,950 00	1,950 00	
Crystal Water Company, Edgewater, N. Y .....	500 00	500 00	
Danville Water Company, Ill .....	2,000 00	2,000 00	
Des Moines Water Works Company, Ia .....	3,000 00	3,000 00	
Portland Water Company .....	300 00	300 00	
Staten Island Water Supply Company, N. Y.....	150 00	150 00	
Streeter Gas & Light Company, Ill .....	1,000 00	1,000 00	
Waterford Water Works Company, N. Y.....	700 00	700 00	10,100 00
<i>Loans on Corporation Stock.</i>			
Portland Water Company .....	5,500 00	5,500 00	
Proprietors Central Wharf, Portland.....	1,500 00	1,500 00	
Worumbo Manufacturing Company, Lisbon Falls	3,200 00	3,200 00	10,200 00
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland .....	800 00	800 00	
Casco National Bank, Portland .....	75 00	75 00	875 00
Loan on United States bond .....	500 00	500 00	
Loan to Roman Catholic Bishop of Portland .....	2,000 00	2,000 00	
Loans on Maine Savings Bank books .....	3,066 00	3,066 00	
Loans on mortgages of real estate.....	239,463 88	239,463 88	245,029 88
Real estate, investment .....	30,000 00	5,000 00	5,000 00
Expense account .....	-	6,817 57	6,817 57
Cash on deposit.....	66,230 71	66,230 71	
Cash on hand .....	10,273 44	10,273 44	76,504 15
Unpaid accrued interest.....	118,759 98		\$11,456,639 85
Due depositors, earned dividend and accrued State tax .....	12,637,216 81		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax .....	10,199,918 24		
	\$2,437,298 57		

## MECHANICS' SAVINGS BANK—AUBURN.

May 24, 1905.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

## LIABILITIES.

Deposits .....	\$512,506 12
Reserve fund .....	54,000 00
Undivided profits .....	17,285 78
	\$563,771 90

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Washington, 4s, opt. 1923, R. R. Aid	\$5,000 00	\$5,250 00	\$5,000 00	
City of Ellsworth, 4s, 1917, Refunding...	2,000 00	2,070 00	2,000 00	
Lewiston, 5s, 1907, Water .....	2,000 00	2,060 00	2,000 00	
Portland, 6s, 1907, Railroad .....	3,000 00	3,150 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>12,000 00</b>			<b>\$12,000 00</b>
County of Cuyahoga, O., 4s, 1921, Buildings	5,000 00	5,375 00	5,000 00	
City of Cleveland, O., 4s, 1915, Bridge ...	5,000 00	5,275 00	5,000 00	
Evansville, Ind., 5s, 1912, Funding	10,000 00	10,550 00	9,600 00	
Minneapolis, Minn., Registered				
3½s, 1929, School .....	6,000 00	6,120 00	6,000 00	
Port Huron, Mich., 4s, 1922, Ref..	10,000 00	10,300 00	10,000 00	
Town of Danbury, Conn., 4s, 1944 5, School	5,000 00	5,250 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>41,000 00</b>			<b>40,600 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,950 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943 .....	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Consol. Mort., 4s, 1951	5,000 00	4,750 00	4,750 00	
Maine Central, 4s, 1912 .....	4,000 00	4,080 00	4,000 00	
Penobscot Shore Line, Registered 4s, 1920 .	5,000 00	5,200 00	5,000 00	
Portland & Rumford Falls, 4s, optional 1924	5,000 00	4,875 00	4,875 00	
Washington County, 3½s, optional 1924 .....	10,000 00	9,450 00	9,437 50	
<b>Total railroad bonds of Maine .....</b>	<b>39,000 00</b>			<b>38,062 50</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,500 00	10,000 00	
Bristol County Street, Mass., 5s, 1921 .....	3,000 00	3,000 00	3,000 00	
Central Pacific, 4s, 1949 .....	10,600 00	10,100 00	9,850 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,775 00	4,825 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,350 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993 .....	3,000 00	3,075 00	3,000 00	
Cleveland City Cable, O., 5s, 1909 .....	2,000 00	2,030 00	2,000 00	
Cleveland Electric, O., 5s, 1913 .....	5,000 00	5,125 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,100 00	5,000 00	
Detroit & Toledo Shore Line, 4s, 1953 .....	5,000 00	4,650 00	4,375 00	
Elgin, Joliet & Eastern, 5s, 1941 .....	5,000 00	6,025 00	5,000 00	
Illinois Central, Omaha Division, 3s, 1951..	5,000 00	4,100 00	4,200 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	2,140 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940 .....	5,000 00	5,550 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955 ...	5,000 00	5,750 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949 .....	7,000 00	6,720 00	6,380 00	
Pontiac, Oxford & Northern, 6s, 1916 .....	7,000 00	7,000 00	7,000 00	
Rutland-Canadian, 4s, 1949 .....	5,000 00	5,000 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1906 .....	5,000 00	5,750 00	5,000 00	
St. Louis & San Francisco, 4s, 1951 .....	5,000 00	1,810 00	1,850 00	
Southern Indiana, 4s, 1951 .....	5,000 00	4,700 00	4,700 00	
Wheeling & Lake Erie, 4s, 1949 .....	3,000 00	2,835 00	2,805 00	
<b>Total railroad bonds out of Maine .....</b>	<b>114,000 00</b>			<b>111,460 00</b>

MECHANICS' 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>
Bath Water Supply Company, 5s, 1916 .....	\$5,000 00	\$5,000 00	\$5,000 00	
Hebron Water Company, 5s, 1916 .....	3,000 00	3,000 00	3,000 00	
Lewiston & Auburn Electric Lt. Co., 6s, 1909	9,000 00	9,000 00	9,000 00	
Maine Water Company, 5s, 1931 .....	3,000 00	3,000 00	3,000 00	
Presque Isle Water Company, 5s, 1907 .....	5,500 00	5,500 00	4,950 00	
<b>Total corporation bonds of Maine.....</b>	<b>25,500 00</b>			<b>\$24,950 00</b>
Adrian Water Works Co., 1st Mort. 6s, 1908.	10,000 00	2,500 00	9,700 00	
Adrian Water Works Co., Mich., Trust Cdfs.	2,500 00	2,500 00	2,500 00	
Eau Claire Water Works Co., Wis., 4½s, 1933	12,000 00	12,000 00	12,000 00	
<b>Total corporation bonds out of Maine .....</b>	<b>24,500 00</b>			<b>24,200 00</b>
<i>Corporation Stock Owned.</i>				
Continental Mills, Lewiston .....	1,200 00	450 00	240 00	
Little Androscoggin Wat. Pow. Co., Auburn	4,000 00	3,000 00	3,600 00	
<b>Total corporation stock owned.....</b>	<b>5,200 00</b>			<b>3,840 00</b>
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland .....	6,700 00	7,102 00	6,700 00	
Casco National Bank, Portland .....	27,600 00	28,428 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	
Manufacturers' National Bank Lewiston..	9,500 00	10,260 00	9,500 00	
National Shoe & Leather Bank, Auburn...	31,500 00	33,862 50	31,500 00	
National Traders' Bank, Portland.....	2,700 00	2,835 00	2,700 00	
People's National Bank, Waterville .....	3,000 00	3,360 00	3,000 00	
<b>Total national bank stock owned .....</b>	<b>95,600 00</b>			<b>95,600 00</b>
<i>Loans on Corporation Bonds.</i>				
Arkansaw Water Company, Little Rock, Ark. ....		75 00	75 00	
The H. Wesley Hutchins Company, Auburn.....		5,000 00	5,000 00	5,075 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company, Auburn		4,800 00	4,800 00	
Wood-Robinson Company, Auburn .....		1,000 00	1,000 00	5,800 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank .....		50 00	50 00	
Mechanics' Savings Bank, Auburn .....		125 00	125 00	175 00
<i>Loans to Corporations.</i>				
First Universalist Parish, Auburn.....		4,100 00	4,100 00	
Little Androscoggin Water Power Company, Auburn		5,000 00	5,000 00	
Maine & New Hampshire Granite Company.....		2,350 00	2,350 00	11,450 00
Loan on First National Bank stock, Auburn.....		875 00	875 00	
Loan on Lewiston Trust & Safe Deposit Co. stock ...		50 00	50 00	
Loan on Lewiston Trust & Safe Deposit Co. book ...		700 00	700 00	
Loans on personal property .....		1,050 00	1,050 00	
Loans on mortgages of real estate.....		124,405 38	124,405 38	127,080 38
Real estate investment .....	40,000 00		40,000 00	
Real estate foreclosure .....	6,400 00		6,400 00	46,400 00
Premium account .....	-		4,817 85	4,817 85
Cash on deposit.....	10,557 25		10,557 25	
Cash on hand .....	1,703 92		1,703 92	12,261 17
<b>Unpaid accrued interest.....</b>	<b>6,938 95</b>			<b>\$563,771 90</b>
		<b>579,452 00</b>		
Due depositors, earned dividend and accrued State tax .....	520,858 59			
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</b>	<b>\$58,593 41</b>			

## NORWAY SAVINGS BANK—NORWAY.

April 24, 1905.

A. S. KIMBALL, President.

GEORGE E. TUBBS, Treasurer.

## LIABILITIES.

Deposits .....	\$405,588 21
Reserve fund .....	2,500 00
Undivided profits.....	7,368 60
	\$415,456 81

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$5,000 00	\$5,375 00	\$5,000 00	\$5,000 00
County of Jefferson, Ind., 4s, 1918-19, Road.	6,000 00	6,090 00	6,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	5,000 00	5,325 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.	5,000 00	5,075 00	5,000 00	
Woodbury, Ia., 4s, 1914 Funding.	5,000 00	5,150 00	5,000 00	
City of Ishpeming, Mich., 4s, 1916, S. D.	3,000 00	3,050 00	3,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.	5,000 00	5,225 00	5,000 00	
Manistee, Mich., 4s, 1909, Water.	5,000 00	5,025 00	5,000 00	
Muskegon, Mich., 5s, 1906-7, St. Imp.	5,000 00	5,100 00	5,000 00	
Owensboro, Ky., 4s, opt. 1911, Water	5,000 00	5,025 00	5,000 00	
Town of Littleton, N. H., 3½s, opt. 1913, Water and Light.....	2,500 00	2,475 00	2,500 00	
Total public funds out of Maine .....	46,500 00			46,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 .....	5,000 00	4,750 00	4,800 00	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,875 00	4,875 00	
Total railroad bonds of Maine.....	10,000 00			9,675 00
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925 .....	5,000 00	4,675 00	4,525 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,050 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923 .....	5,000 00	5,075 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950 .....	5,000 00	5,500 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951 .....	5,000 00	4,950 00	5,000 00	
Central Branch, 4s, 1919 .....	5,000 00	4,800 00	4,575 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,725 00	4,725 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,450 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	3,000 00	3,015 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	2,000 00	2,040 00	2,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922 .....	5,000 00	4,875 00	4,875 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906 .....	5,000 00	5,000 00	4,925 00	
Dover, Somersworth & Rochester St., N.H., 5s, 1921 .....	5,000 00	5,000 00	5,000 00	
Hartford & Springfield Street, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930.....	5,000 00	5,050 00	5,000 00	
Jackson & Battle Creek Traction, Mich., 5s, optional, 1913.....	5,000 00	5,000 00	5,000 00	
Lehigh & New York, 4s, 1945.....	5,000 00	4,875 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	5,150 00	5,000 00	
Newton & Northwestern, 5s, 1932 .....	5,000 00	4,750 00	4,750 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,500 00	5,000 00	
Peoria & Pekin Terminal, 5s, 1919.....	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	5,000 00	4,800 00	4,800 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,700 00	4,600 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,750 00	4,750 00	

## NORWAY SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i> ●
Toledo, Peoria & Western, 4s, 1917.....	\$6,000 00	\$5,610 00	\$5,430 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,250 00	5,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, opt. 1930.....	5,000 00	6,025 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	5,000 00	4,500 00	4,450 00	
Wheeling & Lake Erie, 4s, 1949.....	6,000 00	5,320 00	5,580 00	
Total railroad bonds out of Maine.....	159,500 00			\$155,453 75
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909	1,000 00	1,010 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	5,750 00	5,000 00	
Millinocket Water Company, 4s, 1920.....	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 Company, Wells, 4s, 1921.....	1,000 00	1,000 00	1,000 00	
Norway Shoe Shop, 5s, opt.....	375 00	187 50	187 50	
Norway Water Company, 5s, 1906.....	1,000 00	1,000 00	1,000 00	
Oxford County Loan Ass'n., Norway, 5s, 1898	76 00	76 00	76 00	
Oxford County Loan Association, Norway, 5s, optional 1905.....	1,045 00	1,045 00	1,045 00	
Twin Vill. Water Co., Damariscotta, 5s, 1916	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	35,996 00			35,808 50
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	11,000 00	5,720 00	5,027 50	5,027 50
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	200 00	500 00	
Norway Water Company.....	4,950 00	4,950 00	4,950 00	
Total corporation stock owned.....	5,450 00			5,450 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	500 00	530 00	500 00	
Casco National Bank, Portland.....	4,200 00	4,326 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	3,750 00	2,500 00	
First National Bank, Portland.....	7,300 00	7,592 00	7,300 00	
Manufacturers National Bank, Lewiston..	10,000 00	10,800 00	10,000 00	
National Shoe & Leather Bank, Auburn...	3,500 00	3,762 50	3,500 00	
National Traders' Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Norway National Bank, Norway.....	7,600 00	9,120 00	7,600 00	
Total national bank stock owned.....	38,600 00			38,600 00
<i>Loans on Corporation Bonds.</i>				
Eau Claire Light & Power Company, Wis.....		150 00	150 00	
Lewiston & Auburn Electric Light Company.....		100 00	100 00	250 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		325 00	325 00	
Norway Water Company.....		175 00	175 00	
Portland Gas Light Company.....		1,250 00	1,250 00	1,750 00
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution.....		500 00	500 00	
Norway Savings Bank.....		75 00	75 00	575 00
<i>Loans to Corporations.</i>				
Glen Land & Building Co., Berlin, N. H., (endorsed)		100 00	100 00	
Oxford County Loan Association, Norway.....		19 60	19 00	119 00
Loans on Florida Southern Railway bonds.....		650 00	650 00	
Loans on names.....		565 21	565 21	
Loans on life insurance policy.....		775 00	775 00	
Loans on personal property.....		578 50	578 50	
Loans on mortgages of real estate.....		83,702 73	83,702 73	86,271 44

## NORWAY SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investments.....	\$6,000 00	\$6,000 00	
Real estate, foreclosure.....	1,200 00	1,583 30	
Furniture and fixtures.....	1,500 00	1,500 00	\$9,083 30
Premium account.....	-	7,199 50	7,199 50
Cash on deposit.....	7,546 95	7,546 95	
Cash on hand.....	1,146 87	1,146 87	8,693 82
Unpaid accrued interest.....	6,761 97		\$415,456 81
Due depositors, earned dividend and accrued State tax.....	425,510 23		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	412,307 21		
	\$13,203 02		



## PENOBSCOT SAVINGS BANK—BANGOR.

August 24, 1905.

FRANKLIN A. WILSON, President.

GEORGE H. HOPKINS, Treasurer.

## LIABILITIES.

Deposits .....	\$2,584,294 14
Reserve fund .....	101,969 75
Undivided profits .....	61,851 55
	<hr/>
	\$2,748,115 44

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Registered 4s, 1925 .....	\$100,000 00	\$133,000 00	\$100,000 00	\$100,000 00
County of Aroostook, 4½s, 1912-15, R. R. Aid	25,000 00	26,625 00	25,000 00	
Washington, 4s, opt. 1923, R.R. Aid	30,000 00	31,500 00	30,000 00	
City of Bangor, Reg. 3½s, 1906-10, Water..	25,000 00	25,000 00	25,000 00	
Belfast, 4s, 1918, Refunding .....	25,000 00	26,250 00	25,000 00	
Gardiner, Reg. 3½s, 1919, Refunding .....	9,000 00	9,000 00	9,000 00	
Old Town, 4s, 1918, Refunding .....	10,000 00	10,250 00	10,000 00	
Town of Eden, Reg. 4s, 1906-19, Funding..	37,500 00	37,875 00	37,500 00	
Fort Fairfield, 3½s, 1915-19 Bridge	5,000 00	4,950 00	5,000 00	
Houlton, 3½s, 1920, Refunding .....	37,000 00	36,445 00	37,000 00	
Houlton, 4s, 1918, Refunding .....	10,000 00	10,400 00	10,000 00	
Orono, 4s, 1913, Funding .....	5,000 00	5,050 00	5,000 00	
Village Corporation of Brunswick, 4s, 1915-19, Sewer .....	5,000 00	5,125 00	5,000 00	
Total public funds of Maine .....	223,500 00			223,500 00
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	100,000 00	105,500 00	100,000 00	
Commonwealth of Massachusetts, Registered 3s, 1930 .....	100,000 00	95,500 00	96,750 00	
County of Franklin, O., 4½s, 1907-8, Deficiency	20,000 00	20,500 00	20,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	25,000 00	28,875 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,360 00	6,000 00	
Milwaukee, Wis., 5s, 1907 Co. Bldg.	5,000 00	5,150 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	9,000 00	10,080 00	9,000 00	
St. Louis, Minn., 4½, 1909-10, Road and Bridge .....	15,000 00	15,525 00	15,000 00	
City of Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,375 00	5,000 00	
Cleveland, O., 4s, 1916, Sewer .....	25,000 00	26,375 00	25,000 00	
Cleveland, O., 4s, 1916, Bridge .....	25,000 00	26,375 00	25,000 00	
Duluth, Minn., 4s, 1921, Park .....	10,000 00	10,450 00	10,000 00	
Galesburg, Ill., 5s, 1910, Water..	2,000 00	2,110 00	2,000 00	
Muskegon, Mich., 5s, 1909-20, Wat.	19,000 00	21,090 00	19,000 00	
Newport, Ky., 5s, 1914, Refunding	10,000 00	10,950 00	10,000 00	
Omaha, Neb., 4½s, 1924, Sewer..	10,000 00	11,200 00	10,000 00	
Omaha, Neb., 4s, 1933, Sewer, Ref.	10,000 00	10,650 00	10,000 00	
Pawtucket, E. I., 3½s, 1939, Sch. Imp.	20,000 00	20,000 00	20,000 00	
Saginaw, Mich., 4s, 1906-7, St. Imp.	7,200 00	7,236 00	7,200 00	
Sandusky, O., 4½s, 1907-8, Water Ref.	2,000 00	2,040 00	2,000 00	
Stebenville, O., 4s, opt. 1914, Wat.	10,000 00	10,100 00	10,000 00	
Stillwater, Minn., 5s, 1911, Permanent Improvement .....	1,000 00	1,060 00	1,000 00	
Superior, Wis., 4s, 1914, Refunding	3,750 00	3,787 50	3,750 00	
Town of West Chicago, Ill., 5s, optional 1902, Park .....	4,000 00	4,000 00	4,000 00	
Total public funds out of Maine .....	443,950 00			440,700 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	50,000 00	59,500 00	50,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943 .....	50,000 00	69,000 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	\$54,250 00	\$50,000 00	
Boston & Maine, 4½s, 1944 .....	25,000 00	29,750 00	25,000 00	
Eastern, 6s, 1906 .....	10,000 00	19,200 00	10,000 00	
Knox & Lincoln, 5s, 1921 .....	10,000 00	10,900 00	16,000 00	
Maine Central & E. & N. A., 4s, 1933 .....	100,000 00	106,000 00	100,000 00	
Maine Central, Collateral Trust, 5s, 1923 .....	12,000 00	13,440 00	12,000 00	
Maine Central, Consol. Mortgage 4s, 1912 ..	25,000 00	25,500 00	25,000 00	
Maine Central, 4½s, 1916 .....	6,000 00	6,300 00	6,000 00	
Maine Central, Registered 7s, 1912 .....	10,000 00	12,000 00	10,000 00	
Maine Central, Coupon 7s, 1912 .....	20,000 00	24,000 00	20,000 00	
Penobscot Shore Line, Registered 4s, 1920.	65,000 00	67,600 00	65,000 00	
Portland & Ogdensburg, 5s, 1908 .....	10,000 00	10,350 00	10,000 00	
Portland Railroad, 4½s, 1913 .....	10,000 00	10,500 00	10,000 00	
Portland Railroad, 3½s, optional 1931 .....	25,000 00	24,750 00	25,000 00	
Portland Union Railway Station, 4s, 1927 ..	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917 .....	10,000 00	10,600 00	10,000 00	
Washington County, 3½s, optional 1924 .....	10,000 00	9,450 00	9,600 00	
<b>Total railroad bonds of Maine .....</b>	<b>518,000 00</b>			<b>\$517,600 00</b>
Achison, Topeka & Santa Fe, General Mortgage, 4s, 1905 .....	40,500 00	42,120 00	40,500 00	
Achison, Topeka & Santa Fe, Adj. 4s, 1905	12,000 00	11,580 00	9,600 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,000 00	20,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925 .....	20,000 00	19,100 00	18,850 00	
Baltimore & Ohio, 4s, 1948 .....	20,000 00	21,100 00	20,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.	20,000 00	18,400 00	18,150 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,050 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931 .....	10,000 00	11,250 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	25,500 00	24,658 00	
Chicago, Rock Island & Pacific, 4s, 1988 .....	20,000 00	21,000 00	20,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	20,000 00	21,700 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	16,425 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	20,200 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951 .....	10,000 00	9,300 00	9,675 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	20,000 00	20,000 00	19,308 00	
Lehigh Valley of New York, 4½s, 1940 .....	10,000 00	11,050 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911.	20,000 00	21,200 00	20,000 00	
Nahumkeag 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	9,250 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 .....	10,000 00	10,000 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906 .....	10,000 00	12,000 00	10,600 00	
Southern Indiana, 4s, 1951 .....	20,000 00	19,100 00	18,700 00	
Syracuse Rapid Transit, N. Y., 5s, 1946 .....	9,000 00	9,630 00	9,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	20,000 00	21,000 00	20,000 00	
United Traction & Electric Company, Providence, R. I., 5s, 1933 .....	10,000 00	11,150 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954 .....	20,000 00	17,500 00	18,100 00	
Zanesville Electric, O., 4s, optional 1904 .....	5,000 00	5,000 00	5,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>527,500 00</b>			<b>516,283 00</b>
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Company, Old Town, 5s, optional 1910 .....	25,000 00	25,000 00	24,500 00	
Eastern Manufacturing Co., Bangor, 5s, 1906-7	15,000 00	15,000 00	15,000 00	
First National Bank Bldg., Ellsworth, 4s, 1919	4,000 00	4,000 00	4,000 00	
Nekonegan Paper Co., Old Town, 5s, 1905-3.	4,000 00	4,000 00	4,000 00	
Pejepscot Water Co., Brunswick, 5s, 1906 ..	16,000 00	16,000 00	16,000 00	
Portland Water Company, 4s, 1927 .....	20,000 00	20,000 00	20,000 00	
Public Works Company, Bangor, 5s, 1929 ..	20,000 00	20,000 00	20,000 00	
<b>Total corporation bonds owned .....</b>	<b>104,000 00</b>			<b>103,500 00</b>

## PENOBSCOT SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
European & North American.....	\$50,400 00	\$75,600 00	\$50,400 00	
Portland & Ogdensburg.. .. .	37,100 00	19,292 00	17,730 75	
<b>Total railroad stock of Maine .....</b>	<b>87,500 00</b>			<b>\$68,130 75</b>
Syracuse Rapid Transit, N. Y., common..	10,500 00	3,150 00	-	-
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	10,000 00	9,000 00	10,000 00	
Merchants Insurance Company, Bangor...	1,000 00	1,500 00	1,000 00	
Union Insurance Company, Bangor.....	1,000 00	2,000 00	1,000 00	
<b>Total corporation stock owned .....</b>	<b>12,000 00</b>			<b>12,000 00</b>
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	7,100 00	10,650 00	7,100 00	
First National Bank, Houlton.....	6,000 00	12,000 00	6,000 00	
Fort Fairfield National Bank, Fort Fairfield	4,000 00	4,000 00	4,000 00	
Kenduskeag National Bank, Bangor.....	5,800 00	6,670 00	5,800 00	
Merchants National Bank, Bangor.....	4,100 00	11,890 00	4,100 00	
Second National Bank, Bangor.....	3,400 00	9,010 00	3,400 00	
Veazie National Bank, Bangor.....	11,600 00	15,660 00	11,600 00	
<b>Total national bank stock owned .....</b>	<b>42,000 00</b>			<b>42,000 00</b>
<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 Duluth, Minn.....		6,000 00	6,000 00	
Helena, Mont.....		800 00	800 00	
Houston, Texas.....		7,350 00	7,350 00	
Newport News, Va.....		1,000 00	1,000 00	
Omaha, Neb.....		1,000 00	1,000 00	
Portland.....		1,350 00	1,350 00	
Salt Lake, Utah.....		2,000 00	2,000 00	
Spokane, Wash.....		1,000 00	1,000 00	
Town of Limestone.....		4,000 00	4,000 00	
				<b>30,000 00</b>
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....	85,000 00		85,000 00	
Bangor Railway & Electric Company.....	17,000 00		17,000 00	
Detroit Railway, Mich.....	1,000 00		1,000 00	
Duluth Street, Minn.....	8,000 00		8,000 00	
Grand Avenue Cable, Kansas City.....	1,000 00		1,000 00	
Maine Central.....	500 00		500 00	
Milwaukee Electric Railway & Light Co., Minn.....	1,000 00		1,000 00	
Minneapolis, Lyndale & Minnetonka, Minn.....	1,000 00		1,000 00	
New Haven & West Haven & Winchester Ave., Conn.....	1,000 00		1,000 00	
Omaha Street, Neb.....	5,000 00		5,000 00	
Pere Marquette of Indiana.....	1,000 00		1,000 00	
Toledo Traction, O.....	1,000 00		1,000 00	
				<b>122,500 00</b>
<i>Loans on Corporation Bonds.</i>				
Bangor Gas Light Company.....	4,000 00		4,000 00	
Orono Pulp & Paper Company.....	50,000 00		50,000 00	
Public Works Company, Bangor.....	6,200 00		6,200 00	
Washington Water Power Company, Spokane.....	1,000 00		1,000 00	
Western Union Telegraph Company.....	5,000 00		5,000 00	
				<b>66,200 00</b>
<i>Loans on Railroad Stock.</i>				
European & North American.....	14,229 68		14,229 68	
Maine Central.....	3,000 00		3,000 00	
				<b>17,229 68</b>

## PENOBSCOT SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Telephone & Telegraph Company .....	\$2,500 00	\$2,500 00	
Lockwood Company, Waterville .....	7,500 00	7,500 00	
Maine Telegraph Company .....	200 00	200 00	
Orono Pulp & Paper Company .....	5,000 00	5,000 00	
Union Insurance Company, Bangor .....	1,850 00	1,850 00	
Union Iron Works, Bangor .....	8,000 00	8,000 00	
Veazie Lumber Company .....	5,000 00	5,000 00	\$30,050 00
<i>Loans on National Bank Stock.</i>			
Bucksport National Bank .....	5,600 00	5,600 00	
First National Bank, Ellsworth .....	1,500 00	1,500 00	
Second National Bank, Bangor .....	25,000 00	25,000 00	
Veazie National Bank, Bangor .....	25,000 00	25,000 00	57,100 00
Loan on Fort Kent Trust Company stock .....	4,000 00	4,000 00	
Loans to town of Orono .....	4,500 00	4,500 00	
Loans on Penobscot Savings Bank books .....	1,235 41	1,235 41	
Loans on mortgages of real estate .....	296,772 88	296,772 88	306,508 29
Premium account .....	-	2,795 91	
Expense account .....	-	2,013 41	4,809 32
Cash on deposit .....	85,972 41	85,972 41	
Cash on hand .....	4,031 99	4,031 99	90,004 40
Unpaid accrued interest .....	28,097 57		2,748,115 44
	2,959,825 44		
Due depositors, earned dividend and accrued State tax .....	2,622,380 14		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	\$337,445 30		

BANK EXAMINER'S REPORT.

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PEOPLE'S SAVINGS BANK—LEWISTON.

March 31, 1905.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

LIABILITIES.

Deposits .....	\$1,497,456 55
Reserve fund .....	61,398 00
Undivided profits .....	29,602 95
	<hr/>
	\$1,588,367 50

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 4s, 1907.....	\$700 00	\$739 38	\$700 00	\$700 00
County of Aroostook, 4½s, 1915, Railroad....	3,000 00	3,225 00	3,000 00	
Penobscot, 3½s, 1917, Ct. House...	5,000 00	5,000 00	5,000 00	
Washington, 4s, opt. 1923, R. R....	20,000 00	21,000 00	20,000 00	
City of Auburn, 4s, 1905-25, Water.....	6,000 00	6,240 00	6,000 00	
Bangor, 6s, 1905, Water.....	1,000 00	1,000 00	1,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,250 00	5,000 00	
Lewiston, 3½s, 1931, Refunding....	10,000 00	10,000 00	10,000 00	
Lewiston, 4s, 1913-23, Refunding....	15,000 00	15,750 00	15,000 00	
Town of East Livermore, 3 9-10s, 1907-9, Sch.	3,000 00	3,000 00	3,000 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,075 00	5,000 00	
Mechanic Falls, 3½s, 1911, General	2,000 00	1,980 00	2,000 00	
Old Orchard, 4s, 1919, Refunding	1,500 00	1,522 50	1,500 00	
<b>Total public funds of Maine .....</b>	<b>76,500 00</b>			<b>76,500 00</b>
County of Fayette, O., 4½s, 1910, Funding...	6,000 00	6,090 00	6,000 00	
Franklin, O., 4s, 1905-14, Imp. & Ext.	5,000 00	5,125 00	5,000 00	
Jackson, Ind., 5s, 1905, Grav. Road	1,000 00	1,000 00	1,000 00	
Lawrence, Ind., 5s, 1905-8, Road	17,000 00	17,340 00	17,000 00	
Lawrence, O., 6s, 1913, Turnpike	3,000 00	3,285 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding....	25,000 00	26,000 00	25,000 00	
Polk, Minn., 5½s, 1907, Ditch.....	5,000 00	5,175 00	5,000 00	
Portage, Wis., 6s, 1912, Refunding	3,000 00	3,225 00	3,000 00	
Sedgwick, Kan., 6s, 1925, Refund.	2,000 00	2,310 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Ref....	2,000 00	2,170 00	2,000 00	
Shawnee, Kan., 5½s, 1907, Ref....	22,000 00	22,660 00	22,000 00	
Shelby, Ind., 4s, 1905-6, Funding.	2,000 00	2,000 00	2,000 00	
Woodbury, Ia., 4s, 1920, Refund.	5,000 00	5,225 00	5,000 00	
Wyandotte, Kan., 4½s, 1923, Fund.	10,000 00	11,150 00	10,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,525 00	5,000 00	
City of Chicago, Ill., 4s, 1910, San. Dist..	5,000 00	5,125 00	5,000 00	
Chicago, Ill., 4s, 1918, Funding....	5,000 00	5,325 00	5,000 00	
Cleveland, O., 4s, 1922, School....	5,000 00	5,400 00	5,000 00	
Columbus, O., 4s, opt. 1912-13, Sew.	20,000 00	20,700 00	20,000 00	
Dayton, O., 3½s, 1916, Bridge.....	7,000 00	7,000 00	6,860 00	
East Liverpool, O., 5s, 1914, Board of Education.....	3,000 00	3,285 00	3,000 00	
Elwood, Ind., 6s, 1921, Refunding	2,000 00	2,500 00	2,000 00	
Elyria, O., 4s, 1936, Water.....	5,000 00	5,125 00	5,000 00	
Emporia, Kan., 4½s, 1929, Refund.	10,000 00	10,200 00	10,000 00	
Findlay, O., 5s, 1908, Water.....	2,000 00	2,060 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	5,062 50	4,500 00	
Indianapolis, Ind., 4s, 1907-15, Fund	9,000 00	9,315 00	9,000 00	
Kansas City, Kan., 6s, 1907-11, In- ternal Improvement.....	10,000 00	10,700 00	10,000 00	
Lima, O., 4s, 1913-18, Water.....	10,000 00	10,200 00	10,000 00	
Newark, O., 6s, 1912, Street Imp.	4,000 00	4,300 00	4,000 00	
Omaha, Neb., 4s, 1908, Street Imp.	4,000 00	4,060 00	4,000 00	
Owensboro, Ky., 4s, 1930, St. Imp.	5,000 00	5,100 00	5,000 00	
Pawtucket, R. I., 4s, 1934, Bridge	15,000 00	15,975 00	15,000 00	
Pawtucket, R. I., 4s, 1944, Funding	10,000 00	10,800 00	10,000 00	
St. Paul, Minn., 5s, 1915, Wat. & Sew.	8,000 00	9,030 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	4,000 00	4,060 00	4,000 00	

## PEOPLE'S 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 Superior, Wis., 4s, 1914, Refunding	\$5,000 00	\$5,000 00	\$5,000 00	
Toledo, O., 4s, 1942, Park	5,000 00	5,525 00	5,000 00	
Topeka, Kan., 6s, 1905, Refunding	3,000 00	3,000 00	3,000 00	
Winona, Minn., 5s, 1918, Sewer	3,000 00	3,390 00	3,000 00	
Town of Burrillville, R. I., 3½s, 1942, Fund.	10,000 00	9,750 00	9,700 00	
Littleton, N. H., 3½s, 1933, Water & Light	1,500 00	1,470 00	1,500 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,425 00	5,000 00	
Borough of Dunmore, Pa., 4s, 1922, Sch. Dist.	5,000 00	5,075 00	5,000 00	
Total public funds out of Maine	298,000 00			\$297,560 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	14,000 00	15,680 00	13,875 00	
Bangor & Aroostook, 5s, 1943	10,000 00	11,900 00	9,762 50	
Bangor & Aroostook, Car Trust, 5s, 1908	6,000 00	6,000 00	6,000 00	
Bangor & Aroostook, Consolidated 4s, 1951	20,000 00	19,000 00	18,925 00	
Kennebec Central, 5s, 1910	5,000 00	5,000 00	5,000 00	
Lime Rock, 4s, 1929	5,000 00	5,000 00	5,000 00	
Maine Central, 4s, 1912	4,000 00	4,800 00	4,000 00	
Maine Central, 4½s, 1912	5,000 00	5,250 00	5,000 00	
Maine Central, 4½s, 1916	10,000 00	10,500 00	10,000 00	
Maine Central, 4½s, 1917	4,000 00	4,200 00	4,000 00	
Maine Central, 5s, 1912	8,000 00	8,640 00	8,000 00	
Maine Central, 5s, 1923	4,000 00	4,480 00	4,000 00	
Maine Central, 7s, 1912	17,200 00	20,640 00	17,200 00	
Penobscot Shore Line, Registered 4s, 1920	5,000 00	5,200 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	28,000 00	28,980 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	11,800 00	10,000 00	
Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
Waterville & Fairfield Railway & Light Company, 5s, 1917	5,000 00	1,250 00	5,000 00	
Total railroad bonds of Maine	184,700 00			183,262 50
Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	17,250 00	15,000 00	
Baltimore & Ohio, Southwestern Division, 3½s, 1925	8,000 00	7,400 00	7,272 50	
Buffalo & Susquehanna, 4s, 1951	10,000 00	9,900 00	10,000 00	
Central Branch, 4s, 1919	5,000 00	4,800 00	4,600 00	
Central Branch, Union Pacific, 4s, 1948	5,000 00	4,700 00	4,550 00	
Central Pacific, 4s, 1949	10,000 00	10,100 00	9,850 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,450 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	17,400 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	15,000 00	15,900 00	15,000 00	
Hereford, 4s, 1930	12,000 00	12,120 00	11,945 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,050 00	5,000 00	
Housatonic, 6s, 1937	10,000 00	12,650 00	10,000 00	
Illinois Central, St. Louis Division & Terminal, 1st Mortgage 3½s, 1951	10,000 00	9,550 00	9,587 50	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,750 00	
Kansas City & Pacific, 4s, 1930	5,000 00	4,875 00	4,275 00	
Lehigh & New York, 4s, 1945	3,000 00	3,000 00	2,940 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,330 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	5,240 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944	5,000 00	5,350 00	4,912 50	
New Haven & Derby, 5s, 1918	5,000 00	5,500 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	9,000 00	9,000 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	5,550 00	5,000 00	
Rutland-Canadian, 4s, 1949	5,000 00	5,000 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1936	4,000 00	4,600 00	4,000 00	
St. Louis, Iron Mountain & Southern, General Con. Railway & Land Grant, 5s, 1931	5,000 00	5,850 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,850 00	4,743 75	
St. Louis & Southwestern, 4s, 1939	5,000 00	5,000 00	4,981 25	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,625 00	5,000 00	
Trenton Passenger, N. J., 6s, optional 1930	5,000 00	6,025 00	5,000 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>
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	\$3,000 00	\$2,700 00	\$3,000 00	
Wheeling & Lake Erie, 4s, 1949	4,000 00	3,800 00	3,500 00	
Williamsport & North Branch, 4½s, 1961	10,000 00	10,150 00	10,000 00	
Zanesville Electric, O., 4s, optional 1904	2,000 00	2,000 00	2,000 00	
<b>Total railroad bonds out of Maine</b>	<b>231,000 00</b>			<b>\$226,777 50</b>
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912-14	30,000 00	30,000 00	29,125 00	
Biddeford & Saco Water Company, 4s, 1924	10,000 00	10,000 00	9,900 00	
Continental Mills, Lewiston, 5s, 1913	12,000 00	12,000 00	12,000 00	
Hebron Water Company, 4s, 1922	3,900 00	3,000 00	3,000 00	
Lewiston Journal Company, 5s, 1915-24	20,000 00	20,000 00	20,000 00	
Madison Water Company, 5s, optional 1902	3,000 00	3,000 00	3,000 00	
Maine & New Hampshire Granite Company, 5s, optional 1902	5,000 00	4,500 00	5,000 00	
Masonic Building Ass'n, Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Norway Water Company, 5s, 1906	3,000 00	3,000 00	3,000 00	
Portland Elevator Company, 4s, 1911-18	5,000 00	5,100 00	5,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,300 00	9,787 50	
Standish Water & Construction Co., 4s, 1928	3,000 00	3,090 00	3,000 00	
<b>Total corporation bonds owned</b>	<b>109,000 00</b>			<b>107,812 50</b>
<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>				
Franklin Company, Lewiston	7,600 00	7,600 00	7,600 00	
Little Androscoggin Water Power Company, Auburn	200 00	150 00	200 00	
<b>Total corporation stock of Maine</b>	<b>7,800 00</b>			<b>7,800 00</b>
Atlantic Telegraph Company, Mass.	375 00	375 00	375 00	
Windsor Company, pref., No. Adams, Mass.	2,600 00	650 00	2,597 90	
<b>Total corporation stock out of Maine</b>	<b>2,975 00</b>			<b>2,972 90</b>
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	9,400 00	9,682 00	9,400 00	
First National Bank, Auburn	1,000 00	1,300 00	1,000 00	
First National Bank, Bangor	2,400 00	3,600 00	2,400 00	
First National Bank, Bath	1,000 00	1,150 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	4,620 00	3,300 00	
National Shoe & Leather Bank, Auburn	1,650 00	1,773 75	1,650 00	
National Traders Bank, Portland	3,000 00	3,150 00	3,000 00	
Richmond National Bank, Richmond	2,000 00	2,000 00	2,000 00	
<b>Total national bank stock owned</b>	<b>80,350 00</b>			<b>80,350 00</b>
<i>Loans on Corporation Bonds.</i>				
Crystal Water Company, Edgewater, N. Y.	-	-	5,284 11	
Portland Water Company	4,000 00	4,000 00	4,000 00	9,284 11
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland	2,000 00	2,000 00	2,000 00	
Athol Water Company, Mass.	993 75	993 75	993 75	
Edwards Manufacturing Company, Augusta	2,000 00	2,000 00	2,000 00	
Geo. B. Haskell Company, Lewiston	1,500 00	1,500 00	1,500 00	
Hill Manufacturing Company, Lewiston	200 00	200 00	200 00	
Libby & Dingley Company, Lewiston	6,500 00	6,500 00	6,500 00	
Little Androscoggin Water Power Co., Auburn	2,500 00	2,500 00	2,500 00	15,693 75

## 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>
Avon Manufacturing Company, Lewiston.....	\$22,000 00	\$22,000 00	
Cascade Woolen Mills, Oakland.....	10,000 00	10,000 00	
Indian Spring Woolen Company, Madison.....	10,000 00	10,000 00	
Lewiston Machine Company.....	4,500 00	4,500 00	
Linn Woolen Company, Hartland.....	10,000 00	10,000 00	
Washburn Chair Company, North Turner, (endorsed)	1,000 00	1,000 00	\$57,500 0
Loan on Rumford Falls & Rangeley Lakes Railroad bonds.....	1,000 00	1,000 00	
Loan on Burrill National Bank stock, Ellsworth...	95 00	95 00	
Loan on Lewiston Trust & Safe Deposit Co., stock...	571 27	571 27	
Loans on names.....	500 00	4,484 80	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on People's Savings Bank books.....	1,516 23	1,516 23	
Loans on mortgages of real estate.....	392,677 34	392,677 34	401,344 64
Real estate investment.....	15,000 00	13,855 17	
Real estate foreclosure.....	9,275 90	9,275 90	
Vault.....	4,000 00	4,000 00	27,131 07
Premium account.....	-	47,654 79	
Expense account.....	-	1,423 48	49,108 27
Cash on deposit.....	35,965 20	35,965 20	
Cash on hand.....	5,705 06	5,705 06	41,670 26
Unpaid accrued interest.....	20,473 25		1,588,367 50
Due depositors, earned dividend and accrued State tax.....	1,613,888 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,520,611 55		
	\$93,276 58		



## PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 6, 1905.

DAVID T. PERCY, President.

OSCAR C. ROGERS, Treasurer.

## LIABILITIES.

Deposits .....	\$808,837 90
Reserve fund .....	15,500 00
Undivided profits .....	15,249 05
	\$834,586 95

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon 4s, 1907 .....	\$500 00	\$525 00	\$500 00	
United States Registered 4s, 1925 .....	3,000 00	3,990 00	3,000 00	
<b>Total United States bonds owned .....</b>	<b>3,500 00</b>			<b>\$3,500 00</b>
City of Belfast, 4s, 1918, Refunding .....	5,000 00	5,250 00	5,000 00	
Town of Wiscasset, 4s, opt. 1892, Munic ..	1,300 00	1,300 00	1,293 50	
York, 3s, 1905-31, High School .....	8,500 00	7,947 50	8,300 00	
<b>Total public funds of Maine, .....</b>	<b>14,800 00</b>			<b>14,593 50</b>
County of Ottawa, O., 6s, 1913-17, Bridge .....	5,000 00	5,875 00	5,000 00	
City of Anderson, Ind., 6s, 1903, Imp .....	551 11	551 11	551 11	
Chicago, Ill., 4½s, 1914, San. Dist .....	5,000 00	5,375 00	5,000 00	
Chicago, Ill., 5s, 1908, San. Dist .....	5,000 00	5,200 00	5,000 00	
Clinton, Ia., 6s, 1902, Sewer .....	1,341 82	1,341 82	1,341 82	
Hammond, Ind., 5s, 1918, School .....	3,000 00	3,345 00	3,000 00	
Indianapolis, Ind., 4s, 1922, School Commissioners .....	10,000 00	10,800 00	10,000 00	
Key West, Fla., 5s, 1917, City Market .....	5,000 00	5,000 00	4,900 00	
Marshalltown, Ia., 4½s, optional 1911, Funding .....	2,000 00	2,070 00	2,000 00	
Pawtucket, R.I., 4s, 1944, Gen. Fund .....	5,000 00	5,400 00	5,000 00	
Pierre, S. D., 2-3s, 1922, Refund ..	2,000 00	2,400 00	3,000 00	
<b>Total public funds out of Maine .....</b>	<b>44,892 93</b>			<b>44,792 93</b>
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947 .....	17,000 00	19,040 00	16,925 00	
Bangor & Aroostook, 5s, 1942 .....	12,000 00	14,280 00	11,768 75	
Bangor & Aroostook, Consolidated 4s, 1951 .....	15,000 00	14,250 00	14,250 00	
Maine Central, 5s, 1923 .....	3,000 00	3,360 00	3,000 00	
Portland & Rumford Falls, 4s, 1927 .....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924 .....	3,000 00	2,925 00	2,940 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 .....	18,000 00	17,700 00	15,000 00	
Washington County, 3½s, optional 1924 .....	10,000 00	9,450 00	9,381 25	
<b>Total railroad bonds of Maine .....</b>	<b>80,000 00</b>			<b>78,265 00</b>
Achison, Topeka & Santa Fe, General Mortgage 4s, 1905 .....	12,500 00	13,062 50	10,666 50	
Baltimore & Ohio, S. W. Division, 3½s, 1925 .....	5,000 00	4,650 00	4,437 50	
Berkshire Street, Pittsfield, Mass., 5s, 1922 .....	3,000 00	3,150 00	3,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919 .....	5,000 00	5,350 00	5,000 00	
Boston & Worcester Street, Mass., 4½s, 1923 .....	6,000 00	6,090 00	6,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920 ..	3,000 00	3,000 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950 ..	5,000 00	5,500 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951 .....	10,000 00	9,900 00	10,000 00	
Burlington Railway & Lt. Co., Ia., 5s, opt. 1902 ..	3,000 00	3,045 00	3,000 00	
Central Branch, 4s, 1919 .....	10,000 00	9,600 00	9,400 00	
Central Indiana, 4s, 1953 .....	3,000 00	2,820 00	2,910 00	
Central Pacific, 4s, 1949 .....	10,000 00	10,100 00	9,900 00	
Chesapeake & Ohio, 4½s, 1992 .....	10,000 00	10,650 00	10,000 00	
Chicago & Cincinnati, 5s, optional 1912 .....	14,000 00	15,260 00	14,000 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, Peoria & St. Louis, Prior Lien, 4½s, 1930.....	\$10,000 00	\$10,200 00	\$10,000 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	16,350 00	15,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915....	10,000 00	10,600 00	10,000 00	
Cincinnati, Hamilton & Dayton, 4s, 1954.....	5,000 00	4,750 00	4,725 00	
Cincinnati & Indiana Western, 5s, opt. 1912	1,000 00	1,090 00	1,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,450 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,600 00	10,000 00	
Concord, Maynard & Hudson Street, 5s, 1922	5,000 00	5,200 00	5,000 00	
Detroit & Toledo Shore Line, 4s, 1953.....	5,000 00	4,600 00	4,286 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	5,000 00	5,150 00	5,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, opt. 1907.....	3,000 00	750 00	3,000 00	
Elgin, Joliet & Eastern, 5s 1941.....	10,000 00	11,800 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	2,190 00	2,520 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,750 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	11,100 00	10,000 00	
Leroy & Caney Valley Air Line, 5s, 1926.....	5,000 00	5,350 00	5,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	6,000 00	6,090 00	6,000 00	
Lowell, Lawrence & Haverhill St., 5s, opt. Northern Ohio, 5s, 1945.....	1,000 00	1,050 00	1,000 00	
15,000 00	17,850 00	15,000 00		
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	10,000 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	5,000 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00	11,500 00	10,500 00	
St. Louis, Kansas & Southwestern, 6s, 1916.	3,000 00	750 00	3,000 00	
St. Louis & San Francisco, Con. Mort. 4s, 1951	2,000 00	1,820 00	1,950 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,700 00	4,675 00	
Taunton Street, Mass., 5s, 1914.....	10,000 00	10,400 00	10,000 00	
Toledo, St. Louis & Western, 3½s, 1925.....	10,000 00	9,900 00	8,675 00	
Trenton Passenger, N. J., 6s, optional. 1924.	5,000 00	5,875 00	5,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	3,000 00	3,015 00	3,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	4,700 00	4,618 75	
West Chicago St., E. R. Tunnel Co., Ill., 5s, 1909	20,000 00	18,000 00	20,000 00	
Total railroad bonds out of Maine.....	341,500 00			\$333,588 75
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1911-12.....	10,000 00	10,000 00	10,000 00	
Maine Steamship Co., Portland, 6s, 1926.....	10,000 00	11,500 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	
Ricker Hotel Company, Rockland, 4½s, 1913	3,000 00	3,000 00	3,000 00	
Rockland Water Company, 5s, 1919.....	13,000 00	14,300 00	13,000 00	
Total corporation bonds of Maine.....	44,500 00			44,500 00
<i>Railroad Stock Owned.</i>				
Bennington Water Power & Light Company, Vt., 5s, optional, 1903.....	14,000 00	14,000 00	13,000 00	
Berlin Water Company, N. H., 4½s, opt. 1902	5,000 00	5,000 00	5,000 00	
Crystal Water Co., Edgewater, N. Y., 4s, 1924	700 00	700 00	700 00	
Eau Claire Water Works, Wis., 4½s, opt. 1913	14,000 00	14,000 00	13,000 00	
Municipal Water Works Company, Fort Smith, Ark., 4-4½s, optional 1903.....	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.....	40,950 00			38,950 00
<i>Railroad Stock Owned.</i>				
Duluth-Superior Traction Co., preferred..	2,000 00	1,500 00	1,450 00	1,450 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association, Bath.	1,500 00	1,500 00	1,500 00	1,500 00
Crystal Water Company, Edgewater, N. Y., preferred.....	300 00	300 00	300 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>
First National Bank, Bath.....	\$1,500 00	\$1,725 00	\$1,500 00	
First National Bank, Portland.....	3,000 00	3,120 00	3,000 00	
First National Bank, Wiscasset.....	1,000 00	1,000 00	1,000 00	
Lincoln National Bank, Bath.....	300 00	360 00	300 00	
Marine National Bank, Bath.....	5,000 00	6,500 00	5,000 00	
Merchants National Bank, Portland.....	900 00	1,260 00	900 00	
National Traders Bank, Portland.....	800 00	840 00	800 00	
Total national bank stock owned.....	12,500 00			\$12,500 00
<i>Other Bank Stock Owned.</i>				
Waterville Trust Company.....	2,500 00	2,625 00	2,500 00	
Westbrook Trust Company.....	1,000 00	1,000 00	1,000 00	
Total other bank stock owned.....	3,500 00			3,500 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		7,250 00	7,250 00	
Berkshire Street, Pittsfield, Mass.....		535 00	535 00	
Iowa Central.....		500 00	500 00	8,285 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company, Auburn		500 00	500 00	
Mountain, Farm & Seashore Company, Portland.....		250 00	500 00	
Sagadahoc Real Estate Association, Bath.....		4,600 00	4,600 00	
Torrey Roller Bushing Works, Bath.....		2,960 00	2,960 00	
Worumbo Manufacturing Company, Lisbon Falls...		15,100 00	15,100 00	23,600 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath.....		1,700 00	1,700 00	
Lincoln National Bank, Bath.....		1,300 00	1,300 00	
People's National Bank, Waterville.....		82 40	82 40	
Richmond National Bank, Richmond.....		360 00	360 00	3,442 40
<i>Loans to Corporations.</i>				
Central Church, Third Parish, Bath.....		500 00	500 00	
Grace Church, Bath.....		1,110 00	1,110 00	
Winter Street Congregational Society, Bath.....		325 00	325 00	1,935 00
Loan on United States bonds.....		850 00	850 00	
Loan on Bath Trust Company stock.....		500 00	500 00	
Loans on vessel property.....		18,950 00	18,950 00	
Loan on life insurance policy.....		40 00	40 00	
Loans on People's Safe Deposit & Savings Bank		505 00	505 00	
books, Bath.....				
Loans on mortgages of real estate.....		133,378 50	133,378 50	154,223 50
Real estate investment.....		25,000 00	25,859 99	
Safe deposit department.....		5,000 00	5,000 00	
Safe, furniture and fixtures.....		4,500 00	4,500 00	35,359 99
Premium account.....		-	14,300 35	14,300 35
Cash on deposit.....		14,008 74	14,008 74	
Cash on hand.....		1,991 79	1,991 79	16,000 53
Unpaid accrued interest.....		10,400 00		\$834,586 95
Due depositors, earned dividend and accrued State		861,409 36		
tax.....		811,847 90		
Estimated market value of resources above liability		\$49,561 46		
for deposits, earned dividend and State tax.....				

## PHILLIPS SAVINGS BANK—PHILLIPS.

April 8, 1905.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

## LIABILITIES.

Deposits .....	\$171,808 79
Reserve fund .....	6,500 00
Undivided profits.....	3,327 18
	<b>\$181,635 97</b>

## 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 Avon, 5s, optional, Refunding ..	\$1,500 00	\$1,500 00	\$1,500 00	
Avon, 4s, 1916, Refunding.....	500 00	500 00		
Phillips, 4s, optional, Refunding .....	800 00	800 00	800 00	
Rangeley, 4s, opt. 1913, Sch. House .....	2,000 00	2,020 00	2,000 00	
Madison Village Corporation, 4s, 1928.....	2,000 00	2,040 00	2,000 00	
<b>Total public funds of Maine .....</b>	<b>6,800 00</b>			<b>\$6,800 00</b>
County of Oakland, Mich., 4s, 1912, Ct. House ..	5,000 00	5,075 00	5,000 00	
City of Ironton, O., 5s, 1912, Street Imp..	2,000 00	2,140 00	2,000 00	
Town of Danville, Ill., 5s, 1905-6, Sewer ..	3,000 00	3,015 00	3,000 00	
<b>Total public funds out of Maine .....</b>	<b>10,000 00</b>			<b>10,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,950 00	4,775 00	
Knox & Lincoln, 5s, 1921 .....	2,000 00	2,180 00	2,000 00	
Maine Central, 7s, 1912 .....	100 00	120 00	100 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	4,500 00	5,000 00	
Portland Railroad, 4½s, 1913 .....	2,000 00	2,100 00	2,000 00	
Portland & Ogdensburg, 5s, 1908 .....	5,000 00	5,175 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	6,000 00	6,000 00	6,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>25,100 00</b>			<b>24,875 00</b>
Black Rocks & Salisbury Beach, Mass., 5s, 1911	4,000 00	4,040 00	4,000 00	
Central Pacific, 4s, 1949 .....	3,000 00	3,030 00	3,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941.....	2,000 00	2,340 00	2,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,450 00	5,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>14,000 00</b>			<b>14,000 00</b>
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1908 ...	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	
Phillips Water Company, 5s, 1916 .....	1,000 00	1,020 00	1,000 00	
<b>Total corporation bonds of Maine .....</b>	<b>21,000 00</b>			<b>21,000 00</b>
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,450 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland .....	1,000 00	1,030 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 ...	2,300 00	2,472 50	2,300 00	
Norway National Bank, Norway .....	2,200 00	2,640 00	2,200 00	
Portland National Bank, Portland .....	2,000 00	3,300 00	2,000 00	
<b>Total national bank stock owned .....</b>	<b>13,700 00</b>			<b>13,700 00</b>

## PHILLIPS SAVINGS BANK—Concluded.

## RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	1,500 00	1,000 00	
Westbrook Trust Company.....	1,000 00	1,000 00	1,000 00	
Total other bank stock owned.....	4,250 00			\$4,250 00
<i>Loans on Corporation Bonds.</i>				
American Realty Company.....		5,000 00	5,000 00	
Bath Water Supply Company.....		321 25	321 25	
North American Copper Company.....		1,000 00	1,000 00	
Pacific Coast Company.....		2,000 00	2,000 00	8,321 25
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogart Manufacturing Company, Kingfield		1,000 00	1,000 00	
Phillips Electric Light & Power Company.....		200 00	200 00	
Phillips Water Company.....		7,000 00	7,000 00	8,200 00
Loan on Chapman National Bank stock, Portland...		1,000 00	1,000 00	
Loan to town of Rangeley.....		1,500 00	1,500 00	
Loans on life insurance policies.....		2,650 00	2,650 00	
Loans on personal property.....		9,831 50	9,831 50	
Loan on Phillips Savings Bank book.....		400 00	400 00	
Loans on mortgages of real estate.....		39,792 73	39,792 73	55,174 23
Safe.....		200 00	200 00	200 00
Cash on deposit.....		9,091 33	9,091 33	
Cash on hand.....		1,024 16	1,024 16	10,115 49
Unpaid accrued interest... ..		2,086 50		\$181,635 97
Due depositors, earned dividend and accrued State tax.....		189,887 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax... ..		174,332 79		
		\$15,555 18		

## PISCATAQUIS SAVINGS BANK—DOVER.

July 7, 1905.

H. C. VAUGHAN, President.

W. C. WOODBURY, Treasurer.

## LIABILITIES.

Deposits .....	\$805,680 50
Reserve fund .....	24,000 00
Undivided profits.....	9,213 56
	\$838,894 06

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid...	\$5,000 00	\$5,275 00	\$5,000 00	
Penobscot, 3½s, 1912-30, Ct. House	4,000 00	4,000 00	4,000 00	
Washington, 4s, opt. 1923, R. R. Aid	10,000 00	10,500 00	10,000 00	
City of Brewer, 4s, 1921, Refunding.....	4,000 00	4,180 00	4,000 00	
Rockland, 3½s, 1917, Refunding...	5,000 00	5,000 00	5,000 00	
Dover & Foxcroft Water Dist., 3½s, 1913-33.	20,000 00	19,700 00	20,000 00	
Gardiner Water District, 4s, 1934.....	3,000 00	3,195 00	3,000 00	
<b>Total public funds of Maine .....</b>	<b>51,000 00</b>			<b>\$51,000 00</b>
County of Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,450 00	5,000 00	
Franklin, O., 4s, 1911, Bridge....	2,000 00	2,070 00	2,000 00	
Jackson, O., 4s, 1926, Turnpike...	1,000 00	1,035 00	1,000 00	
Lawrence, Ind., 5s, 1905, Road...	500 00	500 00	500 00	
Lyon, Kan., 4½s, 1919, Refunding	5,000 00	5,200 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	5,000 00	5,425 00	5,000 00	
Woodbury, Ia., 4s, opt. 1909, Fund	5,000 00	5,075 00	5,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,725 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	2,000 00	2,140 00	2,000 00	
Brainerd, Minn., 6s, 1908, Elec. Lt.	4,000 00	4,220 00	4,000 00	
Canton, O., 4s, 1917, Sch. Dist....	5,000 00	5,125 00	5,000 00	
Cleveland, O., 4s, 1922, School....	10,000 00	10,800 00	10,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,250 00	5,000 00	
Elyria, O., 4s, 1924, Water.....	5,000 00	5,075 00	5,000 00	
Emporia, Kan., 4½s, opt. 1919, Ref.	3,000 00	3,000 00	3,000 00	
Kansas City, Kan., 6s, 1908-9, Internal Improvement .....	5,000 00	5,300 00	5,000 00	
Lansing, Mich., 4s, 1920, Water..	5,000 00	5,150 00	5,000 00	
Lexington, Ky., 4s, 1933, Sch. Dist.	3,000 00	3,135 00	3,000 00	
Manistee, Mich., 4s, 1908, Water.	3,000 00	3,015 00	3,000 00	
Menominee, Mich., 6s, 1907, School	5,000 00	5,200 00	5,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement.....	5,000 00	5,050 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Water	5,000 00	5,300 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,350 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water .....	5,000 00	5,075 00	5,000 00	
Sioux City, Ia., 4½s, 1918, Funding	3,000 00	3,150 00	3,000 00	
Steubenville, O., 4s, opt. 1914, Wat.	5,000 00	5,050 00	5,000 00	
Stillwater, Minn., 5s, 1906-12, Per- manent Improvement.....	9,000 00	9,360 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	6,050 00	5,000 00	
Youngstown, O., 5s, 1921-4, San..	5,000 00	5,800 00	5,000 00	
Town of Littleton, N. H., 3½s, optional 1913, Water and Light.....	1,500 00	1,485 00	1,500 00	
Watertown, Mass., 3½s, 1910, Water	5,000 00	4,950 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	6,000 00	6,390 00	6,000 00	
Borough of Dunmore, Penn., 4s, 1914, Fund.	4,000 00	4,040 00	4,000 00	
Dunmore, Penn., 4s, 1922, School District, Refunding.....	5,000 00	5,075 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>157,000 00</b>			<b>157,000 00</b>

## PISCATAQUIS SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943.....	\$10,000 00	\$11,900 00	\$9,985 00	
Bangor & Aroostook, Van Buren Ext., 5s, 1943	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, Car Trust, 5s, 1908....	5,000 00	5,000 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,787 50	
Boston & Maine, Registered, 4½s, 1944.....	3,000 00	3,570 00	3,000 00	
Phillips & Rangeley, 5s, 1910.....	5,000 00	4,500 00	5,000 00	
Portland Railroad, 3½s, 1951.....	5,000 00	4,950 00	5,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, 1924.....	5,000 00	4,875 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	8,000 00	9,440 00	8,000 00	
<b>Total railroad bonds of Maine.....</b>	<b>56,000 00</b>			<b>\$55,685 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,750 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	5,000 00	4,650 00	4,481 25	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	5,000 00	5,300 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.....	5,000 00	5,525 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,650 00	4,950 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,450 00	4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,300 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	10,000 00	9,200 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	3,000 00	3,270 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,800 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,300 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,850 00	5,000 00	
Concord & Montreal 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	3,000 00	3,000 00	3,000 00	
Des Moines Street, Ia., 6s, 1916.....	5,000 00	5,425 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,475 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	15,000 00	15,150 00	14,370 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,130 00	13,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,050 00	4,825 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,575 00	5,000 00	
Lexington & Boston, Mass., 4½s, 1920.....	5,000 00	5,075 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932.....	5,000 00	5,600 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955.....	2,000 00	2,300 00	2,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	5,000 00	5,050 00	4,825 00	
Milford, Attleboro & Woonsocket, 5s, 1919.....	5,000 00	5,100 00	5,000 00	
Nahumkeag 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	3,180 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	5,325 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,850 00	10,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	5,800 00	5,000 00	
St. Louis City Traction, Ia., 5s, 1919.....	5,000 00	5,125 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,750 00	4,700 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,700 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,800 00	4,800 00	
Trenton Passenger, N. J., 6s, 1930-1.....	10,000 00	12,050 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	3,000 00	2,730 00	2,775 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	5,000 00	3,500 00	5,000 00	
Williamsport & North Branch, 4½s, 1931.....	8,000 00	8,120 00	8,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>250,000 00</b>			<b>247,326 25</b>
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	9,000 00	9,000 00	9,000 00	
Belfast Water Company, 5s, 1907.....	5,000 00	5,000 00	5,000 00	
Caribou Water, Lt. & Power Co., 5s, opt. 1908	3,000 00	3,000 00	3,000 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	

## 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>
Lewiston Gas Light Company, 4s, 1924 . . . . .	\$5,000 00	\$5,000 00	\$5,000 00	
Madison Water Company, 5s, optional 1902	5,000 00	5,000 00	5,000 00	
Maine & New Hampshire Granite Company, 5s, optional 1902 . . . . .	3,000 00	2,700 00	3,000 00	
Masonic Building Ass'n, Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Milo Electric Light & Power Co, 5s, 1924 . . . . .	2,000 00	2,000 00	2,000 00	
Oakland Water Company, 5s, 1918 . . . . .	3,000 00	3,000 00	2,970 00	
Rockland-Rockport Lime Co., 5s, opt. 1920.	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919 . . . . .	2,000 00	2,200 00	2,000 00	
Sanford Power Company, 5s, 1908 . . . . .	4,500 00	4,500 00	4,500 00	
<b>Total corporation bonds of Maine . . . . .</b>	<b>59,500 00</b>			<b>\$59,470 00</b>
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	5,450 00	5,000 00	
<b>Total corporation bonds out of Maine . . . . .</b>	<b>10,000 00</b>			<b>10,000 00</b>
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford . . . . .	3,500 00	3,850 00	3,500 00	
First National Bank, Bangor . . . . .	1,300 00	1,950 00	1,300 00	
First National Bank, Dexter . . . . .	3,000 00	3,600 00	3,000 00	
First National Bank, Portland . . . . .	3,700 00	3,848 00	3,700 00	
Kineo National Bank, Dover . . . . .	5,000 00	6,750 00	5,000 00	
National Shoe & Leather Bank, Auburn . . . . .	4,600 00	4,945 00	4,600 00	
Richmond National Bank, Richmond . . . . .	640 00	640 00	640 00	
Veazie National Bank, Bangor . . . . .	4,500 00	6,075 00	4,500 00	
<b>Total national bank stock owned . . . . .</b>	<b>26,240 00</b>			<b>26,240 00</b>
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company . . . . .	2,000 00	3,000 00	2,000 00	
Waterville Trust Company . . . . .	3,000 00	3,150 00	3,000 00	
<b>Total other bank stock owned . . . . .</b>	<b>5,000 00</b>			<b>5,000 00</b>
<i>Loans on Corporation Stock.</i>				
Kineo Company . . . . .		10,000 00	10,000 00	
Piscataquis Woolen Company, Guilford . . . . .		4,970 00	4,970 00	<b>14,970 00</b>
<i>Loans to Municipalities.</i>				
County of Piscataquis . . . . .		4,000 00	4,000 00	
Town of Blanchard . . . . .		200 00	200 00	
Foxcroft . . . . .		6,805 35	6,805 35	
Milo . . . . .		1,500 00	1,500 00	<b>12,505 35</b>
Loan on First National Bank, Guilford, stock . . . . .		1,200 00	1,200 00	
Loans on life insurance policies . . . . .		11,417 40	11,417 40	
Loans on personal property . . . . .		6,971 58	6,971 58	
Loans on Piscataquis Savings Bank books . . . . .		140 00	140 00	
Loans on mortgages of real estate . . . . .		128,231 03	128,231 03	<b>147,960 01</b>
Real estate investment . . . . .		10,641 78	10,641 78	
Real estate, foreclosure . . . . .		2,094 92	2,094 92	<b>12,736 70</b>
Premium account . . . . .		-	15,207 10	
Expense account . . . . .		-	650 27	<b>15,857 37</b>
Cash on deposit . . . . .		20,857 64	20,857 64	
Cash on hand . . . . .		2,285 74	2,285 74	<b>23,143 38</b>
<b>Unpaid accrued interest . . . . .</b>		<b>12,725 47</b>		<b>\$838,894 06</b>
<b>Due depositors, earned dividend and accrued State tax . . . . .</b>		<b>869,103 91</b>		
		<b>810,680 97</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .</b>		<b>\$58,422 94</b>		



## PORTLAND SAVINGS BANK—PORTLAND.

April 18, 1905.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$10,767,736 29
Reserve fund .....	910,000 00
Undivided profits .....	243,479 59
	<b>\$11,921,215 88</b>

## 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 .....	\$250,000 00	\$332,500 00	\$250,000 00	\$250,000 00
City of Biddeford, 3s, 1905-6, Refunding.	8,000 00	8,000 00	7,849 00	
Biddeford, 4s, 1914, Refunding...	10,000 00	10,400 00	10,000 00	
Portland, 3½s, 1922, Refunding...	200,000 00	203,000 00	200,000 00	
Dover & Foxcroft Water District, 3½s, 1933.	50,000 00	49,000 00	50,000 00	
Gardiner Water District, 4s, 1934 .....	100,000 00	106,500 00	100,000 00	
Total public funds of Maine .....	368,000 00			367,849 00
County of Allegheny, Pa., 4s, 1925, Jail....	100,000 00	109,000 00	100,000 00	
Allegheny, Pa., 4s, 1933, Road....	100,000 00	111,500 00	100,000 00	
Bay, Mich., 5s 1911, Bridge.....	30,000 00	32,250 00	30,000 00	
Bay, Mich., 4s, 1925, Refunding...	30,000 00	31,650 00	30,000 00	
Bay, Mich., 4s, 1928, Bridge.....	15,000 00	15,900 00	15,000 00	
Belmont, O., 5s, 1905-9, Ct. House	43,000 00	44,075 00	43,000 00	
Blue Earth, Minn., 5s, 1919, Ct.H.	35,000 00	39,725 00	35,000 00	
Boone, Ind., 5s, 1906-7, Funding..	7,500 00	7,650 00	7,500 00	
Bourbon, Kan., 6s, 1913, Refunding...	37,000 00	41,995 00	37,000 00	
Cuyahoga, O., 4s, 1918-20, Building	50,000 00	53,500 00	50,000 00	
Hancock, Ind., 5s, 1917-23, Funding	67,000 00	75,040 00	67,000 00	
Hancock, O., 5s, 1913-18, Ct. House	50,000 00	55,500 00	50,000 00	
Jackson, Ind., 5s, 1906-10, Funding	25,000 00	25,875 00	25,000 00	
Jackson, O., 4s, 1922-6, Turnpike	90,000 00	93,150 00	90,000 00	
Lawrence, O., 5s, 1920-2, Pike....	20,000 00	23,000 00	20,000 00	
McCracken, Ky., 4s, 1934, Refund.	50,000 00	52,250 00	50,000 00	
Muskingum, O., 5s, 1908-13, Hall	40,000 00	42,800 00	40,000 00	
Muskingum, O., 4s, 1921-4, Refund.	25,000 00	27,875 00	25,000 00	
Polk, Minn., 6s, 1908, Ditch.....	64,000 00	68,160 00	64,000 00	
Ramsey, Minn., 4s, 1918, Ct. House	50,000 00	56,000 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding	35,000 00	40,600 00	35,000 00	
Rush, Ind., 5s, 1909-16, Refunding	70,000 00	75,250 00	70,000 00	
Sumner, Kan., 4s, opt. 1905-25, Ref.	65,000 00	65,000 00	64,350 00	
Vigo, Ind., 5s, 1906-8, Ct. House.	12,000 00	12,300 00	12,000 00	
Wyandotte, Kan., 5½s, optional				
1908, Refunding .....	5,000 00	5,275 00	5,000 00	
City of Akron, O., 4s, 1927, Funding....	25,000 00	25,875 00	25,000 00	
Altoona, Pa., 4s, 1933-5, Sch. Dist.	50,000 00	52,250 00	50,000 00	
Anderson, Ind., 5s, 1918, Water..	40,000 00	45,260 00	40,000 00	
Boston, Mass., 3½s, 1944, Sewer...	100,000 00	102,500 00	100,000 00	
Canton, O., 5s, 1906-9, School....	26,000 00	26,780 00	26,000 00	
Chicago, Ill., 4s, 1920-2, San. Dist.	75,000 00	79,500 00	75,000 00	
Chicago, Ill., 4s, 1924, Judgment	100,000 00	108,500 00	100,000 00	
Chicago, Ill., 4s, 1917, Perm. Imp.	50,000 00	53,000 00	50,000 00	
Cincinnati, O., 3½s, optional 1932,				
Sinking Fund.....	100,000 00	102,000 00	100,000 00	
Cleveland, O., 4s, 1925, Sewer....	100,000 00	102,000 00	100,000 00	
Cleveland, O., 4s, 1922, Bd. of Ed.	145,000 00	147,175 00	145,000 00	
Cleveland, O., 4s, 1925, Water...	50,000 00	51,000 00	50,000 00	
Cleveland, O., 4s, 1925, River &				
Harbor .....	30,000 00	30,600 00	30,000 00	
Columbus, O., 4s, opt. 1913, Sewer	100,000 00	103,500 00	100,000 00	
Duluth, Minn., 5s, 1907, Improve-				
ment and Funding.....	50,000 00	51,250 00	50,000 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	Elgin, Ill., 4s, 1918-22, Water.....	\$30,000 00	\$30,900 00	\$30,000 00	
	Evansville, Ind., 5s, 1912, Funding	15,000 00	16,275 00	15,000 00	
	Evansville, Ind., 4½s, 1912, Funding	25,000 00	26,375 00	25,000 00	
	Indianapolis, Ind., 4½s, 1910-24, School Commissioners.....	60,000 00	66,600 00	60,000 00	
	Iron Mountain, Mich., 6s, 1906, Sewer and Street.....	20,000 00	20,400 00	20,000 00	
	Kansas City, Kan., 5s, 1907, Munic.	21,000 00	21,315 00	21,000 00	
	Lansing, Mich., 4½s, 1910-15, Water	25,000 00	26,250 00	25,000 00	
	Lansing, Mich., 5s, 1913-23, Elec. Lt.	50,000 00	56,500 00	50,000 00	
	Milwaukee, Wis., 3½s, 1906-20, Municipal Improvement.....	100,000 00	101,000 00	100,000 00	
	Muskegon, Mich., 5s, 1905-24, Wat.	38,000 00	42,180 00	38,000 00	
	Newport, Ky., 5s, 1918, Street....	30,000 00	33,900 00	30,000 00	
	New York, N. Y., Registered 3½s, 1953, Aqueduct.....	50,000 00	51,500 00	50,000 00	
	New York, N. Y., Registered 3½s, 1953, Rapid Transit.....	200,000 00	206,000 00	200,000 00	
	New York, N. Y., Registered 3½s, 1953, Docks and Ferries.....	250,000 00	257,500 00	250,000 00	
	Omaha, Neb., 4½s, 1906, Renewal.	10,000 00	10,100 00	10,000 00	
	Omaha, Neb., 4½s, 1933, Renewal.	40,000 00	46,200 00	40,000 00	
	Omaha, Neb., 4s, 1918, Funding...	50,000 00	52,000 00	50,000 00	
	Omaha, Neb., 4s, 1933, Renewal.	50,000 00	53,250 00	50,000 00	
	Philadelphia, Pa., Registered 3½s, 1934, Municipal.....	200,000 00	205,000 00	200,000 00	
	Port Huron, Mich., 4s, 1932, Canal	50,000 00	52,000 00	50,000 00	
	Racine, Wis., 4s, 1915, School....	50,000 00	51,000 00	50,000 00	
	St. Louis, Mo., 3½s, 1922, Municipal	100,000 00	98,500 00	97,250 00	
	Stamford, Conn., 4s, 1924, Sewer.	25,000 00	26,250 00	25,000 00	
	Toledo, O., 3½s, 1920, Park.....	28,000 00	28,000 00	28,000 00	
	Toledo, O., 4½s, 1914, Water.....	25,000 00	26,375 00	25,000 00	
	Toledo, O., 4s, 1924, General Fund.	50,000 00	53,500 00	50,000 00	
Total public funds out of Maine.....		3,748,500 00			3,745,100 00
<i>Railroad Bonds Owned.</i>					
	Maine Central, Consolidated 7s, 1912.....	82,500 00	99,000 00	82,500 00	
	Maine Central, Consolidated 4½s, 1912.....	169,000 00	177,450 00	169,000 00	
	Maine Central, Consolidated 4s, 1912.....	70,000 00	71,400 00	70,000 00	
	Portland Railroad, 1st Mortgage 4½s, 1913.....	100,000 00	105,000 00	100,000 00	
	Portland Railroad, Consolidated 3½s, 1951.....	100,000 00	99,000 00	97,500 00	
	Portland & Cape Elizabeth, 1st Mort. 5s, 1915.....	75,000 00	79,500 00	75,000 00	
	Portland & Rumford Falls, 4s, 1927.....	25,000 00	25,000 00	25,000 00	
	Rockland, Thomaston & Camden, 4s, 1921.....	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	
	Washington County, 3½s, optional 1924.....	100,000 00	94,500 00	92,000 00	
Total railroad bonds of Maine.....		896,500 00			851,000 00
	Albany & Susquehanna, Con. Mort. 6s, 1906	8,000 00	8,360 00	8,000 00	
	Allegheny & Western, 1st Mortgage 4s, 1998	25,000 00	25,500 00	25,000 00	
	Atchison, Topeka & Santa Fe, General Mortgage 4s, 1995.....	25,000 00	26,125 00	25,000 00	
	Auburn & Syracuse Electric, 5s, opt. 1912.....	30,000 00	30,300 00	29,400 00	
	Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	57,500 00	50,000 00	
	Baltimore & Ohio, Prior Lien, 3½s, 1925.....	50,000 00	47,750 00	47,250 00	
	Baltimore & Ohio, S. W. Division, 5½s, 1925.	50,000 00	46,500 00	43,625 00	
	Bennington & Rutland, 4½s, 1927.....	50,000 00	52,500 00	50,000 00	
	Berkshire Street, Pittsfield, Mass., 5s, 1922.	25,000 00	26,250 00	25,000 00	
	Boston, Milton & Brockton Street, Mass., 1st Mortgage 5s, 1919.....	25,000 00	26,750 00	25,000 00	
	Boston & Worcester Street, Mass., 4½s, 1923	25,000 00	25,375 00	25,000 00	
	Braintree & Weymouth Street, Mass., 1st Mortgage 5s, 1917.....	25,000 00	26,750 00	25,000 00	
	Bridgeport Traction Co., Conn., 5s, 1923....	25,000 00	26,625 00	25,000 00	
	Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	25,000 00	26,250 00	25,000 00	
	Brockton & Plymouth Street, 4½s, 1920.....	25,000 00	25,000 00	25,000 00	

## PORTLAND SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brooklyn Union Elevated, N. Y., 1st Mortgage 4-5s, 1950.....	\$50,000 00	\$55,000 00	\$50,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,500 00	25,000 00	
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00	28,375 00	25,000 00	
Central Branch Union Pacific, 4s, 1948.....	25,000 00	23,625 00	22,750 00	
Central Pacific, 4s, 1949.....	50,000 00	50,500 00	49,250 00	
Chesapeake & Ohio, Gen. Mort. 4½s, 1992...	57,000 00	60,705 00	57,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional 1929.....	50,000 00	48,500 00	49,750 00	
Chicago & Northwestern, Gen. Mort. 3½s, 1987	25,000 00	25,125 00	23,750 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	25,500 00	25,000 00	
Chicago & St. Louis, 1st Mortgage 6s, 1915..	74,000 00	83,930 00	74,000 00	
Chicago & West Michigan, Con. Mort. 5s, 1921	50,000 00	54,500 00	48,750 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	25,000 00	26,500 00	25,000 00	
Cincinnati, Dayton & Chicago, 4s, 1942.....	25,000 00	24,125 00	23,812 50	
Cincinnati, Richmond & Muncie, 5s, opt 1910	50,000 00	54,500 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	25,125 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990.....	25,000 00	25,250 00	25,000 00	
Cleveland Terminal & Valley, 4s, 1995.....	50,000 00	49,500 00	49,500 00	
Dayton & Michigan, Con. Mortgage 5s, 1911	25,000 00	26,125 00	25,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, optional 1905.....	50,000 00	50,000 00	50,000 00	
Denver City Tramway, Col., 5s, 1919.....	23,000 00	23,000 00	23,000 00	
East Cleveland, O., 5s, 1910.....	25,000 00	25,500 00	25,000 00	
Flint & Pere Marquette, 1st Mort. 6-, 1920..	25,000 00	30,500 00	25,000 00	
Flint & Pere Marquette, P. H. Div. 5s, 1939	50,000 00	58,000 00	50,000 00	
Flint & Pere Marquette, Toledo Div. 5s, 1937	25,000 00	27,750 00	25,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	25,000 00	25,500 00	25,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	25,000 00	25,000 00	23,750 00	
Hartford & Springfield Street, 5s, 1921.....	25,000 00	25,000 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	25,000 00	27,375 00	25,000 00	
Iowa Central, 5s, 1938.....	25,000 00	28,625 00	25,000 00	
Iowa Central, 4s, 1951.....	40,000 00	34,600 00	39,000 00	
Kanawha & Michigan, 1st Mort. 4s, 1990..	50,000 00	48,750 00	41,000 00	
Kentucky Central, 4s, 1987.....	25,000 00	25,125 00	24,500 00	
Lehigh & New York, 1st Mort. 4s, 1945.....	25,000 00	24,375 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage 4½s, 1940.....	35,000 00	38,850 00	35,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	25,000 00	25,375 00	25,000 00	
Manhattan Railway, N. Y., Consol. 4s, 1990	50,000 00	53,000 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	25,750 00	25,000 00	
Newport & Fall River Street, 5s, 1918.....	25,000 00	26,000 00	25,000 00	
Newton & Boston Street, Mass., 1st Mortgage 5s, 1912.....	25,000 00	25,000 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935.....	50,000 00	58,000 00	50,000 00	
New York Central & Hudson River, 3½s, 1997	25,000 00	25,000 00	25,000 00	
New York & Greenwood Lake, 5s, 1946.....	50,000 00	58,500 00	50,000 00	
New York, Susquehanna & Western, 5s, 1943	25,000 00	29,500 00	25,000 00	
Norfolk Central Street, Mass., 5s, opt. 1903.	22,000 00	22,000 00	22,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage 5s, optional, 1899.....	23,000 00	23,690 00	23,000 00	
Norfolk Western Street, Mass., 1st Mortgage 5s, optional, 1904.....	25,000 00	25,000 00	25,000 00	
North Side Electric Street, Chicago, 1st Mortgage 6s, 1915.....	25,000 00	25,000 00	25,000 00	
North Wisconsin, 6s, 1930.....	25,000 00	32,500 00	25,000 00	
Ogdensburg & Lake Champlain, 4s, 1945.....	100,000 00	100,000 00	100,000 00	

## PORTLAND SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Omaha Street, Neb., 5s, 1914.....	\$25,000 00	\$25,750 00	\$24,375 00	
People's Street, Groveland, Mass., 5s, 1928	25,000 00	27,500 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	50,000 00	55,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mort. 6s, 1916	25,000 00	25,000 00	25,000 00	
Port Reading, 1st Mortgage 5s, 1941.....	25,000 00	27,500 00	25,000 00	
Providence & Fall River St., 1st Mort. 5s, 1921	25,000 00	26,250 00	25,000 00	
Providence & Taunton Street, 5s, 1918.....	25,000 00	26,875 00	25,000 00	
Rutland-Canadian, 4s, 1949.....	50,000 00	50,000 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort. 5s, 1996	25,000 00	28,750 00	25,000 00	
St. Louis Cable & Western, 6s, 1914.....	25,000 00	28,000 00	25,000 00	
St. Louis & San Francisco, 1st Mort. 5s, 1987	25,000 00	26,375 00	25,000 00	
St. Louis & San Francisco, Ref. Mort. 4s, 1951	25,000 00	22,750 00	24,375 00	
St. Paul & Duluth, 5s, 1931.....	25,000 00	28,375 00	25,000 00	
Scioto Valley & New England, 1st Mortgage 4s, 1889.....	50,000 00	51,250 00	50,000 00	
Sioux City Traction, Ia., 5s, 1919.....	25,000 00	25,625 00	25,000 00	
Toledo Traction, O., 1st Con. Mort. 5s, 1909	25,000 00	25,000 00	24,000 00	
Utica Belt Line, N. Y., 1st Mort. 5s, 1939.....	25,000 00	27,250 00	24,275 00	
Utica & Mohawk Valley Street, N. Y., 4½s, 1941	25,000 00	25,125 00	24,000 00	
West Chicago St., Ill., 1st Mort. 5s, 1928.....	50,000 00	49,000 00	50,000 00	
West Chicago Street Railroad Tunnel Com- pany, Ill., 5s, 1909.....	100,000 00	90,000 00	100,000 00	
Wilkesbarre & Eastern, 1st Mort. 5s, 1942..	5,000 00	5,550 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	50,000 00	50,750 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 .....	3,120,000 00			3,084,052 50
<i>Corporation Bonds Owned.</i>				
American Realty Co., 1st Mort. 5s, opt. 1903	100,000 00	100,000 00	100,000 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 Mortgage 3½s, 1905-42.....	161,000 00	161,000 00	161,000 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	
Portland Elevator Company, 4s, 1906-37.....	84,000 00	86,520 00	84,000 00	
Portland Union Railway Station Co., 4s, 1927	35,000 00	35,000 00	35,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	51,500 00	50,000 00	
Rumford Falls Power Company, 4s, opt. 1902	25,000 00	25,000 00	24,375 00	
Rumford Falls Realty Company, 5s, 1922....	50,000 00	50,000 00	48,750 00	
Skowhegan Water Company, 5s 1917.....	25,000 00	25,000 00	25,000 00	
York Shore Water Company, 5s, 1916.....	25,500 00	26,250 00	25,000 00	
Total corporation bonds of Maine .....	815,000 00			809,650 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	35,000 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	140 00	-	
Portland Safe Deposit Company .....	26,500 00	31,800 00	26,500 00	
Total corporation stock owned.....	40,500 00			26,500 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	\$3,300 00	\$3,000 00	
Canal National Bank, Portland .....	20,000 00	21,200 00	20,000 00	
Casco National Bank, Portland .....	20,000 00	20,600 00	20,000 00	
Cumberland National Bank, Portland .....	12,700 00	12,954 00	12,700 00	
First National Bank, Portland .....	12,100 00	12,584 00	11,939 00	
Merchants' National Bank, Portland .....	15,675 00	21,945 00	15,675 00	
National Traders' Bank, Portland .....	13,300 00	13,965 00	13,300 00	
<b>Total national bank stock owned.....</b>	<b>96,775 00</b>			<b>\$96,614 00</b>
<i>Loans on Public Funds.</i>				
County of Franklin, Kan .....		3,200 00	3,200 00	
Okanagan, Wash .....		1,600 00	1,600 00	
City of Cincinnati, O .....		800 00	800 00	
Duluth, Minn .....		1,000 00	1,000 00	
Evansville, Ind .....		2,300 00	2,300 00	
New York, N. Y .....		20,000 00	20,000 00	
Portland .....		1,870 00	1,870 00	
South Bend, Wash .....		295 67	295 67	
Village of Nelsonville, O .....		1,000 00	1,000 00	32,765 67
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook .....		4,000 00	4,000 00	
Chicago & Cincinnati .....		1,000 00	1,000 00	
Cleveland, Akron & Columbus .....		3,000 00	3,000 00	
Connecticut Railway & Lighting Company .....		2,000 00	2,000 00	
Current River .....		10,000 00	10,000 00	
Duluth Street, Minn .....		4,130 00	4,130 00	
Hudson Valley, N. Y .....		2,735 81	2,735 81	
Iowa Central .....		1,750 00	1,750 00	
Kings County Elevated, N. Y .....		13,838 75	13,838 75	
Maine Central .....		2,100 00	2,100 00	
New York, Ontario & Western .....		1,000 00	1,000 00	
Oregon Short Line .....		1,500 00	1,500 00	
Rio Grande Western .....		1,800 00	1,800 00	
Rutland .....		18,000 00	18,000 00	
Urbana & Champaign Railway, Gas & Electric Co., Ill .....		8,000 00	8,000 00	
West Chicago Street Railroad Tunnel Company, Ill .....		750 00	750 00	
Wichita Railroad & Light Company, Kansas .....		4,000 00	4,000 00	
Wilkesbarre & Eastern .....		2,800 00	2,800 00	82,404 56
<i>Loans on Corporation Bonds.</i>				
Akron Water Works Company, O .....		1,000 00	1,000 00	
Alliance Water Works Company, O .....		1,600 00	1,600 00	
Arkansaw Water Company, Little Rock, Ark .....		2,350 00	2,350 00	
Berlin Electric Light Company, N. H .....		15,000 00	15,000 00	
Berwick Water Company .....		1,000 00	1,000 00	
Brockport-Holley Water Works Company, N. Y .....		350 00	350 00	
Butte City Water Company, Mont .....		500 00	500 00	
City Water Company, Chattanooga, Tenn .....		1,250 00	1,250 00	
City Water Company, East St. Louis, Ill .....		2,800 00	2,800 00	
City Water Company, Kearney, Neb .....		400 00	400 00	
City Water Company, Kenosha, Wis .....		1,000 00	1,000 00	
City Water Company, Marinette, Wis .....		450 00	450 00	
City Water Company, Marysville, Mo .....		400 00	400 00	
City Water Company, Merrill, Wis .....		1,400 00	1,400 00	
City Water Company, Sheboygan, Wis .....		1,500 00	1,500 00	
City Water Company, Washington, Ind .....		600 00	600 00	
Connellsville Water Company, Pa .....		1,000 00	1,000 00	
Crystal Water Company, Edgewater, N. Y .....		9,536 70	9,536 70	
Des Moines Water Company, Ia .....		370 00	370 00	
Eau Claire Water Company, Wis .....		1,125 00	1,125 00	
Fergus Falls Water Works Company, Minn .....		2,000 00	2,000 00	
Galesburg Gas & Electric Light Company, Ill .....		1,160 00	1,160 00	
Indianapolis Water Company, Ind .....		8,015 00	8,015 00	
Kokomo Water Company, Ind .....		400 00	400 00	
Leadville Water Company, Col .....		920 00	920 00	
Meridian Water Company, Miss .....		900 00	900 00	
Monroe Water Company, Mich .....		1,334 00	1,334 00	
Mt. Vernon Water Company, Ind .....		1,000 00	1,000 00	

## PORTLAND SAVINGS BANK—Continued.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Municipal Water Works, Fort Smith, Ark .....	\$5,320 00	\$5,320 00	
Omaha Water Company, Neb .....	2,000 00	2,000 00	
Owensboro Water Company, Ky .....	625 00	625 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	
Rockport Water Works .....	450 00	450 00	
St. Joseph Water Company, Mo .....	1,400 00	1,400 00	
South Dakota Water Company, Sioux Falls .....	893 00	893 00	
Standish Water & Construction Company .....	500 00	500 00	
Wichita Water Company, Kan .....	900 00	900 00	
Worcester Cycle Manufacturing Company, Mass .....	3,599 37	3,599 37	\$77,239 44
<i>Loans on Railroad Stock.</i>			
Maine Central .....	1,275 00	1,275 00	
New York Central & Hudson River .....	1,000 00	1,000 00	
Pennsylvania .....	2,300 00	2,300 00	
Portland .....	3,398 00	3,398 00	
Portland & Rumford Falls .....	4,500 00	4,500 00	17,473 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 .....	21,000 00	21,000 00	
Goodall Worsted Company, Sanford .....	4,900 00	4,900 00	
Maine Telegraph Company, Bangor .....	500 00	500 00	
Omaha Water Company, Neb .....	600 00	600 00	
P. H. & J. M. Brown Company, Portland .....	5,000 00	5,000 00	
Poland Paper Company, Portland .....	16,507 03	16,507 03	
Portland Gas Light Company .....	4,000 00	4,000 00	
Portland Safe Deposit Company .....	1,000 00	1,000 00	
Portland Water Company .....	2,500 00	2,500 00	
Proprietors Union Wharf, Portland .....	6,850 00	6,850 00	
Pullman Palace Car Company, Chicago .....	4,000 00	4,000 00	
Standish Water & Construction Company .....	10,000 00	10,000 00	
State Publishing Association, Portland .....	4,080 00	4,080 00	86,012 03
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland .....	1,300 00	1,300 00	
Casco National Bank, Portland .....	6,500 00	6,500 00	
First National Bank, Portland .....	5,000 00	5,000 00	
Merchants' National Bank, Portland .....	1,300 00	1,300 00	
Portland National Bank, Portland .....	1,500 00	1,500 00	15,600 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland .....	500 00	500 00	
Portland Savings Bank .....	3,140 00	3,140 00	3,640 00
<i>Loans to Corporations.</i>			
Berlin Electric Light Company, N. H. ....	45,250 00	45,250 00	
Berlin Mills Company, Portland (endorsed) .....	75,000 00	75,000 00	
Central Wharf Company, Portland .....	4,000 00	4,600 00	
First Universalist Parish in Portland .....	750 00	750 00	
Goodall Worsted Company, Sanford .....	10,000 00	10,000 00	
Haskell Silk Company, Westbrook .....	6,000 00	6,000 00	
Mechanic Falls Water Company .....	2,500 00	2,500 00	
Mechanic Falls Water & Electric Light & Power Co. ....	3,226 21	3,226 21	
Merchants Marine Railway Co., Portland (endorsed) ..	3,000 00	3,000 00	
North Berwick Water Company .....	5,500 00	5,500 00	
Parish of High Street Church, Portland .....	2,000 00	2,000 00	
Pejepscot Paper Company, Brunswick (endorsed) ..	40,000 00	40,000 00	
Portland Gas Light Company .....	81,000 00	81,000 00	
Portland Public Library .....	5,500 00	5,500 00	
Proprietors Union Wharf, Portland .....	25,000 00	25,000 00	
Roman Catholic Bishop of Portland .....	56,870 00	56,870 00	
St. Paul Parish in Portland, Maine .....	200 00	200 00	365,796 21

## PORTLAND SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on mortgages of real estate.....	\$1,332,493 46	1,332,493 46	\$1,332,493 46
Real estate, investment .....	390,827 87	355,827 87	
Real estate foreclosure .....	92,261 48	92,261 48	448,089 35
Expense account .....	-	9,705 49	9,705 49
Cash on deposit.....	72,737 71	72,737 71	
Cash on hand .....	9,193 46	9,193 46	81,931 17
Unpaid accrued interest.....	139,713 68		\$11,921,215 88
Due depositors, earned dividend and accrued State tax .....	12,643,766 57		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax .....	10,962,339 76		
	\$1,681,426 31		

## ROCKLAND SAVINGS BANK—ROCKLAND.

June 8, 1905.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

## LIABILITIES.

Deposits .....	\$1,875,775 85
Reserve fund .....	63,457 41
Undivided profits .....	12,963 59
	\$1,952,196 85

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	11,100 00	10,000 00	
Anne Arundel, Md., 5s, 1913-28, Sch.	18,000 00	20,610 00	18,000 00	
Athens, O., 5s, 1927-8, Gen. Fund.	15,000 00	17,850 00	15,000 00	
Chippewa, Mich., 5s, 1910, Road.	10,000 00	10,500 00	10,000 00	
Floyd, Ind., 5s, 1906-12, Funding.	13,000 00	13,585 00	13,000 00	
Franklin, Ky., 4s, 1919, Refund.	15,000 00	15,225 00	15,000 00	
Gallia, O., 5s, 1918, Turnpike.	20,000 00	22,600 00	20,000 00	
Lyon, Kan., 4½s, 1911-19, Refund.	20,000 00	20,600 00	20,000 00	
Madison, Ky., 4s, opt. 1919, Ref.	20,000 00	20,500 00	20,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge.	16,000 00	16,800 00	16,000 00	
Muskingum, O., 5s, 1917, Bridge.	2,000 00	2,270 00	2,000 00	
Polk, Ia., 3½s, 1910-13, Ct. House.	15,000 00	14,925 00	15,000 00	
Polk, Minn., 5½s, 1907, Drainage.	3,000 00	3,105 00	3,000 00	
Sedgwick, Kan., 5s, optional 1919-22, Refunding.	10,000 00	11,300 00	10,000 00	
Talbot, Md., 4s, 1908-22, Con. Redem.	10,000 00	10,100 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refund.	10,000 00	10,800 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Ref.	3,000 00	3,060 00	3,000 00	
City of Ashland, Wis., 5s, 1909, Funding.	10,000 00	10,400 00	10,000 00	
Canton, O., 5s, 1906, Street Imp.	1,300 00	1,313 00	1,300 00	
Elwood, Ind., 6s, 1908, Sch. City.	10,000 00	10,600 00	10,000 00	
Elwood, Ind., 6s, 1921, Refunding.	10,000 00	12,500 00	10,000 00	
Hazleton, Pa., 4s, 1916-17, Sch. Dist.	6,500 00	6,565 00	6,500 00	
Indianapolis, Ind., 4s, 1913, Fund Iron Mountain.	17,000 00	17,765 00	17,000 00	
School District	3,500 00	3,605 00	3,500 00	
Jacksonville, Ill., 4s, optional 1909-13, Refunding.	22,000 00	22,330 00	22,000 00	
New York, N. Y., Registered 3½s, 1949, Rapid Transit.	75,000 00	77,250 00	75,000 00	
Omaha, Neb., 4½s, 1934, Renewal.	12,000 00	13,860 00	12,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement.	20,000 00	20,200 00	20,000 00	
Peru, Ind., 5s, 1906-10, Refunding.	5,000 00	5,150 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	10,000 00	11,050 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.	10,000 00	10,150 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,550 00	10,000 00	
Town of Killingly, Conn., 3½s, 1920, Refund.	20,000 00	19,400 00	20,000 00	
Coal Township, Pa., 4½s, opt. 1908, Refund.	10,000 00	10,150 00	10,000 00	
<b>Total public funds owned.</b>	<b>537,300 00</b>			<b>\$537,300 00</b>
<i>Railroad Bonds Owned.</i>				
Georges Valley, 6s, 1913.	11,000 00	8,250 00	10,100 00	
Knox & Lincoln, 5s, 1921.	5,000 00	5,450 00	5,000 00	
Lime Rock, 4s, 1923.	16,000 00	16,000 00	16,000 00	
Maine Central, 5s, 1923.	7,000 00	7,840 00	7,000 00	
Penobscot Shore Line, Registered 4s, 1920.	51,000 00	53,040 00	51,000 00	
Rockland, Thomaston & Camden, 4s, 1920.	5,000 00	5,000 00	4,940 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	25,000 00	29,500 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	
<b>Total railroad bonds of Maine.</b>	<b>132,000 00</b>			<b>131,040 00</b>



## 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>
Amesbury & Hampton St., Mass., 5s, 1919..	\$10,000 00	\$10,000 00	\$10,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995 .....	12,375 00	12,827 25	11,877 30	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995	6,600 00	6,336 00	4,734 55	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,000 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction and Middle Division, 3½s, 1925 .....	10,000 00	9,100 00	9,050 00	
Black Rock & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,050 00	4,875 00	
Boston, Milton & Brockton St. Mass., 5s, 1919	10,000 00	10,700 00	10,000 00	
Bristol County Street, Mass., 5s, 1921 .....	14,000 00	14,000 00	14,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 .....	10,000 00	10,500 00	10,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918	7,000 00	7,420 00	7,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902..	16,000 00	10,150 00	9,750 00	
Canton-Massillon Electric, O., 5s, 1920 .....	25,000 00	25,500 00	24,750 00	
Central Branch, 4s, 1919 .....	20,000 00	19,200 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	10,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	25,000 00	27,250 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	12,600 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	10,000 00	11,600 00	10,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906 .....	10,000 00	10,100 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927 ..	10,000 00	10,200 00	10,000 00	
Detroit Railway, Mich., 5s, 1924 .....	10,000 00	10,950 00	10,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921 .....	10,000 00	10,000 00	10,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920 .....	10,000 00	10,200 00	10,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920 .....	10,000 00	10,300 00	10,000 00	
Grafton & Upton, 4s, 1912 .....	9,000 00	8,640 00	8,685 00	
Grand Avenue Cable, Kansas City, 5s, 1908 ..	5,000 00	5,050 00	4,800 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,600 00	10,000 00	
Hutchinson & Southern, 5s, 1928 .....	15,000 00	15,375 00	15,000 00	
Illinois Central, St. Louis Div., 3½s, 1951 ..	25,000 00	23,875 00	23,875 00	
Illinois Central, Louisville Div., 3½s, 1953 ..	1,000 00	950 00	945 00	
Kansas City Belt, 6s, 1916 .....	15,000 00	16,950 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940 .....	8,000 00	8,880 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924 .....	10,000 00	11,000 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955 ..	25,000 00	28,750 00	25,000 00	
Merrimack Valley Street, 5s, optional .....	5,000 00	5,200 00	4,937 50	
Milford, Attleboro & Woonsocket, 5s, 1919 ..	25,000 00	25,500 00	25,000 00	
Norfolk Western St., Mass., 5s, opt. 1904 ..	10,000 00	10,000 00	10,000 00	
Oregon Short Line, 6s, 1922 .....	16,000 00	20,080 00	16,000 00	
Oregon Railroad & Navigation Company, Consolidated Mortgage, 4s, 1946 .....	10,000 00	10,350 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943 .....	15,000 00	14,400 00	14,250 00	
Pontiac, Oxford & Northern, 6s, 1916 .....	20,000 00	20,000 00	20,000 00	
Providence & Fall River, 5s, 1921 .....	15,000 00	15,300 00	15,000 00	
Rutland, 4½s, 1941 .....	25,000 00	27,125 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1936 .....	10,000 00	12,250 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 .....	30,000 00	28,200 00	28,406 25	
Southern Indiana, 4s, 1951 .....	10,000 00	9,400 00	9,250 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	20,000 00	19,000 00	19,000 00	
Toledo Railway & Terminal, 4½s, 1954 .....	25,000 00	26,250 00	25,000 00	
Trenton Passenger, N. J., 6s, optional, 1929	15,000 00	18,000 00	15,000 00	
Washington Central, 4s, 1948 .....	7,000 00	6,510 00	7,000 00	
West Chicago St., R. R. Tunnel Co., Ill., 5s, 1909	15,000 00	13,500 00	15,000 00	
Williamsport & North Branch, 4½s, 1931 .....	25,000 00	25,375 00	25,000 00	
Total railroad bonds out of Maine .....	740,975 00			\$729,485 60
<i>Corporation Bonds Owned.</i>				
Camden & Rockland Water Co., 4½s, 1917 .....	1,000 00	1,060 00	1,000 00	
Ellsworth Water Company, 5s, 1909 .....	5,000 00	5,050 00	5,000 00	
Norway Water Company, 5s, 1906 .....	5,000 00	5,000 00	4,950 00	
Rockland-Rockport Line Company, 5s, 1920 ..	33,500 00	33,500 00	33,500 00	
Total corporation bonds of Maine .....	44,500 00			44,450 00

## ROCKLAND SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
International Loan & Trust Company, Kansas City, 6s, 1897.....	\$380 00	\$380 00	\$270 00	
Jeffersonville Water Supply Company, Ind., 6s, optional, 1910.....	5,000 00	3,750 00	5,000 00	
<b>Total corporation bonds out of Maine.....</b>	<b>5,380 00</b>			<b>\$5,270 00</b>
<i>Railroad Stock Owned.</i>				
Eastern Maine.....	2,500 00	2,875 00	2,350 00	2,350 00
Union Pacific, preferred.....	20,000 00	19,400 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	11,110 00	10,100 00	
Camden National Bank, Camden.....	5,900 00	8,555 00	5,900 00	
Canal National Bank, Portland.....	3,600 00	3,816 00	3,600 00	
Casco National Bank, Portland.....	7,500 00	7,725 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	
National Shoe & Leather Bank, Auburn.....	2,000 00	2,150 00	2,000 00	
North National Bank, Rockland.....	200 00	260 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	3,025 00	2,750 00	
Thomaston National Bank, Thomaston.....	700 00	770 00	700 00	
<b>Total national bank stock owned.....</b>	<b>53,750 00</b>			<b>53,750 00</b>
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company, Rockland.....	2,500 00	2,425 00	2,500 00	
Security Trust Company, Rockland.....	2,500 00	3,125 00	2,500 00	
<b>Total other bank stock owned.....</b>	<b>5,000 00</b>			<b>5,000 00</b>
<i>Loans on Public Funds.</i>				
County of Floyd, Ind.....		1,000 00	1,000 00	
Town of Bremen.....		60 00	60 00	
				<b>1,060 00</b>
<i>Loans on Railroad Bonds.</i>				
Georges Valley.....		1,000 00	1,000 00	
Oregon Short Line.....		4,000 00	4,000 00	
Rockland, Thomaston & Camden Street.....		9,000 00	9,000 00	
Richmond Light & Railroad, N. Y.....		3,500 00	3,500 00	
				<b>17,500 00</b>
<i>Loans on Corporation Bonds.</i>				
Camden & Rockland Water Company.....		1,000 00	1,000 00	
Ellsworth Water Company.....		2,750 00	2,750 00	
Mt. Waldo Granite Works, Frankfort.....		57,500 00	57,500 00	
Rockland-Rockport Lime Company.....		200 00	200 00	
Western Union Telegraph Company.....		1,000 00	1,000 00	
				<b>62,450 00</b>
<i>Loans on Corporation Stock.</i>				
Asphalt Construction Company, N. J.....		25,000 00	25,000 00	
Bodwell Granite Company, Rockland.....		14,000 00	14,000 00	
Boston Marine Insurance Company.....		6,626 96	6,626 96	
Camden Anchor-Rockland Machine Company.....		6,000 00	6,000 00	
Camden & Rockland Water Company.....		3,500 00	3,500 00	
Glencoe Lime Company, St. Louis.....		50,500 00	50,500 00	
Little Androscoggin Water Power Company, Auburn.....		500 00	500 00	
The McLoon & Stover Lime Company, Warren.....		23,500 00	23,500 00	
				<b>129,626 96</b>
<i>Loans on National Bank Stock.</i>				
Megunticook National Bank, Camden.....		500 00	500 00	
North National Bank, Rockland.....		750 00	750 00	
Portland National Bank, Portland.....		2,000 00	2,000 00	
Rockland National Bank, Rockland.....		1,500 00	1,500 00	
				<b>4,750 00</b>

## ROCKLAND SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden Anchor-Rockland Machine Co., (endorsed)	\$5,000 00	\$5,000 00	
Megunticook Woolen Company, Camden (endorsed)	9,600 00	12,000 00	
Vinalhaven & Rockland Steamboat Co., (endorsed)	5,000 00	5,000 00	\$22,000 00
Loans on Rockland, Thomaston & Camden Street Railway stock .....	39,500 00	39,500 00	
Loans on Rockland Trust Company stock .....	2,700 00	2,700 00	
Loans on life insurance policies .....	3,125 00	3,125 00	
Loans on personal property .....	6,585 00	6,585 00	
Loan on Rockland Savings Bank book .....	1,500 00	1,500 00	
Loans on mortgages of real estate .....	91,967 00	91,967 00	145,377 00
Real estate investment .....	9,000 00	9,000 00	
Real estate foreclosure .....	368 91	368 91	
Furniture and fixtures .....	4,000 00	4,000 00	13,368 91
Premium account .....	-	11,059 39	
Expense account .....	-	447 64	11,507 03
Cash on deposit .....	14,881 86	14,881 86	
Cash on hand .....	4,529 49	4,529 49	19,411 35
Unpaid accrued interest .....	28,072 36		1,952,196 55
	2,062,102 83		
Due depositors, earned dividend and accrued State tax .....	1,888,487 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	\$173,615 64		

## SACO SAVINGS BANK—SACO.

April 5, 1905.

LUTHER R. MOORE, President.

FRANK W. NUTTER, Treasurer.

## LIABILITIES.

Deposits .....	\$1,322,547 31
Reserve fund .....	18,765 00
Undivided profits.....	40,030 47
	<b>\$1,381,342 78</b>

## 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	\$10,750 00	\$10,000 00	
City of Saco, 4s, 1907, Funding .....	1,000 00	1,010 00	1,000 00	
<b>Total public funds of Maine .....</b>	<b>11,000 00</b>			<b>\$11,000 00</b>
City of Cleveland, O., 4s, 1918, Grade Cross.	11,000 00	11,715 00	11,000 00	
Duluth, Minn., 4½s, 1921, Independent School District .....	5,000 00	5,525 00	4,800 00	
Hutchinson, Kan., 6s, 1900, Bd. of Ed.	4,000 00	4,240 00	4,000 00	
Paducah, Ky., 4½s, 1926, Refunding.	5,000 00	5,550 00	5,000 00	
Steubenville, O., 4s, opt. 1914, Water	5,000 00	5,050 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	6,000 00	7,050 00	6,000 00	
<b>Total public funds out of Maine .....</b>	<b>36,000 00</b>			<b>35,500 00</b>
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	20,000 00	22,400 00	19,400 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,900 00	9,550 00	
Knox & Lincoln, 5s, 1921 .....	15,000 00	16,350 00	15,000 00	
Maine Central, 5s, 1933.....	19,000 00	21,280 00	19,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>64,000 00</b>			<b>62,950 00</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934.	20,000 00	23,000 00	20,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.	10,000 00	11,000 00	10,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902..	16,000 00	16,240 00	15,800 00	
Chicago, Indiana & Eastern, 4s, 1942 .....	15,000 00	15,000 00	15,600 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,600 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	25,000 00	27,250 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	15,000 00	16,350 00	15,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928..	9,000 00	9,000 00	9,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906 .....	25,000 00	25,000 00	25,000 00	
Detroit & Toledo Shore Line, 4s, 1953.....	25,000 00	23,000 00	22,125 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Duluth Street, Minn., 5s, 1930 .....	30,000 00	30,900 00	30,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920 .....	10,000 00	10,300 00	10,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908	2,000 00	2,000 00	2,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,600 00	10,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	10,000 00	10,000 00	
Hutchinson & Southern, 5s, 1928.....	10,000 00	10,250 00	10,000 00	
Iowa Central, 4s, 1951.....	3,000 00	3,435 00	2,775 00	
Manistee, Filer City & East Lake, Mich., 6s, 1918.....	12,500 00	7,500 00	12,500 00	
Maryland-Pennsylvania, 4s, 1951.....	15,000 00	13,800 00	14,250 00	
Missouri, Kansas & Eastern, 5s, 1942.....	5,000 00	5,650 00	5,000 00	
Missouri, Kansas & Texas, Collateral Trust, Extension, 5s, 1944.....	23,000 00	24,610 00	23,000 00	
Newton & Northwestern, 5s, optional 1932.	20,000 00	19,200 00	19,200 00	
New York & Stamford, 5s, 1931.....	11,000 00	12,100 00	11,000 00	
Oswego Traction Company, N. Y., 3s, 1929.	15,000 00	7,500 00	15,000 00	
Peoria & Pekin Terminal, 5s, 1930 .....	15,000 00	15,000 00	15,000 00	
Pere Marquette of Indiana, 4s, 1943.....	15,000 00	14,400 00	14,362 50	

## 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>
Raritan River, 5s, 1939.....	\$15,000 00	\$16,275 00	\$15,000 00	
St. Joseph Railway, Light, Heat & Power Company, Mo., 5s, 1937.....	10,000 00	10,350 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947.....	1,000 00	950 00	1,000 00	
St. Louis, Memphis & Southeastern, 4½s, 1909.....	35,000 00	34,300 00	34,100 00	
Southern Indiana, 4s, 1951.....	25,000 00	25,500 00	25,000 00	
Staten Island, 4½s, 1943.....	14,000 00	14,000 00	14,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	10,000 00	10,500 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	60,000 00	56,400 00	53,135 89	
Western Maryland, 4s, 1952.....	25,000 00	23,250 00	22,750 00	
Wheeling & Lake Erie, 4s, 1949.....	15,000 00	13,800 00	13,300 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,150 00	10,000 00	
Zanesville Electric, O., 4s, optional 1904....	10,000 00	10,000 00		
Total railroad bonds out of Maine.....	611,500 00			\$592,298 39
<i>Corporation Bonds Owned.</i>				
Old Orchard Water Company, 4s, 1922.....	25,000 00	25,000 00	25,000 00	25,000 00
Eastman Car Company, 5s, 1916.....	10,000 00	10,600 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	15,100 00	26,425 00	15,100 00	
Maine Central.....	22,600 00	39,550 00	22,600 00	
Portland & Ogdensburg.....	10,000 00	5,200 00	4,550 00	
Total railroad stock of Maine.....	47,700 00			42,250 00
Atchison, Topeka & Santa Fe, preferred... Duluth-Superior Traction Co., preferred... Duluth-Superior Traction Co., common.... St. Joseph & Grand Island, 1st preferred... St. Joseph & Grand Island, 2d preferred...	1,700 00 8,000 00 2,000 00 2,100 00 750 00	1,751 00 6,000 00 500 00 1,050 00 187 50	466 73 6,000 00 250 00 1,250 00 250 00	
Total railroad stock out of Maine.....	14,550 00			7,966 73
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	5,000 00	4,500 00	5,000 00	
Pepperell Manufacturing Co., Biddeford..	13,600 00	34,680 00	11,850 00	
York Manufacturing Co., Saco.....	12,750 00	15,215 00	12,750 00	
Total corporation stock of Maine.....	31,350 00			29,600 00
Cocheco Manufacturing Co., Dover, N. H..	3,500 00	3,920 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	8,900 00	9,790 00	8,740 00	
Canal National Bank, Portland.....	1,000 00	1,060 00	1,000 00	
Casco National Bank, Portland.....	900 00	927 00	900 00	
Cumberland National Bank, Portland....	600 00	619 00	600 00	
First National Bank, Biddeford.....	11,900 00	17,552 50	11,900 00	
First National Bank, Portland.....	6,500 00	6,760 00	6,430 00	
Merchants National Bank, Portland.....	900 00	1,260 00	900 00	
North Berwick National Bank, No. Berwick	2,500 00	2,500 00	2,500 00	
Ocean National Bank, Kennebunk.....	933 33	933 33	933 33	
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 owned.....	50,733 33			50,503 33
<i>Loans on Railroad Stock.</i>				
Boston & Maine.....		275 00	275 00	
Fitchburg.....		150 00	150 00	425 00
<i>Loans on Corporation Stock.</i>				
Massachusetts Gas Companies.....		19,430 71	19,430 71	
Pepperell Manufacturing Company, Biddeford		2,260 00	2,260 00	
Saratoga Victory Manufacturing Company, N. Y.....		915 00	915 00	
York Manufacturing Company, Saco.....		12,377 13	12,377 13	34,982 84

## SACO 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>
Saco National Bank, Saco.....	\$2,153 40	\$2,153 40	
York National Bank, Saco.....	3,140 59	3,140 59	\$5,293 99
Loan on United States bond.....	600 00	600 00	
Loan on Saco Savings Bank book.....	50 00	50 00	
Loans on mortgages of real estate.....	419,147 54	429,147 54	429,797 54
Real estate, foreclosure.....	8,623 21	8,623 21	8,623 21
Premium account.....	-	8,773 75	
Expense account.....	-	673 94	9,447 69
Cash on deposit.....	19,540 72	19,540 72	
Cash on hand.....	2,363 34	2,363 34	21,904 06
Unpaid accrued interest.....	29,341 02		1,381,342 78
	1,478,040 99		
Due depositors, earned dividend and accrued State tax.....	1,336,812 31		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$141,228 68		

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

March 28, 1905.

ENOCH LOWELL, President.

MELVILLE H. KELLEY, Treasurer.

CHARLES C. HODSDON, Assistant Treasurer.

## LIABILITIES.

Deposits .....	\$3,445,352 22
Reserve fund .....	171,274 36
Undivided profits.....	205,136 70
	\$3,821,763 28

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$30,000 00	\$32,250 00	\$30,000 00	\$30,000 00
County of Ramsey, Minn., 4½s, 1918, Ct. House	3,000 00	3,360 00	3,000 00	
City of Boston, Mass., 4s, 1913, Street....	25,000 00	26,125 00	25,000 00	
Boston, Mass., Registered, 3½s, 1930, Highways.....	25,000 00	25,500 00	25,000 00	
Duluth, Minn., 4s, 1931, Perm Imp.	25,000 00	26,625 00	25,000 00	
Fall River, Mass., Reg. 3½s, 1925, Sch	25,000 00	25,000 00	25,000 00	
Minneapolis, Minn., 4s, 1918, Munic.	25,000 00	26,625 00	25,000 00	
Pawtucket, R. I., 4s, 1923, General and Highway.....	1,000 00	1,050 00	1,000 00	
Waltham, Mass., 3½s, 1920, School	25,000 00	25,000 00	25,000 00	
Town of St. Johnsbury, Vt., 4s, 1906-8, Fund.	15,000 00	15,075 00	15,000 00	
Total public funds out of Maine.....	169,000 00			169,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	35,000 00	38,000 00	34,025 00	
Bath Street, 5s, 1913.....	11,000 00	11,000 00	9,900 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,900 00	10,000 00	
Maine Central, 7s, 1912.....	5,000 00	6,000 00	5,000 00	
Mousam River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Portland Railroad, 3½s, optional 1931.....	25,000 00	24,750 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	50,000 00	59,000 00	50,000 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	7,000 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	1,130 00	1,000 00	
Athol & Orange St., Mass., 5s, 1915.....	5,000 00	5,300 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	35,000 00	40,250 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,400 00	10,000 00	
Berkshire St., Pittsfield, Mass., 5s, 1922....	25,000 00	26,250 00	25,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	10,000 00	10,000 00	9,400 00	
Boston, Revere Beach & Lynn, 4½s, 1927....	10,000 00	10,700 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	25,000 00	25,375 00	24,550 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917.....	10,000 00	10,700 00	10,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	10,000 00	10,750 00	10,000 00	
Burlington Railway & Lt. Co., Ia., 5s, opt. 1902	20,000 00	20,300 00	20,000 00	
Burlington & Missouri River, 6s, 1918.....	90,000 00	100,800 00	90,000 00	
Central New England, 5s, 1919.....	30,000 00	31,200 00	30,000 00	
Central Vermont, 4s, 1920.....	30,000 00	24,900 00	20,000 00	
Chesapeake & Ohio, 4½s, 1992.....	25,000 00	27,250 00	25,000 00	
Chicago, Burlington & Quincy, Southwestern Division, 4s, 1921.....	8,000 00	8,080 00	3,856 67	
Chicago, Burlington & Quincy, Nebraska Extension, Registered, 4s, 1927.....	32,000 00	34,560 00	25,200 00	
Chicago, Burlington & Quincy, Denver Division, 4s, 1922.....	40,000 00	40,800 00	37,975 00	
Chicago & Cincinnati, 5s, optional 1912.....	50,000 00	54,500 00	50,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	5,400 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	\$21,600 00	\$18,682 50	
Cicero & Proviso Street, Chicago, 5s, 1915..	10,000 00	10,600 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	50,000 00	54,500 00	50,000 00	
Cincinnati, Indianapolis, St. Louis and Chicago, Registered, 4s, 1936.....	47,000 00	47,705 00	35,518 40	
Cincinnati, Indianapolis & Western, 4s, 1953	10,000 00	9,800 00	9,600 30	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	50,000 00	54,500 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	5,000 00	5,000 00	4,500 00	
Cleveland Terminal & Valley, 4s, 1935.....	10,000 00	10,000 00	10,000 00	
Current River, 5s, 1927.....	2,000 00	2,020 00	1,924 25	
Davenport & Rock Island, 6s, 1907.....	4,000 00	4,100 00	4,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928..	25,000 00	25,000 00	25,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	40,000 00	40,000 00	25,000 00	
Des Moines Suburban Street, Ia., 6s, 1921....	25,000 00	27,750 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946..	17,500 00	17,500 00	10,300 00	
Duluth Street, Minn., 5s, 1930.....	15,000 00	15,300 00	15,000 00	
Dutchess County, 4½s, 1940.....	50,000 00	52,500 00	50,000 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917	5,000 00	5,100 00	5,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, 1912.....	10,000 00	2,500 00	9,350 00	
Evansville Electric, Ind., 4s, 1921.....	10,000 00	8,800 00	9,900 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.....	25,000 00	25,750 00	25,000 00	
Gloucester, Essex & Beverley Street, Mass., 5s, 1916.....	12,000 00	13,080 00	12,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	30,000 00	30,000 00	29,043 06	
Grand Rapids, Belding & Saginaw, 5s, 1924..	25,000 00	26,500 00	25,000 00	
Grand Rapids, Kalkaska & southeastern, 5s, 1907.....	11,000 00	11,110 00	10,900 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.....	25,000 00	25,500 00	25,000 00	
Greenfield & Turner's Fall St., Mass., 5s, 1916	10,000 00	10,200 00	10,000 00	
Hoosac Valley Street, 5s, 1917.....	8,000 00	8,650 00	8,000 00	
Hutchinson & Southern, 5s, 1928.....	35,000 00	35,350 00	33,025 00	
Illinois Central, St. Louis Div., 3½s, 1951....	20,000 00	19,100 00	20,000 00	
Kansas City Belt, Mo., 6s, 1916.....	20,000 00	22,400 00	20,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	12,120 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.....	16,000 00	17,260 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	25,000 00	31,750 00	25,000 00	
Kansas City, Memphis & Birmingham, Income 5s, 1934.....	8,000 00	7,360 00		
Kansas City, Memphis & Birmingham, General Mortgage, 4s, 1934.....	4,000 00	3,920 00	8,658 13	
Kansas City Southern, 3s, 1950.....	10,000 00	7,500 00	9,662 50	
Kings County Elevated, 4s, 1949.....	40,000 00	37,600 00	25,000 00	
Leavenworth Terminal & Bridge, 5s, 1923..	5,000 00	5,000 00	5,000 00	
Louisville, Henderson & St. Louis, 5s, 1946..	25,000 00	28,250 00	25,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	25,000 00	28,750 00	25,000 00	
Memphis, Kansas & Colorado, 7s, 1910.....	1,000 00	1,120 00	1,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	15,000 00	15,300 00	15,000 00	
Mystic Valley Street, Mass., 5s, 1919.....	10,000 00	10,300 00	10,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,300 00	10,000 00	
Newton & Northwestern, 5s, 1932.....	30,000 00	28,500 00	18,865 33	
Northern Pacific-Great Northern, Reg. 4s, 1921	81,000 00	81,000 00	37,100 00	
Passenger & Belt, Lexington, Ky., 6s, 1907-14	20,000 00	21,000 00	20,000 00	
Peoria & Pekin Terminal, 5s, 1930.....	25,000 00	25,000 00	25,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	35,000 00	38,850 00	35,000 00	
Rutland, 4½s, 1941.....	50,000 00	54,250 00	50,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	25,000 00	24,250 00	22,370 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	25,625 00	25,000 00	
Southern Indiana, 4s, 1951.....	50,000 00	47,000 00	44,000 00	
South Shore & Boston St., Mass., 5s, 1919....	25,000 00	26,700 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,390 00	6,000 00	
Taunton & Brockton St., Mass., 5s, 1917.....	10,000 00	10,500 00	10,000 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>
Toledo Traction, O., 5s, 1909.....	\$32,000 00	\$32,000 00	\$30,850 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,250 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31.....	25,000 00	28,625 00	25,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	40,000 00	40,200 00	39,625 00	
Warren, Brookfield & Spencer Street, Mass., 5s, 1916.....	15,000 00	15,900 00	15,000 00	
West Chicago St. R. R. Tunnel Co., 5s, 1909.	20,000 00	18,000 00	20,000 00	
West Roxbury & Roslindale Street, Mass., 5s, optional 1901.....	10,000 00	10,300 00	10,000 00	
West Shore, Registered 4s, 2361.....	85,000 00	92,650 00	85,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	5,000 00	5,550 00	5,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	10,000 00	10,500 00	10,000 00	
Williamsport & North Branch, 4½s, 1931.....	25,000 00	25,375 00	25,000 00	
Zanesville Electric, O., 4s, optional 1904....	10,000 00	10,000 00	10,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>1,977,500 00</b>			<b>1,825,780 84</b>
<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	
Berlin Mills Company, 5s, 1925.....	16,000 00	16,000 00	9,000 00	
Eastern Steamship Company, 5s, 1927.....	25,000 00	25,000 00	25,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.	10,000 00	10,100 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	5,750 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.....	35,000 00	35,000 00	35,000 00	
Public Works Company, Bangor, 5s, 1929....	3,000 00	3,000 00	3,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>165,000 00</b>			<b>157,800 00</b>
Berlin Water Company, N. H., 5s, opt. 1902	10,000 00	10,000 00	10,000 00	
Eastman Car Company, 5s, 1919.....	20,000 00	20,000 00	20,000 00	
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	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	500 00	500 00	
<b>Total corporation bonds out of Maine.....</b>	<b>63,500 00</b>			<b>61,525 00</b>
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	137,400 00	240,450 00	137,400 00	
Bridgton & Saco River.....	11,600 00	9,280 00	9,630 00	
Eastern Maine.....	10,000 00	11,500 00	10,000 00	
Kennebunk and Kennebunkport.....	21,000 00	24,780 00	21,000 00	
Maine Central.....	38,000 00	66,500 00	38,000 00	
Portland & Ogdensburg.....	68,600 00	35,672 00	31,176 62	
Portland & Rumford Falls.....	10,000 00	16,000 00	9,875 00	
York Harbor & Beach.....	7,000 00	7,000 00	6,675 00	
<b>Total railroad stock of Maine.....</b>	<b>303,600 00</b>			<b>263,756 62</b>
Boston & Albany.....	3,700 00	9,620 00	3,700 00	
Boston & Lowell.....	32,500 00	80,600 00	32,500 00	
Boston & Providence.....	8,500 00	26,010 00	8,500 00	
Connecticut River.....	5,000 00	14,500 00	5,000 00	
Detroit, Hillsdale & Southwestern.....	6,500 00	6,760 00	4,000 00	
Fitchburg, preferred.....	14,000 00	20,090 00	10,500 00	
Michigan Central.....	29,100 00	41,613 00	25,000 00	
New York, New Haven & Hartford.....	53,700 00	109,548 00	53,700 00	
Pere Marquette, preferred.....	19,400 00	16,490 00	8,000 00	
Sandusky & Cincinnati, preferred.....	100 00	110 00	100 00	
West End Street, Boston, preferred.....	32,150 00	73,945 00	32,150 00	
<b>Total railroad stock out of Maine.....</b>	<b>204,650 00</b>			<b>183,150 00</b>

## SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bates Manufacturing Company, Lewiston	\$2,500 00	\$4,125 00	\$2,500 00	
Edwards Manufacturing Co., Augusta.....	20,000 00	28,500 00	20,000 00	
Franklin Company, Lewiston .....	3,100 00	3,100 00	3,100 00	
Great Falls Manufacturing Company.....	16,200 00	24,300 00	16,200 00	
Hill Manufacturing Company, Lewiston..	12,100 00	4,235 00	9,680 00	
Lockwood Company, Waterville .....	11,700 00	10,530 00	11,700 00	
Pepperell Manufacturing Co., Biddeford..	42,500 00	107,525 00	40,350 00	
York Manufacturing Company, Saco .....	15,000 00	17,850 00	15,000 00	
<b>Total corporation stock owned .....</b>	<b>123,100 00</b>			<b>\$118,530 00</b>
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford .....	8,000 00	8,800 00	7,955 00	
Canal National Bank, Portland .....	10,200 00	10,812 00	10,200 00	
Casco National Bank, Portland .....	10,900 00	11,227 00	10,900 00	
Cumberland National Bank, Portland .....	1,000 00	1,020 00	1,000 00	
First National Bank, Biddeford .....	7,300 00	10,767 50	7,300 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	
<b>Total national bank stock of Maine .....</b>	<b>60,200 00</b>			<b>60,155 00</b>
Merchants' National Bank, Boston.....	3,700 00	6,993 00	3,700 00	
National Bank of Commerce, Boston .....	3,700 00	5,624 00	3,700 00	
National Bank of Commerce, New York...	1,300 00	2,899 00	1,300 00	
National Exchange Bank, Salem, Mass....	210 00	60 00	210 00	
<b>Total national bank stock out of Maine ...</b>	<b>8,910 00</b>			<b>8,910 00</b>
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe .....		2,500 00	2,500 00	
Burlington Railway & Light Company, Ia.....		5,800 00	5,800 00	
Central Vermont .....		1,500 00	1,500 00	
Gulf & Ship Island .....		2,000 00	2,000 00	
Ottawa Street, Ill .....		750 00	750 00	
Winnebago Traction Company, Wis.....		1,500 00	1,500 00	14,050 00
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass...		30,542 50	30,542 50	
Castine Water Company.....		40,000 00	50,000 00	
Inter-State Petroleum Company, Miss .....		8,957 75	8,957 75	
Northeastern Telephone Company, Portland.....		38,000 00	38,000 00	127,500 25
<i>Loans on Railroad Stock.</i>				
Boston & Maine .....		400 00	400 00	
Pennsylvania .....		29,400 00	29,400 00	29,800 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Mills, Lewiston .....		340 00	340 00	
Everett Mills, Lawrence, Mass .....		1,000 00	1,000 00	
Goodall Worsted Company, Sanford .....		2,500 00	2,500 00	
Massachusetts Gas Companies.....		6,000 00	6,000 00	
Pepperell Manufacturing Company, Biddeford.....		15,612 35	15,612 35	
Shetucket Company, Norwich, Conn .....		1,500 00	1,500 00	
United Fruit Company.....		3,000 00	3,000 00	
York Manufacturing Company, Saco.....		60,142 34	60,142 34	90,084 69
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank, Biddeford.....		600 00	600 00	
Saco National Bank, Saco.....		3,600 00	3,600 00	4,200 00
<i>Loans on Savings Bank Books.</i>				
Maine Savings Bank, Portland.....		300 00	300 00	
Saco Savings Bank .....		2,000 00	2,000 00	
Saco & Biddeford Savings Institution.....		2,832 50	2,832 50	5,132 50

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.  
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on mortgages of real estate.....	\$487,860 31	\$487,860 31	\$487,860 31
Real estate investment.....	20,000 00	15,722 29	15,722 29
Cash on deposit.....	4,608 93	4,608 93	
Cash on hand.....	6,831 85	6,831 85	11,440 78
Unpaid accrued interest.....	38,573 68		3,821,763 28
Due depositors, earned dividend and accrued State tax.....	4,560,622 71		
	3,478,913 63		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,081,709 08		

## SEARSPORT SAVINGS BANK—SEARSPORT.

May 10, 1905.

FRANK I. PENDLETON, President.

A. H. NICHOLS, Treasurer.

## LIABILITIES.

Deposits .....	\$146,176 87
Reserve fund .....	10,000 00
Undivided profits .....	197 18
Bills payable .....	2,000 00
	\$158,374 05

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Dallas, Ia., 4s, 1912, Court House.	\$1,000 00	\$1,010 00	\$1,000 00	
Franklin, O., 4s, 1911, Bdg. Emerg.	2,000 00	2,070 00	2,000 00	
Grant, Ind., 6s, 1907, Road .....	500 00	522 50	500 00	
Hancock, O., 5s, 1913, Bridge .....	3,000 00	3,255 00	3,000 00	
Lyon, Kan., 4s, opt. 1907, Refund.	5,000 00	5,000 00	5,000 00	
Lyon, Kan., 4½s, opt. 1912, Funding	3,000 00	3,075 00	3,000 00	
Shelby, O., 6s, 1906, Funding .....	1,000 00	1,020 00	1,000 00	
City of Emporia, Kan., 4½s, 1922, Elec. Lt.	3,000 00	3,000 00	3,000 00	
Minneapolis, Minn., 4½s, 1913, Munic	5,000 00	5,400 00	5,000 00	
Muskegon, Mich., 4s, 1934, Public				
Wharf .....	1,000 00	1,065 00	1,000 00	
Omaha, Neb., 4s, 1933, Renewal..	5,000 00	5,325 00	5,000 00	
Pawtucket, R.I., 4s, 1923, General				
Funding .....	1,000 00	1,050 00	1,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref	8,000 00	8,840 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water .....	3,000 00	3,045 00	3,000 00	
South Omaha, Neb., 5s, 1923, Sch. D.	1,000 00	1,110 00	1,000 00	
Stillwater, Minn., 6s, 1919, Per-				
manent Improvement .....	5,000 00	5,600 00	5,000 00	
Toledo, O., 4½s, 1916, Board of Ed.	4,000 00	4,360 00	4,000 00	
Toledo, O., 4s, opt. 1919, Refunding	16,000 00	16,880 00	16,000 00	
Toledo, O., 3½s, 1921, Street Imp..	1,000 00	1,000 00	1,000 00	
Youngstown, O., 5s, 1910, School.	3,000 00	3,165 00	3,000 00	
Town of New Britain, Conn., 3½s, 1915, Sch.	1,000 00	990 00	1,000 00	
Borough of Homestead, Pa., 5½s, 1910, Water	2,000 00	2,150 00	2,000 00	
Total public funds owned .....	74,500 00			\$74,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 .....	5,000 00	4,750 00	4,750 00	4,750 00
Brockton, Bridgewater & Taunton Street,				
Mass., 5s, 1917 .....	1,000 00	1,050 00	1,000 00	
Cleveland City Cable, O., 5s, 1909 .....	1,000 00	1,000 00	1,000 00	
Dayton & Michigan, 5s, 1911 .....	5,000 00	5,225 00	5,000 00	
Iowa Central, 5s, 1938 .....	3,000 00	3,435 00	3,000 00	
Jackson & Battle Creek Traction, Mich., 5s,				
optional 1913 .....	5,000 00	5,000 00	5,000 00	
Maryland & Pennsylvania, 4s, 1951 .....	2,000 00	1,880 00	1,920 00	
Missouri, Kansas & Texas, 5s, 1944 .....	1,000 00	1,060 00	1,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,800 00	4,900 00	
Toledo, Peoria & Western, 4s, 1917 .....	2,000 00	1,910 00	1,949 00	
Toledo Railway & Terminal, 4½s, 1954 .....	6,000 00	6,300 00	6,000 00	
Wheeling & Lake Erie, 4s, 1949 .....	5,000 00	4,725 00	4,880 00	
Total railroad bonds out of Maine .....	36,000 00			35,649 00
<i>Corporation Bonds Owned.</i>				
Continental Mills, Lewiston, 5s, 1913 .....	3,000 00	3,000 00	3,000 00	
Eastern Steamship Company, 5s, 1927 .....	1,000 00	1,020 00	1,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	1,000 00	1,030 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>
Iowa Central, preferred .....	\$6,000 00	\$3,000 00	\$4,000 00	\$4,000 00
<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	220 00	200 00	
Cumberland National Bank, Portland .....	800 00	816 00	800 00	
First National Bank, Bangor .....	1,400 00	2,100 00	1,400 00	
First National Bank, Portland .....	2,100 00	2,184 00	2,100 00	
Portland National Bank, Portland .....	4,600 00	6,600 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 city of Duluth, Minn., bond .....		850 00	850 00	
Loans on mortgages of real estate .....		2,400 00	2,400 00	3,250 00
Premium account .....		-	1,188 54	
Expense account .....		-	11 06	1,199 60
Cash on deposit .....		466 24	466 24	
Cash on hand .....		1,475 21	1,475 21	1,941 45
Unpaid accrued interest .....		650 00		158,374 05
Due depositors, earned dividend and accrued State tax and bills payable .....		171,518 95		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable .....		148,951 87		
		22,567 08		

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

July 19, 1905.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

## LIABILITIES.

Deposits .....	\$1,789,148 45
Reserve fund .....	75,000 00
Undivided profits .....	2,277 60
	<u>\$1,866,426 05</u>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid	\$7 000 00	\$7,455 00	\$7,600 00	
Somerset, 3½s, opt. 1909, C. H. ....	4,500 00	4,500 00	4,500 00	
Town of Anson, 3½s, opt. 1901, Refunding.	5,000 00	5,000 00	5,000 00	
Damariscotta, 3½s, 1928-32, Refund.	5,000 00	4,900 00	5,000 00	
Eustis, 3½s, 1919, Refunding .....	4,000 00	3,800 00	4,000 00	
Norridgewock, 3½s, 1908-24, Ref. ....	2,500 00	2,412 50	2,500 00	
Gardiner Water District, 4s, 1934 .....	10,000 00	10,650 00	10,000 00	
Total public funds of Maine .....	38,000 00			\$38,000 00
County of Atchison, Kan., 4s, opt. 1914, Ref.	10,000 00	10,100 00	10,000 00	
Athens, O., 5s, 1924, Gen. Funding	8,000 00	9,360 00	8,000 00	
Franklin, Ky., 4s, 1919, Refunding	10,000 00	10,150 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike .....	15,000 00	17,025 00	15,000 00	
Grant, Ind., 5s, opt. 1905, Funding	10,000 00	10,000 00	10,000 00	
Hancock, O., 4½s, 1919-20, Funding	6,000 00	6,510 00	6,000 00	
Jefferson, Ind., 4s, 1920-21, Road.	10,000 00	10,150 00	10,000 00	
Lawrence, O., 5s, 1907-8, Turnpike	10,000 00	10,300 00	10,000 00	
Lucas, O., 4s, 1921-3, Bridge .....	9,000 00	9,720 00	9,000 00	
Lyon, Kan., 4½s, 1919, Refunding	15,000 00	15,600 00	15,000 00	
Madison, Ky., 4s, opt. 1919, Ref. ....	10,000 00	10,250 00	10,000 00	
Muskegon, Mich., 4½s, 1911, Ref.	5,000 00	5,200 00	5,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	10,500 00	10,000 00	
Portage, Wis., 5s, 1906-7, Bridge ..	3,000 00	3,060 00	3,000 00	
Portage, Wis., 5s, 1912, Refunding	10,000 00	10,750 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding	11,000 00	12,760 00	11,000 00	
Winneshiek, Ia., 4½s, 1921, Court House .....	10,000 00	10,750 00	10,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.	15,000 00	15,225 00	15,000 00	
City of Akron, O., 4s, 1916, School .....	10,000 00	10,200 00	10,000 00	
Ashland, Wis., 5s, 1911-12, Imp. ....	10,000 00	10,650 00	10,000 00	
Canton, O., 4s, 1918, School Dist.	15,000 00	15,375 00	15,000 00	
Cincinnati, O., 5s, optional 1910				
Sinking Fund .....	4,000 00	4,300 00	4,000 00	
Elkhart, Ind., 4s, 1919, School .....	7,000 00	7,175 00	7,000 00	
Hazleton, Pa., 4s, opt. 1905, Sewer	12,000 00	12,000 00	12,000 00	
Hazleton, Pa., 4s, 1922-4, Sch. Dist.	8,000 00	8,120 00	8,000 00	
Indianapolis, Ind., 5s, 1911, School City .....	10,000 00	10,900 00	10,000 00	
Ishpeming, Mich., 4s, 1915, Sch. D.	9,000 00	9,090 00	9,000 00	
Kansas City, Kan., 5s, opt. 1908, Ref.	10,000 00	10,250 00	10,000 00	
La Crosse, Wis., 3½s, optional 1909, Water and Sewer .....	4,000 00	3,980 00	4,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.	10,000 00	10,450 00	10,000 00	
Little Falls, Minn., 5½s, 1907, Sch. D.	10,000 00	10,200 00	10,000 00	
Manistee, Mich., 4s, 1912, Water	10,000 00	10,100 00	10,000 00	
Marshalltown, Ia., 4½s, optional 1911, Refunding .....	10,000 00	10,350 00	10,000 00	
Massillon, O., 4s, 1920-2, Sch. Dist.	10,000 00	10,150 00	10,000 00	
Muncie, Ind., 5s, 1913, Funding ..	10,000 00	10,850 00	10,000 00	
Muskegon, Mich., 4s, 1923, St. Imp.	10,000 00	10,500 00	10,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit .....	15,000 00	15,450 00	15,000 00	
Omaha, Neb., 4s, 1919, Sewer .....	10,000 00	10,400 00	10,000 00	
Omaha, Neb., 4½s, 1934, Renewal.	10,000 00	11,550 00	10,000 00	

## SKOWHEGAN SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Owensboro, Ky., 4s, optional 1915, Street Improvement.....	\$10,000 00	\$10,100 00	\$10,000 00	
Port Huron, Mich., 3½s, 1920, Park	7,000 00	6,895 00	7,000 00	
Racine, Wis., 4s, 1920-4, St. Imp..	15,000 00	15,450 00	15,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	25,000 00	22,100 00	20,000 00	
Sioux City, Ia., 4½s, opt. 1906, Ref.	5,000 00	5,025 00	5,000 00	
South Bend, Ind., 3½s, 1911, General Purposes.....	10,000 00	9,950 00	9,800 00	
Springfield, Mo., 4½s, optional 1906, School District.....	10,000 00	10,050 00	10,000 00	
Superior, Wis., 5s, optional 1908, Sewer Improvement.....	5,000 00	3,750 00	5,000 00	
Toledo, O., 4s, opt. 1919, Refund.	10,000 00	10,550 00	10,000 00	
Toledo, O., 4s, 1942, Park.....	10,000 00	11,050 00	10,000 00	
Wausau, Wis., 5s, 1906, Refund..	2,000 00	2,020 00	2,000 00	
West Bay City, Mich., 5s, 1925, Ref.	9,000 00	10,395 00	9,000 00	
Youngstown, O., 4½s, 1917-22, Ref.	15,000 00	16,275 00	15,000 00	
Champaign Township, Ill., 5s, opt. 1904, Fund.	16,000 00	16,000 00	16,000 00	
Total public funds out of Maine.....	525,000 00			\$524,800 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	25,000 00	29,750 00	25,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,500 00	9,500 00	
Maine Central, 4s, 1912.....	25,000 00	25,500 00	25,000 00	
Maine Central, 7s, 1912.....	60,000 00	72,000 00	60,000 00	
Maine Central, 5s, 1923.....	35,000 00	39,200 00	35,000 00	
Penobscot Shore Line Registered 4s, 1920..	30,000 00	31,200 00	30,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	16,000 00	18,880 00	16,000 00	
Washington County, 3½s, optional 1924.....	74,000 00	69,930 00	67,100 00	
Total railroad bonds of Maine.....	275,000 00			267,600 00
Allegheny & Western, 4s, 1998.....	10,000 00	10,200 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	23,000 00	20,000 00	
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,350 00	10,000 00	
Baltimore & Ohio, P. J. & M. Division 3½s, 1925	10,000 00	9,200 00	9,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925..	20,000 00	18,600 00	18,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	20,000 00	22,100 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	10,350 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	17,400 00	20,000 00	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional 1923.....	15,000 00	14,625 00	15,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,900 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,500 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	12,000 00	12,300 00	12,000 00	
Columbus Consolidated Street, O., 5s, 1909..	10,000 00	10,200 00	10,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928..	12,000 00	12,000 00	12,000 00	
Des Moines Street, Ia., 6s, 1917.....	10,000 00	10,900 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,475 00	5,000 00	
East Cleveland Street, O., 5s, 1910.....	10,000 00	10,400 00	10,000 00	
Hereford, 4s, 1930.....	15,000 00	15,150 00	15,000 00	
Illinois Central, Litchfield Division, 3s, 1951	35,000 00	28,525 00	31,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,575 00	5,000 00	
Manhattan Railway, N. Y., 4s, 1990.....	25,000 00	26,125 00	25,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	12,000 00	12,120 00	12,000 00	
Metropolitan Crosstown, New York, 5s, 1920	10,000 00	10,850 00	10,000 00	
Mexican Central, 4s, 1911.....	10,000 00	7,750 00	6,500 00	
Missouri, Kansas & Texas, 5s, 1944.....	10,000 00	10,550 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	30,000 00	31,800 00	27,000 00	
Northern Pacific, General Lien, 3s, 2047....	20,000 00	15,400 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	15,000 00	14,550 00	15,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,600 00	9,550 00	
St. Lawrence & Adirondack, 5s, 1966.....	5,000 00	6,125 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	12,000 00	11,400 00	11,400 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,600 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,420 00	6,000 00	

## SKOWHEGAN SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	\$10,000 00	\$9,500 00	\$9,500 00	
Toledo Railway & Terminal, 4½s, 1934 .....	20,000 00	21,000 00	20,000 00	
Trenton Passenger, N. J., 6s, optional 1929 ..	5,000 00	6,060 00	5,000 00	
Williamsport & North Branch, 4½s, 1931 ....	10,000 00	10,150 00	10,000 00	
Wisconsin Central, 5s, 1909, 1st Series .....	20,000 00	20,400 00	20,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>531,000 00</b>			<b>\$506,550 00</b>
<i>Corporation Bonds Owned.</i>				
Portland Water Company, 4s, 1927 .....	5,000 00	5,150 00	5,000 00	
Skowhegan Electric Lt. & Power Co., 5s, 1919 ..	37,500 00	37,500 00	37,500 00	
<b>Total corporation bonds of Maine .....</b>	<b>42,500 00</b>			<b>42,500 00</b>
Eau Claire Water Works, Wis., 4½s, opt. 1913	12,000 00	12,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg .....	30,000 00	15,600 00	13,650 00	13,650 00
Syracuse Rapid Transit, N. Y., common ...	7,000 00	1,750 00	-	-
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland .....	300 00	309 00	300 00	
First National Bank, Augusta .....	11,000 00	13,475 00	11,000 00	
First National Bank, Portland .....	9,800 00	10,192 00	9,800 00	
First National Bank, Skowhegan .....	27,000 00	38,475 00	27,000 00	
Gardiner National Bank, Gardiner .....	850 00	1,020 00	850 00	
Merchants' National Bank, Portland .....	3,750 00	5,250 00	3,750 00	
National Shoe & Leather Bank, Auburn ...	7,000 00	7,525 00	7,000 00	
People's National Bank, Waterville .....	600 00	672 00	600 00	
Portland National Bank, Portland .....	2,500 00	4,125 00	2,500 00	
Presque Isle National Bank, Presque Isle ..	500 00	750 00	500 00	
Second National Bank, Skowhegan .....	1,400 00	1,540 00	1,400 00	
Ticonic National Bank, Waterville .....	3,800 00	4,180 00	3,800 00	
<b>Total national bank stock owned .....</b>	<b>68,500 00</b>			<b>68,500 00</b>
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou ..	1,000 00	1,850 00	1,000 00	1,000 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 ..		3,410 00	3,410 00	4,410 00
<i>Loans to Corporations.</i>				
Dead River North Branch Log Driving Company		15,000 00	15,000 00	
Moose River Log Driving Company .....		5,000 00	5,000 00	
Roman Catholic Bishop of Portland .....		12,500 00	12,500 00	
Skowhegan Grange .....		1,100 00	1,100 00	
Stratton Manufacturing Company (endorsed) ..		6,000 00	6,000 00	39,600 00
<i>Loans to Municipalities.</i>				
Town of Skowhegan .....		18,500 00	18,500 00	
Bingham .....		1,000 00	1,000 00	
Skowhegan Village Corporation .....		10,000 00	10,000 00	
Flagstaff Plantation .....		1,293 00	1,293 00	30,793 00
Loan on Springfield & Eastern Street Ry, Mass. bond.		200 00	200 00	
Loan on City Water Co, Chattanooga, Tenn. bond ...		1,000 00	1,000 00	
Loan on personal property .....		1,000 00	1,000 00	
Loan on Skowhegan Savings Bank book .....		300 00	300 00	
Loans on mortgages of real estate .....		259,301 22	259,301 22	261,801 22



## SKOWHEGAN SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate foreclosure .....	\$3,144 91	\$3,144 91	\$3,144 91
Premium account .....	-	6,000 00	6,000 00
Cash on deposit.....	42,651 92	42,651 92	42,651 92
Unpaid accrued interest.....	29,024 50		1,866,426 05
	1,995,001 05		
Due depositors, earned dividend and accrued State tax .....	1,793,998 45		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$201,002 60		

## SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

April 11, 1905.

GEORGE C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

## LIABILITIES.

Deposits .....	\$442,585 19
Reserve fund .....	14,548 14
Undivided profits.....	13,576 10
	\$470,709 43

## 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	\$66,500 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912, R. R. Aid...	10,000 00	10,550 00	10,000 00	10,000 00
City of Boston, Mass., Reg. 4s, 1913, Street	10,000 00	10,450 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hosp.	10,000 00	10,350 00	10,000 00	
Cleveland, O., Registered 4s, 1914	10,000 00	10,500 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp.	20,000 00	21,200 00	20,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,400 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, School	5,000 00	5,425 00	5,000 00	
New York, N. Y., Registered 3½s,				
1918, Street and Park.....	10,000 00	10,150 00	10,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,130 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,065 00	1,000 00	
Woonsocket, R. I., 4s, 1923, C. Hall	10,000 00	10,650 00	10,000 00	
Total public funds out of Maine.....	83,000 00			83,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	20,000 00	23,800 00	20,000 00	
Bangor & Aroostook, Piscataquis Division,				
Registered 5s, 1943.....	10,000 00	11,800 00	10,000 00	
Boston & Maine, Registered 4s, 1937.....	15,000 00	16,200 00	15,000 00	
Hereford, 4s, 1930.....	10,000 00	10,100 00	10,000 00	
Knox & Lincoln, 5s, 1921.....	20,000 00	21,800 00	20,000 00	
Maine Central, Registered 7s, 1912.....	25,000 00	30,000 00	24,970 00	
Maine Central and E. & N. A., 4s, 1933.....	10,000 00	10,600 00	10,000 00	
Penobscot Shore Line, 4s, 1920.....	10,000 00	10,400 00	10,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	125,000 00			124,970 00
Baltimore & Ohio, Prior Lien, Reg. 3½s, 1925	10,000 00	9,550 00	9,950 00	
Baltimore & Ohio, Registered 4s, 1948.....	10,000 00	10,500 00	9,900 00	
Belleville & Carondelet, 6s, 1923.....	7,000 00	8,715 00	7,000 00	
Chicago, Burlington & Quincy, Illinois Divi-				
sion, Registered 3½s, optional 1929.....	10,000 00	9,700 00	10,000 00	
Chicago, Milwaukee & St. Paul, Dubuque				
Division, 6s, 1920.....	15,000 00	18,975 00	15,000 00	
Chicago, Rock Island & Pacific, General				
Mortgage, 4s, 1988.....	15,000 00	15,975 00	15,000 00	
Chicago, St. Paul, Minneapolis & Omaha,				
6s, 1930.....	10,000 00	13,700 00	10,000 00	
Chicago and West Michigan, 5s, 1921.....	5,000 00	5,450 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	6,420 00	6,000 00	
Fitchburg, Registered 4s, 1927.....	10,000 00	10,600 00	10,000 00	
Illinois Central, St. Louis Division & Ter-				
terminal, 3½s, 1951.....	10,000 00	9,550 00	9,300 00	
Michigan Central, Detroit & Bay City				
Division, 5s, 1931.....	10,000 00	12,200 00	10,000 00	
Minneapolis, Lyndale & Minnetonka Street,				
Minn., 5s, 1919.....	10,000 00	10,800 00	9,500 00	

## SOUTH BERWICK 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>
Morris & Essex, Registered 7s, 1915.....	\$5,000 00	\$6,525 00	\$5,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,500 00	5,000 00	
Southern Pacific, 6s, 1906 .....	2,000 00	2,110 00	2,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>145,000 00</b>			<b>142,900 74</b>
<i>Corporation Stock Owned.</i>				
Richmond Water Company .....	4,200 00	4,200 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
Ocean National Bank, Kennebunk .....	2,000 00	2,000 00	2,000 00	
South Berwick National Bank, So. Berwick	20,000 00	22,000 00	20,000 00	
<b>Total national bank stock owned .....</b>	<b>22,000 00</b>			<b>22,000 00</b>
Loan on South Berwick National Bank stock .....		900 00	900 00	
Loans on mortgages of real estate .....		24,555 36	24,555 36	25,455 36
Cash on deposit .....		8,251 52	8,251 52	
Cash on hand .....		131 81	131 81	8,883 33
<b>Unpaid accrued interest .....</b>		<b>4,035 00</b>		<b>\$470,709 43</b>
<b>Due depositors, earned dividend and accrued State tax.....</b>		<b>531,813 69</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax... ..</b>		<b>450,756 38</b>		
		<b>\$81,057 31</b>		

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 25, 1905.

N. DAYTON BOLSTER, President.

GEORGE M. ATWOOD, Treasurer.

## LIABILITIES.

Deposits .....	\$321,546 50
Reserve fund .....	6,067 51
Undivided profits.....	9,129 13
	\$336,743 14

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Bourbon, Kan., 6s, 1909, Funding	\$1,000 00	\$1,075 00	\$1,000 00	
Lyon, Kan., 4s, 1909, Refunding..	2,000 00	2,010 00	2,000 00	
City of Boston, Mass., Registered 3½s, 1923, Highways.....	5,000 00	5,100 00	5,000 00	
Columbus, O., 3½s, 1921, Sch. Dist.	1,000 00	1,000 00	1,000 00	
Columbus, O., 4s, 1920, Epidemic	5,000 00	5,300 00	5,000 00	
Duluth, Minn., 5s, 1906, Ind. S. D.	2,000 00	2,030 00	2,000 00	
Ishpeming, Mich., 4s, 1916, Sch. D.	3,000 00	3,030 00	3,000 00	
Kansas City, Mo., 3½s, 1919, Sch. D.	5,000 00	5,000 00	5,000 00	
Massillon, O., 4½s, 1914, Paving..	5,000 00	5,225 00	5,000 00	
Muskegon, Mich., 4s, 1917, St. Imp.	4,000 00	4,140 00	4,000 00	
Borough of Dunmore, Pa., 4s, 1911, Sch. Dist.	2,500 00	2,512 50	2,500 00	
Total public funds owned.....	35,500 00			\$35,500 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,600 00	4,750 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Phillips & Rangeley, 5s, 1910.....	2,000 00	1,800 00	1,600 00	
Portland & Rumford Falls, 4s, optional 1924	5,000 00	4,875 00	4,912 50	
Total railroad bonds of Maine.....	17,000 00			16,012 50
Bristol County Street, Mass., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.	5,000 00	5,500 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	10,000 00	10,200 00	10,000 00	
Cleero & Proviso Street, Chicago, 5s, 1915..	3,000 00	3,180 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,450 00	5,000 00	
Citizens' Electric Street, Newburyport, Mass., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922.....	5,000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	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 Street, Ia., 6s, opt. 1906	10,000 00	10,100 00	10,000 00	
Detroit & Mackinac, 4s, 1905.....	1,000 00	955 00	500 00	
Hartford & Springfield Street, 5s, 1921.....	4,000 00	4,000 00	4,000 00	
Hereford, 4s, 1930.....	5,000 00	5,050 00	5,000 00	
Lehigh & New York, 4s, 1945.....	2,000 00	1,950 00	1,950 00	
Lexington & Boston St., Mass., 4½s, 1920....	5,000 00	5,075 00	5,000 00	
Manhattan, N. Y., 4s, 1930.....	3,000 00	3,180 00	3,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,300 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047.....	3,500 00	2,677 50	2,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	3,000 00	3,000 00	3,000 00	
Sioux City Traction, Ia., 5s, 1919.....	3,000 00	3,075 00	3,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,250 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	3,000 00	2,700 00	2,700 00	
Williamsport & North Branch, 4½s, 1931....	7,000 00	7,105 00	7,000 00	
Total railroad bonds out of Maine.....	111,500 00			109,655 00

## SOUTH PARIS 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.....	\$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	5,100 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	820 00	
Oxford County Loan Ass'n., Norway, 5s, opt.	1,900 00	1,900 00	1,900 00	
<b>Total corporation bonds of Maine .....</b>	<b>32,920 00</b>			<b>\$32,720 00</b>
Rennselaer Water Co., N. Y., 4½s, opt. 1905	500 00	500 00	500 00	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	
<b>Total corporation stock of Maine.....</b>	<b>5,600 00</b>			<b>4,600 00</b>
Rennselaer Water Company, N. Y.....	400 00	40 00	200 00	
Oconto City Water Supply Co., Wis.....	10,000 00	9,000 00	9,300 00	
<b>Total corporation stock out of Maine.....</b>	<b>10,400 00</b>			<b>9,500 00</b>
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	700 00	742 00	700 00	
Casco National Bank, Portland.....	500 00	515 00	500 00	
First National Bank, Bath.....	1,000 00	1,150 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	
First National Bank, Portland.....	2,700 00	2,808 00	2,700 00	
Manufacturers National Bank, Lewiston.	1,000 00	1,080 00	1,000 00	
Merchants National Bank, Portland.....	750 00	1,050 00	750 00	
National Shoe & Leather Bank, Auburn..	7,600 00	8,170 00	7,600 00	
National Traders Bank, Portland.....	400 00	420 00	400 00	
Norway National Bank, Norway.....	4,100 00	4,920 00	4,100 00	
<b>Total national bank stock owned.....</b>	<b>19,750 00</b>			<b>19,750 00</b>
<i>Loans on Corporation Stock.</i>				
Paris Manufacturing Company.....		400 00	400 00	
Pine Tree Aqueduct Company, South Paris.....		185 00	185 00	
Pythian Building Association, South Paris.....		300 00	300 00	
South Paris Light, Heat & Power Company.....		4 60	4 60	889 60
<i>Loans to Corporations.</i>				
Citizens Telephone & Telegraph Co., South Paris, (endorsed).....		250 00	250 00	
Oxford County Agricultural Society.....		800 00	800 00	
Oxford County P. of H. Fire Insurance Co., South Paris.....		300 00	300 00	
Pythian Building Association, South Paris.....		300 00	300 00	1,650 00
<i>Loans to Municipalities.</i>				
Town of Paris.....		9,000 00	9,000 00	
South Paris Village Corporation.....		500 00	500 00	9,500 00
Loan on School District, No. 3, County of Wahke- kum, Wash. bond.....		300 00	300 00	
Loan on People's Gas Light & Coke Co., bonds, Buffalo, N. Y.....		2,300 00	2,300 00	
Loan on names.....		300 00	300 00	
Loans on life insurance policies.....		2,474 00	2,474 00	
Loans on personal property.....		150 00	150 00	
Loans on South Paris Savings Bank book.....		900 00	900 00	
Loans on mortgages of real estate.....		66,916 81	66,916 81	73,340 81
<b>Real estate investment.....</b>	<b>6,700 00</b>		<b>6,700 00</b>	
<b>Real estate, foreclosure.....</b>	<b>5,585 00</b>		<b>5,585 00</b>	<b>12,285 00</b>

## SOUTH PARIS SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Premium account .....	-	\$2,691 50	
Expense account.....	-	578 04	\$3,269 54
Cash on deposit .....	\$4,186 90	4,186 90	
Cash on hand .....	2,383 79	3,383 79	7,570 69
Unpaid accrued interest.....	9,924 58		\$336,743 14
Due depositors, earned dividend and accrued State tax .....	351,310 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$24,419 83		

THOMASTON SAVINGS BANK—THOMASTON.

June 7, 1905.

M. R. MATHEWS, President.

J. A. ANDREWS, Treasurer.

LIABILITIES.

Deposits .....	\$646,639 00
Reserve fund .....	29,766 15
Undivided profits .....	8,632 86
Bills payable .....	5,000 00
	\$690,038 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, Registered 2s, 1930.....	\$10,000 00	\$10,400 00	\$10,000 00	\$10,000 00
County of Aroostook, 4½s, 1915, R. R. Aid..	5,000 00	5,375 00	5,000 00	
Knox, 6s, 1916, Court House.....	3,000 00	3,645 00	3,000 00	
Total public funds of Maine.....	8,000 00			8,000 00
Commonwealth of Massachusetts, Registered, 3s, 1931, Highways.....	27,000 00	25,785 00	27,000 00	
County of Anne Arundel, Md., 5s, 1918, Bdg.	5,000 00	5,625 00	5,000 00	
Athens, O., 5s, 1929, Funding.....	9,000 00	10,755 00	9,000 00	
Floyd, Ind., 5s, 1910, Funding....	5,000 00	5,275 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund..	10,000 00	10,150 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike....	8,000 00	9,080 00	8,000 00	
Hamilton, Ind., 5s, 1911, Funding	5,000 00	5,325 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	7,000 00	7,455 00	7,000 00	
Macon, Ill., 5s, 1907, Court House	4,000 00	4,100 00	4,000 00	
Madison, Ky., 4s, 1919, Refunding	6,000 00	6,150 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund.	10,000 00	10,600 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refunding	5,000 00	5,375 00	5,000 00	
Warren, Ky., 4s, opt. 1914, Refund.	5,000 00	5,100 00	5,000 00	
Webster, Ia., 4s, 1917, Funding..	2,000 00	2,050 00	2,000 00	
Wyandotte, Kan., 4½s, 1930, Bridge	10,000 00	11,000 00	10,000 00	
City of				
Ashland, Wis., 5s, 1909, Funding	10,000 00	10,400 00	10,000 00	
Columbus, O., 4s, 1912, Water....	3,000 00	3,090 00	3,000 00	
Galesburg, Ill., 5s, 1910, Water...	8,000 00	8,440 00	8,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,250 00	5,000 00	
Joplin, Mo., 4s, opt. 1910, Sch. Dist.	10,000 00	10,100 00	10,000 00	
Kansas City, Mo., 4s, 1912, Sch. D.	10,000 00	10,300 00	10,000 00	
Lexington, Ky., 4s, 1933, Sch. Dist.	5,000 00	5,225 00	5,000 00	
Newport, Ky., 5s, 1912, Street....	2,000 00	2,150 00	2,000 00	
Owensboro, Ky., 4s, 1915, Street..	10,000 00	10,100 00	10,000 00	
Peru, Ind., 4½s, 1913, School City	8,000 00	8,360 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water.....	5,000 00	5,075 00	5,000 00	
Superior, Wis., 4s, 1924, Refund..	3,750 00	3,750 00	3,750 00	
Total public funds out of Maine.....	197,750 00			197,750 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Penobscot Shore Line, Registered, 4s, 1920	10,000 00	10,400 00	10,000 00	
Penobscot Shore Line, Coupon 4s, 1920.....	5,000 00	5,200 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921	7,000 00	7,000 00	6,790 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,800 00	10,000 00	
Total railroad bonds of Maine.....	37,000 00			36,540 00
Allegheny & Western, 4s, 1995.....	10,000 00	10,200 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,500 00	10,000 00	
Boston & Worcester Street, Mass., 4½s, 1923	5,000 00	5,100 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	7,000 00	7,000 00	7,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Central Branch, 4s, 1919.....	10,000 00	9,600 00	9,150 00	
Central New England, 5s, 1919.....	5,000 00	5,200 00	5,000 00	

THOMASTON 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>
Chicago & Cincinnati, 5s, opt. 1912.....	\$5,000 00	\$5,400 00	\$5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1913..	5,000 00	5,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,900 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	12,600 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	10,000 00	10,200 00	10,000 00	
Des Moines Street, Ia., 6s, 1912.....	5,000 00	5,300 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	5,000 00	5,000 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	10,000 00	10,950 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,100 00	5,000 00	
Grafton & Upton, 4s, 1912.....	10,000 00	9,600 00	9,800 00	
Hartford & Springfield Street, 5s, 1921.....	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1931.....	13,000 00	13,130 00	13,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,125 00	5,000 00	
Iowa Central, 5s, 1938.....	5,000 00	5,750 00	5,000 00	
Lehigh & New York, 4s, 1945.....	5,000 00	4,950 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	10,800 00	10,000 00	
New Haven & Derby, 5s, 1918.....	5,000 00	5,500 00	5,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,200 00	5,000 00	
Norfolk Western St., 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, 1997.....	12,000 00	12,540 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,500 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00	10,000 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947.....	6,000 00	5,670 00	5,400 00	
St. Lawrence & Adirondack 5s, 1996.....	5,000 00	6,125 00	5,000 00	
Scranton Suburban, Pa., 6s, 1909.....	5,000 00	5,100 00	5,000 00	
Siox City Traction, Ia., 5s, 1919.....	10,000 00	10,250 00	10,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,700 00	4,625 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,250 00	5,000 00	
Trenton Passenger, N. J., 6s, opt. 1909.....	5,000 00	5,250 00	5,000 00	
Union Pacific, 4s, 1947.....	7,000 00	7,455 00	7,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,150 00	10,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>295,000 00</b>			<b>\$290,425 00</b>
<i>Corporation Bonds Owned.</i>				
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 Co., 4s, 1924.....	10,000 00	10,000 00	9,750 00	
Camden & Rockland Water Co., 4½s, 1917..	3,000 00	3,180 00	3,000 00	
Eastern Steamship Company, 5s, opt. 1927..	5,000 00	5,100 00	5,000 00	
Portland Water Company, 4s, 1927.....	5,000 00	5,150 00	4,800 00	
Rockland Water Company, 5s, 1919.....	10,000 00	11,000 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds owned.....</b>	<b>50,000 00</b>			<b>49,550 00</b>
<i>Railroad Stock Owned.</i>				
Union Pacific, preferred.....	2,500 00	2,425 00	1,875 00	1,875 00
<i>Corporation Stock Owned.</i>				
Maine Telegraph Company.....	250 00	250 00	250 00	250 00
Mackay Companies, preferred.....	1,000 00	725 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland....	1,000 00	1,020 00	1,000 00	
First National Bank, Portland.....	3,000 00	3,120 00	3,000 00	
Georges National Bank, Thomaston.....	15,800 00	15,800 00	15,800 00	
Merchants National Bank, Portland.....	1,500 00	2,100 00	1,500 00	
National Traders Bank, Portland.....	500 00	525 00	500 00	
Thomaston National Bank, Thomaston....	4,800 00	5,280 00	4,800 00	
<b>Total national bank stock owned.....</b>	<b>26,600 00</b>			<b>26,600 00</b>
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland.....	600 00	750 00	600 00	600 00



THOMASTON SAVINGS BANK—Concluded.  
RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bar Harbor Electric Light 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.....	1,300 00	1,300 00	1,575 00
Loan on United States bond.....	100 00	100 00	
Loan on personal property.....	350 00	350 00	
Loans on mortgages of real estate.....	29,933 50	29,933 50	30,383 50
Real estate investment.....	3,000 00	3,600 00	
Furniture and fixtures.....	7,000 00	7,000 00	10,600 00
Premium account.....	-	17,339 94	17,339 94
Cash on deposit.....	4,119 59	4,119 59	
Cash on hand.....	1,935 07	1,935 07	6,054 66
Unpaid accrued interest.....	8,501 50		\$690,038 10
	714,214 66		
Due depositors, earned dividend, accrued State tax and bills payable.....	659,012 31		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....	\$55,202 35		

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

March 3, 1905.

SAMUEL KNIGHT, President.

WALTER D. HATCH, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

LIABILITIES.

Deposits .....	\$314,726 40
Reserve fund .....	7,000 00
Undivided profits .....	9,505 78
	\$331,232 18

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Madison, 4s, 1928, Electric Light.	\$5,000 00	\$5,160 00	\$5,000 00	\$5,000 00
County of Cook, Ill., 4s, 1912, Refunding...	2,000 00	2,080 00	2,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage..	2,000 00	2,070 00	2,000 00	
Cleveland, O., 4s, 1918, Grade Crossing .....	5,000 00	5,325 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund..	6,000 00	6,510 00	6,000 00	
Indianapolis, Ind., 4s, 1908, School	5,000 00	5,100 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	3,405 00	3,000 00	
<b>Total public funds out of Maine.....</b>	<b>24,000 00</b>			<b>24,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,950 00	5,000 00	
Maine Central, Consolidated Mort., 7s, 1912	6,300 00	7,560 00	6,300 00	
Portland & Rumford Falls, 4s, opt. 1924....	5,000 00	4,875 00	4,912 50	
<b>Total railroad bonds of Maine .....</b>	<b>16,300 00</b>			<b>16,212 50</b>
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,750 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	5,000 00	5,250 00	5,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902..	3,000 00	3,045 00	3,000 00	
Central Pacific, 4s, 1949 .....	5,000 00	5,050 00	4,937 50	
Chicago & Cincinnati, 5s, optional 1912.....	5,000 00	5,450 00	5,000 00	
Chicago, Indiana & Eastern, 5s, 1942 .....	5,000 00	5,000 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	5,000 00	5,300 00	5,000 00	
Detroit & Mackinac, 4s, 1905 .....	3,000 00	2,895 00	3,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,875 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,050 00	5,000 00	
Hutchinson & Southern, 5s, 1928.....	3,000 00	3,030 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	4,350 00	4,875 00	
Lehigh & New York, 4s, 1945.....	3,000 00	3,000 00	2,970 00	
Long Island, North Shore Branch, 5s, 1932.	5,000 00	5,600 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	3,000 00	5,525 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	4,575 00	4,875 00	
Scioto Valley & New England, 4s, 1939.....	5,000 00	5,100 00	5,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00	
Wabash-Pittsburg Terminal, 4s, 1954.....	5,000 00	4,750 00	4,618 75	
<b>Total railroad bonds out of Maine.....</b>	<b>102,000 00</b>			<b>100,926 25</b>
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., (Maine & N. H.) 5s, 1909....	5,000 00	5,000 00	5,000 00	
Brunswick Manfg. Co., 5s, 1903 (Extended)	4,000 00	4,000 00	4,000 00	
Machias Water Company, 5s, 1916.....	1,000 00	1,020 00	1,000 00	

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT  
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>
Maine Steamship Co., Portland, 6s, 1926....	\$3,000 00	\$3,450 00	\$3,000 00	
Public Works Company, Bangor, 5s, 1929....	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds owned.....</b>	<b>18,000 00</b>			<b>\$18,000 00</b>
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, preferred .....	1,900 00	1,805 00	500 00	
Detroit & Mackinac, common. ....	4,000 00	2,800 00	-	
<b>Total railroad stock owned .....</b>	<b>5,900 00</b>			<b>500 00</b>
<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	2,310 00	2,100 00	
Cumberland National Bank, Portland.....	3,100 00	3,162 00	3,100 00	
First National Bank, Bath.....	3,000 00	3,450 00	3,000 00	
First National Bank, Portland.....	3,000 00	3,120 00	3,000 00	
Merchants' National Bank, Portland.....	1,050 00	1,470 00	1,050 00	
National Shoe & Leather Bank, Auburn....	1,500 00	1,612 50	1,500 00	
Pejepscot National Bank, Brunswick.....	10,000 00	10,000 00	10,000 00	
Richmond National Bank, Richmond.....	480 00	480 00	480 00	
<b>Total national bank stock owned .....</b>	<b>24,230 00</b>			<b>24,230 00</b>
<i>Loans on Railroad Bonds.</i>				
Connecticut Railway & Lighting Company.....		2,500 00	2,500 00	
Current River.....		3,900 00	3,000 00	
Dayton, Lebanon & Cincinnati.....		1,828 23	1,828 23	
White River.....		2,000 00	2,000 00	9,328 23
<i>Loans on Corporation Stock.</i>				
Brunswick Machine Company.....		300 00	300 00	
Fairfield Lawn Swing Company, Brunswick .....		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.....		540 00	540 00	1,040 00
Loan on town of Danbury, Conn. bonds .....		3,000 00	3,000 00	
Loan on St. Joseph Light, Heat & Power Co., bonds.		1,500 00	1,500 00	
Loan to Cabot Manfg. Co., Brunswick (endorsed)....		10,000 00	10,000 00	
Loans to Brunswick & Topsham Water District.....		10,300 00	10,300 00	
Loan to town of Topsham .....		2,000 00	2,000 00	
Loan on names.....		643 46	643 46	
Loan on life insurance policy.....		375 00	375 00	
Loans on mortgages of real estate.....		81,541 83	81,541 83	109,360 29
Real estate, foreclosure.....		7,426 20	7,426 20	7,426 20
Premium account .....		-	4,150 00	
Expense account .....		-	1,154 67	5,304 67
Cash on deposit .....		5,116 71	5,116 71	5,116 71
Unpaid accrued interest.....		6,108 80		\$31,232 18
<b>Due depositors, earned dividend and accrued State tax.....</b>		<b>346,167 06</b>		
<b>Estimated market value of resources above liability for deposits, earned dividend and State tax.....</b>		<b>318,908 40</b>		
		<b>\$27,258 66</b>		

## TREMONT SAVINGS BANK—TREMONT.

October 18, 1905.

PERRY W. RICHARDSON, President.

JOHN G. WILSON, Treasurer.

## LIABILITIES.

Deposits .....	\$75,390 29
Reserve fund .....	2,518 37
Undivided profits .....	843 35
	<hr/>
	\$78,752 01

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943 .....	\$1,000 00	\$1,200 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	1,000 00	1,000 00	
Mousam River, 6s, 1912 .....	500 00	500 00	500 00	
Penobscot Shore Line, 4s, 1920 .....	1,000 00	1,040 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 Company, Portland, 5s, 1906 .....	500 00	500 00	500 00	
Ellsworth Electric Illuminating Co., 5s, 1908	1,000 00	1,000 00	1,000 00	
Ellsworth Water Company, 5s, 1909 .....	500 00	505 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	1,030 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
<i>Bank Stock Owned.</i>				
Bar Harbor Banking & Trust Company ....	500 00	1,000 00	500 00	500 00
Loan to Tremont Lodge, No. 77 F. & A. M. ....		300 00	300 00	
Loan to town of Tremont .....		4,855 00	4,855 00	
Loan on life insurance policy .....		75 00	75 00	
Loans on names .....		1,537 00	1,537 00	
Loans on mortgages of real estate .....		31,009 53	31,009 53	37,776 53
Cash on deposit .....		23,660 23	23,660 23	
Cash on hand .....		1,365 25	1,365 25	25,025 48
Unpaid accrued interest .....		1,191 03		\$78,752 01
		80,738 04		
Due depositors, earned dividend and accrued State tax .....		76,175 29		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		\$4,562 75		

## WATERVILLE SAVINGS BANK—WATERVILLE.

June 14, 1905.

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

## LIABILITIES.

Deposits .....	\$1,480,713 60
Reserve fund .....	61,160 00
Undivided profits.....	20,771 40
	<hr/> \$1,572,645 00

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States, Registered 4s, 1925.....	\$17,000 00	\$22,440 00	\$17,000 00	\$17,000 00
City of Biddeford, 4s, 1914, Refunding...	10,000 00	10,400 00	10,000 00	
Waterville, 3½s, 1925, Refunding.	10,000 00	10,000 00	10,000 00	
Total public funds of Maine .....	20,000 00			20,000 00
County of Fayette, O., 4½s, 1917-18, Funding.	10,000 00	10,350 00	10,000 00	
Fulton, O., 4s, 1914, Road Imp....	5,000 00	5,100 00	5,000 00	
Lawrence, O., 5s, 1907, Turnpike	5,000 00	5,125 00	5,000 00	
Muskingum, O., 5s, 1913, Hall....	6,000 00	6,150 00	6,000 00	
Reno, Kan., 6s, 1919, Refunding..	4,000 00	4,864 00	4,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.	5,000 00	5,075 00	5,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist..	10,000 00	10,200 00	10,000 00	
Ashland, Wis., 4s, 1905-8, St. Imp.	2,000 00	2,000 00	2,000 00	
Bellaire, O., 4½s, 1914, Water.....	5,000 00	5,225 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding.	5,000 00	5,375 00	5,000 00	
Columbus, O., 4½s, 1914, Viaduct.	1,000 00	1,075 00	1,000 00	
Columbus, O., Registered 4½s, 1909, Viaduct.....	5,000 00	5,175 00	5,000 00	
Dayton, O., 4s, 1920, School Dist.	5,000 00	5,225 00	5,000 00	
East Liverpool, O., 5s, 1908, S. D.	1,000 00	1,035 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.	6,000 00	6,330 00	5,000 00	
Findlay, O., 3½s, 1920-1, City Hall.	5,000 00	4,775 00	5,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist.	7,000 00	7,035 00	7,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,475 00	5,000 00	
Kansas City, Mo., 3½s, 1919, S. D.	5,000 00	5,000 00	5,000 00	
Lincoln, Neb., 5s, 1914, Refunding	5,000 00	5,475 00	5,000 00	
Muskegon, Mich., 5s, 1923-4, Water	2,000 00	2,330 00	2,000 00	
Nebraska City, Neb., 4s, 1917-19, Independent School Dist., Ref.	6,000 00	6,000 00	6,000 00	
Newark, O., 5s, 1919, Refunding..	6,000 00	6,810 00	6,000 00	
Owensboro, Ky., 4s, opt. 1911, Wat.	5,000 00	5,025 00	5,000 00	
Paducah, Ky., 4½s, 1926, Water...	10,000 00	11,050 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal.	10,000 00	10,400 00	10,000 00	
Saginaw, Mich., 4s, 1909-10, Sewer	2,000 00	2,020 00	2,000 00	
Sandusky, O., 4½s, 1906, Water....	1,000 00	1,005 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water .....	5,000 00	5,075 00	5,000 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	10,000 00	10,000 00	10,000 00	
Topeka, Kan., 5s, 1912, Refunding	5,000 00	5,350 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,225 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	5,325 00	5,000 00	
Total public funds out of Maine .....	179,000 00			178,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947 .....	5,000 00	5,600 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,900 00	10,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,900 00	5,000 00	

## WATERVILLE SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	5,450 00	5,000 00	
Maine Central, 7s, 1912 .....	6,000 00	7,200 00	6,000 00	
Phillips & Rangeley, 5s, 1910 .....	5,000 00	4,500 00	5,000 00	
Portland & Ogdensburg, 5s, 1908 .....	6,000 00	8,210 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	5,900 00	5,000 00	
Washington County, 3½s, opt. 1924 .....	5,000 00	4,725 00	4,700 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917 .....	6,500 00	1,625 00	2,000 00	
Total railroad bonds of Maine .....	78,500 00			\$75,100 00
Amesbury & Hampton St., Mass., 5s, 1919 .....	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934 .....	10,000 00	11,500 00	10,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925 .....	5,000 00	4,625 00	4,500 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917 .....	5,000 00	5,350 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	5,175 00	5,000 00	
Central Branch, 4s, 1919 .....	5,000 00	4,800 00	4,600 00	
Central Pacific, 4s, 1949 .....	5,000 00	5,075 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	6,050 00	5,000 00	
Chicago, Indiana & Eastern, 5s, 1942 .....	6,000 00	6,000 00	6,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921 .....	5,000 00	5,850 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915 .....	5,000 00	5,000 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	6,300 00	5,000 00	
Commonwealth Avenue St., Boston, 5s, 1927 .....	9,000 00	9,405 00	9,000 00	
Concord, Maynard & Hudson St., 5s, 1922 .....	10,000 00	10,400 00	10,000 00	
Current River, 6s, 1927 .....	5,000 00	5,100 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906 .....	10,000 00	10,000 00	10,000 00	
Detroit Railway, Mich., 5s, 1924 .....	5,000 00	5,475 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927 .....	5,000 00	5,100 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946 .....	5,000 00	4,850 00	4,800 00	
Duluth Street, Minn., 5s, 1930 .....	5,000 00	8,320 00	8,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920 .....	5,000 00	5,150 00	5,000 00	
Grand Rapids, Belding & Suginaw, 5s, 1924 .....	10,000 00	10,600 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907 .....	5,000 00	5,050 00	5,000 00	
Greenfield, Deerfield & Northampton Street, 5s, 1923 .....	5,000 00	5,100 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1919-22 .....	5,000 00	5,200 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	5,000 00	5,025 00	4,825 00	
Iowa Central, 4s, 1951 .....	2,000 00	1,700 00	1,850 00	
Lehigh & New York, 4s, 1945 .....	5,000 00	4,950 00	4,950 00	
Lynn & Boston, Mass., 5s, 1924 .....	5,000 00	5,500 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919 .....	5,000 00	5,100 00	5,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1917 .....	7,000 00	7,140 00	7,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919 .....	5,000 00	5,400 00	5,000 00	
Northampton & Amherst St., Mass., 5s, 1920 .....	10,000 00	10,400 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948 .....	5,000 00	5,000 00	5,000 00	
Omaha Street, Neb., 5s, 1914 .....	5,000 00	5,150 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943 .....	10,000 00	9,600 00	9,600 00	
Rutland, 4½s, 1941 .....	10,000 00	10,850 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996 .....	5,000 00	6,125 00	5,000 00	
St. Louis, Iron Mountain & Southern, Gen- eral Consolidated Ry. & Land Grant, 5s, 1931 .....	5,000 00	5,775 00	5,000 00	
St. Louis & San Francisco, Central Division, 4s, 1929 .....	5,000 00	4,900 00	4,875 00	
Sioux City Traction, Ia., 5s, 1919 .....	5,000 00	5,125 00	5,000 00	
Southern Indiana, 4s, 1951 .....	15,000 00	14,100 00	13,725 00	
South Shore & Boston St., Mass., 5s, 1919 .....	10,000 00	10,700 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1928 .....	5,000 00	5,975 00	5,000 00	

WATERVILLE SAVINGS BANK—Continued.  
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Uxbridge & Blackstone St., Mass., 5s, 1923.	\$10,000 00	\$10,300 00	\$10,000 00	
Wabash Pittsburgh Terminal, 4s, 1954.....	5,000 00	4,775 00	4,650 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	4,500 00	5,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	3,000 00	3,120 00	3,000 00	
<b>Total railroad bonds out of Maine .....</b>	<b>338,000 00</b>			<b>\$334,375 00</b>
<i>Corporation Bonds Owned.</i>				
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	
<b>Total corporation bonds of Maine .....</b>	<b>15,500 00</b>			<b>15,500 00</b>
Berlin Water Company, N. H., 5s, opt. 1902	5,000 00	5,000 00	5,000 00	
Eastman Car Company, 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Manitowoc Water Company, Wis., 5s, 1922.	1,000 00	900 00	900 00	
Municipal Water Works Company, Fort Smith, Ark., 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	
Scituate Water Company, Mass., 5s, 1921...	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds out of Maine .....</b>	<b>24,000 00</b>			<b>22,400 00</b>
<i>Railroad Stock Owned.</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	125 00	-	
Wisconsin Central Company, preferred...	6,000 00	2,820 00	3,000 00	
Wisconsin Central Company, common....	6,700 00	1,474 00	-	
<b>Total railroad stock out of Maine .....</b>	<b>15,200 00</b>			<b>4,500 00</b>
<i>Corporation Stock Owned.</i>				
Riverview Worsted Mills, Waterville, preferred .....	8,000 00	6,000 00	8,000 00	8,000 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford .....	5,100 00	5,610 00	5,100 00	
Canal National Bank, Portland .....	4,000 00	4,240 00	4,000 00	
Casco National Bank, Portland .....	4,000 00	4,120 00	4,000 00	
Cumberland National Bank, Portland .....	1,800 00	1,836 00	1,800 00	
First National Bank, Bangor .....	1,800 00	2,700 00	1,800 00	
First National Bank, Bath .....	1,000 00	1,150 00	1,000 00	
First National Bank, Lewiston .....	3,000 00	4,500 00	3,000 00	
First National Bank, Portland .....	1,200 00	1,248 00	1,200 00	
Merchants' National Bank, Waterville....	2,500 00	2,875 00	2,500 00	
Messalonskee National Bank, Oakland .....	4,400 00	4,400 00	4,400 00	
National Shoe & Leather Bank, Auburn .....	2,500 00	2,687 50	2,500 00	
Newcastle National Bank, Newcastle .....	5,000 00	5,150 00	5,000 00	
North National Bank, Rockland .....	5,000 00	6,500 00	5,000 00	
Northern National Bank, Hallowell .....	4,000 00	4,320 00	4,000 00	
People's 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	4,070 00	3,470 00	
Veazie National Bank, Bangor.....	5,000 00	6,750 00	5,000 00	
<b>Total national bank stock owned.....</b>	<b>65,700 00</b>			<b>65,470 00</b>
<i>Other Bank Stock Owned.</i>				
Waterville Trust Company.....	4,100 00	4,305 00	4,050 00	4,050 00
<i>Loans on Railroad Bonds.</i>				
Aroostook Northern.....	4,000 00	4,000 00	4,000 00	
Baltimore, Chesapeake & Atlantic.....	2,000 00	2,000 00	2,000 00	
Bangor & Aroostook.....	4,000 00	4,000 00	4,000 00	
Chicago, Cincinnati & Louisville .....	13,000 00	13,000 00	13,000 00	
Evansville Electric, Ind .....	1,000 00	1,000 00	1,000 00	
Maine Central .....	5,000 00	5,000 00	5,000 00	
New York Central & Hudson River.....	1,000 00	1,000 00	1,000 00	
Waterville & Oakland Street.....	5,000 00	5,000 00	5,000 00	35,000 00

## WATERVILLE SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City Water Company, Sheboygan, Wis. . . . .	\$1,000 00	\$1,000 00	
Dodlin Granite Company, Norridgewock. . . . .	3,450 00	3,450 00	
Oakland Woolen Company . . . . .	10,000 00	10,000 00	
Somerset & Kennebec Company, Fairfield. . . . .	7,000 00	7,000 00	
Ticonic Foot Bridge Company, Waterville. . . . .	7,000 00	7,000 00	
Union Gas & Electric Company, Waterville . . . . .	1,000 00	1,000 00	\$29,450 00
<i>Loans on Corporation Stock.</i>			
American Grass Twine Company. . . . .	300 00	300 00	
Clukey & Libby Company, Waterville . . . . .	1,000 00	1,000 00	
Lockwood Company, Waterville . . . . .	11,585 00	11,585 00	
Oakland Woolen Company . . . . .	2,000 00	2,000 00	
Somerset & Kennebec Company, Fairfield. . . . .	4,000 00	4,000 00	
The Wardwell-Emery Company, Waterville . . . . .	3,000 00	3,000 00	
United Box Board & Paper Company . . . . .	3,000 00	3,000 00	
Waterville Loan & Building Association. . . . .	1,217 00	1,217 00	
Whittemore Furniture Company, Waterville . . . . .	300 00	300 00	26,402 00
<i>Loans on National Bank Stock.</i>			
Merchants' National Bank, Waterville. . . . .	18,963 87	18,963 87	
People's National Bank, Waterville. . . . .	7,600 00	7,600 00	
Ticonic National Bank, Waterville. . . . .	12,500 00	12,500 00	39,063 87
<i>Loans on Savings Bank Books.</i>			
Skowhegan Savings Bank . . . . .	1,075 00	1,075 00	
Waterville Savings Bank . . . . .	1,010 00	1,010 00	2,085 00
<i>Loans to Corporations.</i>			
Augusta Lumber Company (endorsed) . . . . .	8,000 00	8,000 00	
Board of Trustees, Pleasant Street M. E. Church, Waterville . . . . .	1,800 00	1,800 00	
First Congregational Church, Waterville . . . . .	675 00	675 00	
Kennebec Valley Campmeeting Association . . . . .	1,300 00	1,300 00	
Oakland Woolen Company (endorsed) . . . . .	1,500 00	1,500 00	
Maine Wesleyan College & Female Seminary, Kent's Hill . . . . .	16,700 00	16,700 00	
Riverview Worsted Mills, Waterville . . . . .	5,000 00	5,000 00	
Waterville Land Company (endorsed) . . . . .	10,000 00	10,000 00	44,975 00
<i>Loans to Municipalities.</i>			
City of Waterville . . . . .	11,500 00	11,500 00	
Town of Winslow . . . . .	6,000 00	6,000 00	
Fairfield Village Corporation. . . . .	1,000 00	1,000 00	18,500 00
Loan on Somerset Railway stock . . . . .	25,000 00	25,000 00	
Loan on Waterville Trust Company stock . . . . .	6,000 00	6,000 00	
Loan on Hollingsworth & Whitney Company note . . . . .	2,000 00	2,000 00	
Loans on life insurance policies . . . . .	750 00	750 00	
Loans on personal property . . . . .	650 00	650 00	
Loans on mortgages of real estate. . . . .	447,864 00	447,864 00	482,264 00
Real estate investment . . . . .	61,000 00	61,000 00	
Real estate, foreclosure. . . . .	14,479 50	14,479 50	
Vault and fixtures . . . . .	12,155 00	12,155 00	87,634 50
Premium account . . . . .	-	4,000 00	4,000 00
Cash on deposit. . . . .	45,428 98	45,428 98	
Cash on hand . . . . .	5,446 65	5,446 65	50,875 63
Unpaid accrued interest. . . . .	24,205 00		1,572,645 00
	1,647,174 50		
Due depositors, earned dividend and accrued State tax . . . . .	1,501,888 27		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .	\$145,286 23		



## WISCASSET SAVINGS BANK—WISCASSET.

July 13, 1905.

SETH PATTERSON, President.

WILLIAM D. PATTERSON, Treasurer.

## LIABILITIES.

Deposits .....	\$212,243 61
Reserve fund .....	9,550 00
Undivided profits.....	17,138 05
	\$238,931 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 Alpena, Mich., 5s, 1932, Roads ...	\$4,000 00	\$4,740 00	\$4,000 00	
Wyandotte, Kan., 4½s, 1933, Bridge	3,000 00	3,330 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, School ..	1,000 00	1,065 00	1,000 00	
Total public funds owned.....	8,000 00			\$8,000 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 7s, 1912.....	4,000 00	4,800 00	4,000 00	
Rockland, Thomaston & Camden St., 4s, 1921	5,000 00	5,000 00	4,900 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	5,000 00	5,900 00	5,000 00	
Sandy River, 5s, 1913 .....	13,000 00	13,780 00	13,000 00	
Total railroad bonds of Maine.....	27,000 00			26,900 00
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	5,000 00	5,050 00	4,900 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911 .....	2,000 00	2,020 00	1,950 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902..	3,000 00	3,000 00	3,000 00	
Canton-Massillon Electric, Ohio, 5s, 1920....	2,000 00	2,040 00	2,000 00	
Central Vermont, 4s, 1920 .....	3,000 00	2,610 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	4,360 00	3,200 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,400 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	1,000 00	1,065 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	1,000 00	1,110 00	1,000 00	
Detroit & Mackinac, 4s, 1935.....	2,000 00	1,900 00	1,200 00	
Flint & Pere Marquette, 6s, 1920 .....	1,000 00	1,215 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	4,560 00	4,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908 .....	3,000 00	3,030 00	2,880 00	
Iowa Central, 5s, 1935 .....	1,000 00	1,125 00	750 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913 .....	6,000 00	6,000 00	6,000 00	
Maryland, Delaware & Virginia, 5s, 1935 ...	5,000 00	5,750 00	5,000 00	
Milwaukee City, Wis., 5s, 1908 .....	3,000 00	3,060 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	2,310 00	1,200 00	
Peoria & Eastern, 4s, 1940 .....	2,000 00	2,000 00	1,400 00	
Peoria & Eastern, 2d Mortgage 4s, 1930 .....	1,000 00	725 00	-	
Pere Marquette of Indiana, 4s, 1913 .....	7,000 00	6,720 00	6,440 00	
St. Paul & Northern Pacific, 6s, 1923 .....	1,000 00	1,260 00	962 50	
Seranton Suburban, Penn., 6s, 1909.....	5,000 00	5,100 00	5,000 00	
Southern Indiana, 4s, 1951 .....	5,000 00	4,750 00	4,675 00	
Syracuse Rapid Transit, N. Y., 5s, 1916.....	3,000 00	3,210 00	2,400 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	6,000 00	5,700 00	5,520 00	
Trenton Passenger, N. J., 6s, 1931 .....	5,000 00	6,025 00	5,000 00	
Western Maryland, 4s, 1952 .....	6,000 00	5,340 00	5,520 00	
Williamsport & North Branch, 4½s, 1931....	5,000 00	5,075 00	5,000 00	
Wisconsin Central, 5s, 1909 .....	2,000 00	2,040 00	1,880 00	
Total railroad bonds out of Maine.....	109,000 00			99,777 50

## WISCASSET 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>
American Realty Company, 5s, optional 1903	\$5,000 00	\$5,000 00	\$5,000 00	
Mallison Power Co., Gorham, 5s, 1923	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	15,000 00			\$15,000 00
<i>Railroad Stock Owned.</i>				
Central Vermont	240 00	24 00	-	
Detroit & Mackinac, preferred	1,200 00	1,140 00	-	
Detroit Mackinac, common	2,400 00	1,440 00	-	
Iowa Central, preferred	1,300 00	650 00	260 00	
New York, New Haven & Hartford	1,300 00	2,574 00	2,100 00	
Northern Railroad, N. H.	400 00	664 00	400 00	
Syracuse Rapid Transit, N. Y., common	3,500 00	1,050 00	-	
Total railroad stock owned	10,340 00			2,760 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	1,250 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	9,600 00	9,600 00	
North National Bank, Rockland	5,000 00	6,500 00	5,000 00	
Total national bank stock owned	17,400 00			17,384 00
<i>Other Bank Stock Owned.</i>				
Union Safe Deposit Company, Portland	500 00	750 00	500 00	500 00
<i>Loans on Railroad Bonds.</i>				
Central Vermont		750 00	750 00	
Cleveland City Cable, Ohio		1,000 00	1,000 00	
Denver City Tramway, Col.		400 00	400 00	
Lowell, Lawrence & Haverhill Street, Mass.		1,000 00	1,000 00	
Northern Pacific		1,000 00	1,000 00	4,150 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Wiscasset		6,000 00	6,000 00	
Thomaston National Bank		140 50	140 50	6,140 50
<i>Loans to Municipalities.</i>				
County of Lincoln		8,000 00	8,000 00	
Town of Wiscasset		1,200 00	1,200 00	9,200 00
Loan on Des Moines Water Company bonds, Ia		600 00	600 00	
Loan on Little Androscoggin Water Power Company stock, Auburn		200 00	200 00	
Loan on life insurance policy		175 00	175 00	
Loans on personal property		575 00	575 00	
Loans on mortgages of real estate		38,421 76	38,421 76	39,971 76
Real estate foreclosure		2,700 00	2,700 00	2,700 00
Cash on deposit		5,505 60	5,505 60	
Cash on hand		442 30	442 30	5,947 90
Unpaid accrued interest		2,455 70		\$238,931 66
Due depositors, earned dividend and accrued State tax		263,852 86		
		214,638 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$49,214 25		

## YORK COUNTY SAVINGS BANK—BIDDEFORD.

March 29, 1905.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

## LIABILITIES.

Deposits .....	\$1,017,586 85
Reserve fund .....	22,000 00
Undivided profits .....	27,522 96
	\$1,067,109 81

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	18,180 00	18,000 00	
City of Bellaire, O., 5s, 1910, Water & Fund.	9,000 00	9,450 00	9,000 00	
Council Bluffs, Ia., 6s, optional 1899, Improvement .....	2,500 00	2,500 00	2,500 00	
New York, N. Y., Registered, 3½s, 1919, Aqueduct .....	10,000 00	10,150 00	10,000 00	
Omaha, Neb., 4s, 1933, Paving .....	3,000 00	3,195 00	3,000 00	
Omaha, Neb., 4s, 1921, Sewer .....	4,000 00	4,180 00	4,000 00	
Superior, Wis., 5s, 1912, School .....	5,000 00	5,000 00	5,000 00	
Topeka, Kan., 6s, 1912, Refunding .....	10,000 00	11,300 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.	5,000 00	5,225 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>\$76,500 00</b>			<b>\$76,500 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust 5s, 1908 .....	5,000 00	5,000 00	5,000 00	
Bangor & Aroostook, 4s, 1951 .....	11,000 00	10,450 00	10,500 00	
Boston & Maine, 4½s, 1944 .....	21,000 00	24,990 00	21,000 00	
Somerset, 5s, 1917 .....	10,000 00	10,600 00	10,000 00	
<b>Total railroad bonds of Maine .....</b>	<b>47,000 00</b>			<b>46,500 00</b>
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995 .....	5,000 00	5,200 00	5,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942 .....	5,000 00	5,050 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912 .....	5,000 00	5,350 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923 .....	5,000 00	5,075 00	5,000 00	
Bristol County Street, Mass., 5s, 1921 .....	3,000 00	3,000 00	3,000 00	
Brooklyn Union Elevated, N. Y., 4.5s, 1950 .....	3,000 00	3,315 00	3,000 00	
Central Branch, 4s, 1919 .....	10,000 00	9,600 00	9,382 00	
Cicero & Proviso St., Chicago, 5s, 1915 .....	8,000 00	8,480 00	8,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912 .....	10,000 00	10,900 00	10,000 00	
Citizens' Elec., Newburyport, Mass., 5s, 1920 .....	5,000 00	5,100 00	5,000 00	
Cleveland City Cable, O., 5s, 1909 .....	5,000 00	5,050 00	4,925 00	
Cleveland Electric, O., 5s, 1913 .....	5,000 00	5,100 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	10,000 00	11,600 00	10,000 00	
Cleveland Terminal & Valley, 4s, 1995 .....	2,000 00	2,000 00	2,000 00	
Columbus, Grove City & Southwestern, 5s, optional 1906 .....	5,000 00	4,750 00	5,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928 .....	5,000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906 .....	5,000 00	5,000 00	5,000 00	
Detroit & Toledo Shore Line, 4s, 1953 .....	5,000 00	4,550 00	4,366 67	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920 .....	3,000 00	3,090 00	3,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924 .....	5,000 00	5,300 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912 .....	5,000 00	5,050 00	5,000 00	
Hereford, 4s, 1930 .....	2,000 00	2,020 00	2,000 00	
Hutchinson & Southern, 5s, 1928 .....	10,000 00	10,100 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950 .....	10,000 00	10,000 00	9,700 00	
Iowa Central, 5s, 1938 .....	9,000 00	10,305 00	9,000 00	
Kansas City & Pacific, 4s, 1990 .....	5,000 00	4,875 00	4,550 00	
Lexington & Boston St., Mass., 4½s, 1920 .....	5,000 00	5,075 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>
Louisville & Nashville, 4s, 1940.....	\$5,000 00	\$5,150 00	\$5,000 00	
Middleboro, Wareham & Buzzards Bay, 6s, 1921.....	5,000 00	4,000 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.....	10,000 00	10,200 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944.....	11,000 00	11,770 00	11,000 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	10,300 00	10,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,300 00	5,000 00	
Newport & Fall River, 5s, 1918.....	5,000 00	5,200 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	10,000 00	10,000 00	10,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,850 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	5,000 00	4,850 00	4,600 00	
St. Paul & Northern Pacific, 6s, 1923.....	4,000 00	4,960 00	4,000 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,125 00	5,000 00	
Southern Indiana, 4s, 1951.....	15,000 00	14,100 00	14,150 00	
Springfield & Western, O., 5s, 1921.....	5,000 00	5,100 00	5,000 00	
Toledo Traction, O., 5s, 1909.....	5,000 00	5,000 00	4,900 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	6,025 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	4,750 00	4,766 11	
Western Maryland, 4s, 1952.....	10,000 00	9,300 00	8,814 17	
Williamsport & North Branch, 4½s, 1931.....	3,000 00	3,045 00	3,000 00	
<b>Total railroad bonds out of Maine.....</b>	<b>293,000 00</b>			<b>\$288,153 95</b>
<i>Corporation Bonds Owned.</i>				
Calais Water Company, 5s, 1906.....	5,000 00	5,000 00	5,000 00	
Continental Mills, Lewiston, 5s, 1913.....	24,000 00	24,000 00	24,000 00	
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,100 00	5,000 00	
<b>Total corporation bonds of Maine.....</b>	<b>34,000 00</b>			<b>34,000 00</b>
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	10,900 00	10,000 00	
<b>Total corporation bonds out of Maine.....</b>	<b>12,750 00</b>			<b>12,750 00</b>
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	3,000 00	3,540 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, preferred..	3,300 00	3,382 50	2,060 00	
Cleveland Terminal & Valley, preferred..	3,700 00	1,924 00	2,473 72	
Iowa Central, preferred.....	2,000 00	1,070 00	1,000 00	
<b>Total railroad stock out of Maine.....</b>	<b>9,000 00</b>			<b>5,533 72</b>
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Co., Biddeford..	14,000 00	35,420 00	14,000 00	14,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	14,500 00	15,370 00	14,500 00	
Casco National Bank, Portland.....	12,900 00	13,287 00	12,900 00	
Cumberland National Bank, Portland.....	600 00	613 00	600 00	
First National Bank, Biddeford.....	20,700 00	30,532 50	20,700 00	
First National Bank, Lewiston.....	2,600 00	3,900 00	2,600 00	
First National Bank, Portland.....	12,300 00	12,792 00	12,300 00	
Merchants' National Bank, Portland.....	3,975 00	5,565 00	3,975 00	
National Traders Bank, Portland.....	3,000 00	3,150 00	3,000 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,030 00	1,000 00	
York National Bank, Saco.....	600 00	840 00	600 00	
<b>Total national bank stock of Maine.....</b>	<b>72,175 00</b>			<b>72,175 00</b>
American National Bank, Kansas City, Mo.	2,400 00	3,360 00	2,400 00	
Continental National Bank, Memphis, Tenn.	3,375 00	300 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	3,600 00	2,500 00	
Merchants' National Bank, Portland, Ore.	5,000 00	5,000 00	5,000 00	

## YORK COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Minnehaha National Bank, Sioux Falls, S.D.	\$10,000 00	\$12,500 00	\$10,000 00	
National Bank of Commerce, Kansas City, Missouri.....	10,000 00	30,800 00	9,300 00	
St. Paul National Bank, St. Paul, Minn.....	5,000 00	5,400 00	5,000 00	
Total national bank stock out of Maine ...	43,275 00			\$42,575 00
<i>Loans on Railroad Bonds.</i>				
Biddeford & Saco.....		500 00	500 00	
Des Moines, Iowa Falls & Northern.....		300 00	300 00	
Joliet Rrlway, Ill.....		1,500 00	1,500 00	
Quincy Horse.....		500 00	500 00	2,800 00
<i>Loans on Corporation Stock.</i>				
American Express Company.....		150 00	150 00	
Hill Manufacturing Company, Lewiston.....		700 00	700 00	
Pepperell Manufacturing Company, Biddeford.....		1,000 00	1,000 00	1,850 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Biddeford.....		75 00	75 00	
Ocean National Bank, Kennebunk.....		200 00	200 00	275 00
Loan on Atchison, Topeka & Santa Fe Railway stock		5,000 00	5,000 00	
Loan on York County Savings Bank book.....		1,725 00	1,725 00	
Loans on mortgages of real estate.....		357,153 76	357,153 76	363,878 76
Real estate foreclosure.....		36,547 89	41,547 89	
Furniture and fixtures.....		1,200 00	1,200 00	42,747 89
Premium account.....		-	51,000 00	51,000 00
Cash on deposit.....		5,962 53	5,962 53	
Cash on hand.....		3,407 96	3,407 96	9,370 49
Unpaid accrued interest.....		22,516 75		1,067,109 81
		1,115,693 89		
Due depositors, earned dividend and accrued State tax.....		1,036,520 93		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$79,172 96		



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ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1905.

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## AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 4, 1905.

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.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	40,000 00
Undivided profits .....	17,979 34
Demand deposits .....	80,365 43
Certificates of deposit.....	62,008 42
Bills payable .....	34,429 00
	<hr/>
	\$284,782 19

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$37,216 44
Other loans .....	192,766 33
Bonds .....	21,350 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	3,150 76
Cash on deposit.....	19,000 84
Cash on hand.....	8,297 82
	<hr/>
	\$284,782 19

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## AUGUSTA TRUST COMPANY—AUGUSTA.

October 26, 1905.

J. MANCHESTER HAYNES, Pres. FRANK E. SMITH, Sec. and Treas.  
HIRAM L. FISHON, Asst. Treas.

TRUSTEES—J. Manchester Haynes, Edwin C. Burleigh, Geo. E. Macomber, W. H. Gannett, John R. Gould, 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, Arthur W. Whitney, Nathan Weston, Thomas J. Lynch, Frank E. Smith, Jos. Williamson.

Organized January 29, 1894.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	124,400 26
Demand deposits .....	493,532 63
Savings deposits .....	2,774,529 84
Certificates of deposit.....	138,091 21
Certified checks .....	245 60
Unpaid dividends .....	280 00
Trust department .....	15,000 00
Due to other banks .....	4,481 86
Treasurer's checks outstanding.....	5,551 78
	<hr/>
	\$3,681,112 58

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 RESOURCES.
 

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Loans on collateral.....	\$316,745 37
Loans on mortgages of real estate.....	90,126 19
Demand and time loans.....	690,934 98
Bonds and stocks.....	2,320,489 77
Real estate owned.....	20,000 00
Trust investments .....	15,000 00
Expense account .....	3,745 77
Cash on deposit.....	172,506 03
Cash on hand.....	51,564 47
	<hr/>
	\$3,681,112 58

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BAR HARBOR BANKING AND TRUST COMPANY  
—BAR HARBOR.

October 19, 1905.

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.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	50,000 00
Undivided profits .....	38,846 51
Demand deposits .....	550,038 86
Savings deposits .....	101,098 07
Certificates of deposit.....	194,414 93
Trust department .....	6,000 00
Treasurer's checks outstanding.....	2,210 25
	<hr/>
	\$992,608 62

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RESOURCES.

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Loans on mortgages of real estate.....	\$145,797 46
Other loans .....	519,445 87
Bonds and stocks.....	125,997 50
Trust investment .....	6,000 00
Real estate owned.....	4,000 00
Expense account .....	2,751 53
Due from other banks.....	762 85
Cash on deposit.....	157,846 05
Cash on hand.....	30,007 36
	<hr/>
	\$992,608 62

## BATH TRUST COMPANY—BATH.

April 7, 1905.

A. H. SHAW, President.

D. HOWARD SPEAR, Vice-Pres.

W. D. MUSSENDEN, Treas.

W. B. MUSSENDEN, Asst. Treas.

TRUSTEES—Albert H. Shaw, D. Howard Spear, Harry B. Sawyer, Charles W. Clifford, Daniel T. Dougherty, Elwell S. Crosby, Frank A. Small, James L. Spinney, Frank B. Nichols, Gardiner G. Deering, Charles A. Coombs, Samuel R. Percy, Frank E. Southard, L. B. Swett, T. S. Gibbons, C. V. Minott, Jr., W. M. Shaw, A. G. Page, Jr., J. Houghton McLellan, D. L. Howard.

Organized October 23, 1902.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	9,000 00
Undivided profits .....	15,480 78
Savings deposits .....	148,264 59
Demand deposits .....	237,633 35
Time certificates of deposit.....	164,199 76
Demand certificates of deposit.....	46,832 00
Treasurer's checks outstanding.....	2,560 00
	<hr/>
	\$723,970 48

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 RESOURCES.
 

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Loans and discounts.....	\$526,899 89
Overdrafts .....	711 28
Bonds .....	77,500 00
Real estate investment.....	23,000 00
Furniture and fixtures.....	1,200 00
Interest account .....	6,563 18
Expense account .....	1,883 81
Cash on deposit.....	62,778 44
Cash on hand.....	23,433 88
	<hr/>
	\$723,970 48

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

September 20, 1905.

JOHN CASSIDY, President,                      JAMES ADAMS, Vice-President.  
GEO. B. CANNEY, Secretary.                C. D. CROSBY, Treasurer.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, 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, I. M. Sargent, C. W. Mullen, H. F. Ross, H. F. Dowst, H. D. Stewart, E. B. Curtis, D. J. Sawyer, J. W. Cassidy, W. H. Rollins, H. A. Stone, N. M. Jones, Herbert Gray, S. D. Benson, J. F. Kimball.

Organized April 9, 1887.

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 LIABILITIES.
 

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Capital stock .....	\$175,000 00
Surplus .....	175,000 00
Undivided profits .....	148,534 89
Savings deposits .....	1,791,451 72
Demand deposits .....	1,146,444 87
Deposits for coupons.....	1,191 77
Deposits for guaranteed mortgages.....	200 00
Due to other banks.....	20,564 53
Guaranteed mortgages .....	49,050 00
	<hr/>
	\$3,507,437 28

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 RESOURCES.
 

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Demand and time loans.....	\$2,808,013 75
Loans on mortgages of real estate.....	123,418 62
Bonds and stocks.....	692,966 14
Real estate owned.....	37,698 91
Furniture and fixtures.....	4,507 13
Due from other banks.....	15,321 56
Cash on deposit.....	269,220 65
Cash on hand.....	56,290 52
	<hr/>
	\$3,507,437 28

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## FORT KENT TRUST COMPANY—FORT KENT.

October 3, 1905.

GEO. V. CUNLIFFE, President.      CYRUS H. DICKEY, Vice-President.  
 F. D. GOUD, Treasurer.

TRUSTEES—Geo. V. Cunliffe, Parker P. Burleigh, Cyrus H. Dickey,  
 Wm. H. Cunliffe, E. R. Michaud, Jos. Archambault, Lester F. Bradbury,  
 John Mullen.

Organized March 27, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	5,000 00
Undivided profits .....	340 99
Demand deposits .....	36,505 85
Savings deposits .....	18,265 85
Certificates of deposit.....	271 02
Bills re-discounted .....	5,750 00
Treasurer's checks outstanding.....	592 60
	<hr/>
	\$116,726 31

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$16,254 86
Other loans .....	77,529 43
Bonds .....	950 00
Furniture and fixtures.....	2,347 50
Due from other banks.....	6,754 35
Cash on deposit.....	9,274 33
Cash on hand.....	3,615 84
	<hr/>
	\$116,726 31

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INTERNATIONAL TRUST AND BANKING COMPANY  
—CALAIS.

August 2, 1905.

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

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

Organized September 19, 1903.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	4,000 00
Undivided profits .....	7,379 81
Savings deposits .....	115,383 95
Demand deposits .....	98,298 36
Certified checks .....	500 00
	<hr/>
	\$275,562 12

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RESOURCES.

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Demand and time loans.....	\$170,855 93
Overdrafts .....	78 48
Bonds .....	74,136 47
Furniture and fixtures.....	307 90
Cash on deposit.....	23,919 68
Cash on hand.....	6,262 76
	<hr/>
	\$275,562 12

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LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
—LEWISTON.

October 25, 1905.

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.

Organized July 14, 1897.

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LIABILITIES.

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Capital stock .....	\$75,000 00
Surplus .....	2,000 00
Undivided profits .....	14,637 55
Demand deposits .....	234,524 92
Savings deposits .....	402,475 14
	<hr/>
	\$728,637 61

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RESOURCES.

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Loans .....	\$546,978 76
Bonds .....	89,435 00
Building, vaults and furniture.....	50,400 00
Expense account .....	2,308 59
Cash on deposit.....	12,614 48
Cash on hand.....	26,900 78
	<hr/>
	\$728,637 61

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LIVERMORE FALLS TRUST AND BANKING COMPANY  
—LIVERMORE FALLS.

September 1, 1905.

S. H. NILES, President. EDWIN RILEY, Vice-President.  
J. G. HAM, Secretary. C. H. STURTEVANT, Treasurer.

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

Organized July 27, 1895.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	20,000 00
Undivided profits .....	13,162 88
Savings deposits .....	411,104 62
Demand deposits .....	181,602 00
Certificates of deposit.....	39,071 65
Unpaid dividends .....	82 20
	<hr/>
	\$665,023 35

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RESOURCES.

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Loans on collateral.....	\$45,058 06
Loans on mortgages of real estate.....	185,703 80
Loans to municipalities.....	2,701 75
Other loans .....	207,726 84
Bonds and stocks.....	189,271 00
Furniture and fixtures.....	5,000 00
Expense account .....	721 37
Cash on deposit.....	15,456 74
Cash on hand.....	13,383 79
	<hr/>
	\$665,023 35

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## MACHIAS BANKING COMPANY—MACHIAS.

August 3, 1905.

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

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

Organized June 22, 1901.

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 LIABILITIES.
 

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Capital stock .....	\$25,000 00
Surplus .....	6,300 00
Undivided profits .....	2,769 26
Savings deposits .....	11,277 90
Demand deposits .....	92,069 52
	<hr/>
	\$137,416 68

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 RESOURCES.
 

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Loans .....	\$64,662 31
Bonds .....	54,325 00
Cash on deposit.....	11,968 48
Cash on hand.....	6,460 89
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	\$137,416 68

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## MAINE TRUST AND BANKING COMPANY—GARDINER.

April 20, 1905.

WESTON LEWIS, President. JOSIAH S. MAXCY, 1st Vice-Pres.  
 P. H. WINSLOW, 2nd Vice-Pres. N. C. BARSTOW, 3d Vice-Pres.  
 FRANK E. DILL, Secretary.

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

Organized August 15, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	30,000 00
Undivided profits .....	53,604 07
Savings deposits .....	453,079 73
Demand deposits .....	188,745 13
Certificates of deposit.....	14,450 00
Trust department .....	433,899 08
Secretary's checks outstanding.....	406 04
Bills payable .....	80,386 25
	<hr/>
	\$1,354,570 30

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 RESOURCES.
 

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Loans on collateral.....	\$67,329 15
Loans on mortgages of real estate.....	68,381 28
Other loans .....	219,468 89
Bonds and stocks.....	534,800 42
Trust investments .....	433,899 08
Furniture and fixtures.....	3,000 00
Expense account .....	1,677 17
Cash on deposit.....	15,624 82
Cash on hand.....	10,389 49
	<hr/>
	\$1,354,570 30

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## MERCANTILE TRUST COMPANY—PORTLAND.

August 31, 1905.

HENRY P. COX, President. HUTSON B. SAUNDERS, Treas. and Sec'y.

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.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	70,679 71
Demand deposits .....	620,387 79
Demand certificates of deposit.....	10,770 45
Time certificates of deposit.....	175,394 37
Deposits for coupons.....	672 50
Certified checks .....	20 66
Sinking funds for corporations.....	20,450 00
Bills payable .....	30,000 00
Treasurer's checks outstanding.....	63 64
Due to other banks.....	1,807 77
	<hr/>
	\$1,055,246 89

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 RESOURCES.
 

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Loans on collateral.....	\$276,560 90
Loans on mortgages of real estate.....	67,124 00
Other loans .....	110,300 51
Bonds and stocks .....	433,384 72
Sinking funds investments.....	20,450 00
Furniture and fixtures.....	1,000 00
Expense account .....	1,444 46
Cash on deposit.....	127,791 95
Cash on hand.....	17,190 35
	<hr/>
	\$1,055,246 89

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MERCHANTS' TRUST AND BANKING COMPANY  
—PRESQUE ISLE.

October 5, 1905.

FRED BARKER, President. R. H. McDONALD, Vice-President.  
W. R. PIPES, Secretary. R. E. BRIDGES, Treasurer.

TRUSTEES—Fred Barker, William R. Pipes, A. R. Gould, W. B. Gould,  
A. M. Smith, F. H. Blake, S. W. Boone, R. H. McDonald, R. J. Smith.

Organized June 27, 1891.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	10,000 00
Undivided profits .....	6,757 97
Demand deposits .....	27,810 85
Savings deposits .....	30,810 82
Unpaid dividends .....	9 00
	<hr/>
	\$125,388 64

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RESOURCES.

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Demand and time loans.....	\$107,198 06
Loans on mortgages of real estate.....	2,750 00
Bonds .....	1,900 00
Real estate owned.....	2,000 00
Cash on deposit.....	9,048 66
Cash on hand.....	2,491 92
	<hr/>
	\$125,388 64

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## MERRILL TRUST COMPANY—BANGOR.

July 27, 1905.

EDWIN G. MERRILL, President.

W. B. HASSARD, Treasurer.

DIRECTORS—F. H. Appleton, 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, Andrew P. Wiswell.

Organized April 9, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	26,118 31
Demand deposits .....	531,851 50
Certificates of deposit.....	7,173 29
Treasurer's checks outstanding.....	1,280 00
	<hr/>
	\$691,423 10

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 RESOURCES.
 

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Loans .....	\$335,716 60
Overdraft .....	1,540 95
Bonds .....	226,264 17
Safe deposit vaults.....	22,500 00
Cash on deposit.....	75,366 84
Cash on hand.....	30,034 54
	<hr/>
	\$691,423 10

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## PEOPLE'S TRUST COMPANY—FARMINGTON.

May 31, 1905.

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 .....	2,000 00
Undivided profits .....	11,042 75
Savings deposits .....	145,856 39
Demand deposits .....	44,425 98
Trust department .....	11,000 00
Dividends unpaid .....	312 50
Due to other banks and bankers.....	9,135 39
	\$273,773 01

## RESOURCES.

Loans on mortgages of real estate.....	\$80,418 12
Loans on collateral.....	11,835 90
Other loans .....	6,962 50
Municipal bonds .....	12,146 10
Railroad bonds .....	3,497 17
Railroad stock .....	17,999 00
Other stocks and bonds.....	51,515 00
Trust investments .....	11,000 00
Real estate .....	65,713 52
Expense account .....	589 33
Cash on deposit.....	11,349 76
Cash on hand.....	746 56
	\$273,773 01

## PITTSFIELD TRUST COMPANY—PITTSFIELD.

June 15, 1905.

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

TRUSTEES—Franz S. Bagley, Geo. M. Barrows, Wm. A. Blaisdell, James M. Chalmers, Leroy W. Coons, Mark T. Dodge, 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, W. L. Pushor, J. N. Martin, E. M. Sawyer, O. W. Look, John A. Beal, S. P. Felker, Melvin Bigelow, Abel Davis.

Organized April 30, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	1,000 00
Undivided profits .....	5,561 54
Savings deposits .....	141,540 97
Demand deposits .....	73,207 35
	<hr/>
	\$271,309 86

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 RESOURCES.
 

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Loans .....	\$207,657 62
Bonds .....	38,330 00
Furniture and fixtures .....	9,622 25
Cash on deposit .....	5,124 63
Cash on hand .....	10,575 36
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	\$271,309 86

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## PORTLAND TRUST COMPANY—PORTLAND.

May 5, 1905.

HARRY BUTLER, President.                   WALTER G. DAVIS, Vice-Pres.  
GEO. H. RICHARDSON, Treas.                JOSHUA C. LIBBY, Asst. Treas.

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

Organized March 31, 1883.

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LIABILITIES.

Capital stock .....	\$250,000 00
Surplus .....	400,000 00
Undivided profits .....	83,324 27
Savings deposits .....	580,735 00
Demand deposits .....	2,490,746 70
Time certificates of deposit.....	4,378 13
Demand certificates of deposit.....	6,000 00
Deposits for coupons.....	24,660 25
Trust department .....	92,984 48
Sinking funds for corporations.....	380,070 46
Due to other banks and bankers.....	3,099 19
Bills payable .....	69,873 19
	<hr/>
	\$4,385,871 67

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RESOURCES.

Demand loans .....	\$1,056,354 02
Time loans .....	1,013,746 74
Commonwealth of Massachusetts bonds.....	100,000 00
Other bonds and stocks.....	1,029,768 55
Trust investments .....	92,984 48
Sinking funds investments.....	366,270 03
Furniture and fixtures.....	100 00
Due from other banks and bankers.....	910 40
Cash on deposit.....	645,568 00
Cash on hand.....	80,169 45
	<hr/>
	\$4,385,871 67

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## ROCKLAND TRUST COMPANY—ROCKLAND.

June 7, 1905.

E. A. BUTLER, President.

C. M. KALLOCH, Sec'y and Treas.

TRUSTEES—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, R. H. Crockett.

Organized March 14, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	23,897 72
Savings deposits .....	156,299 77
Demand deposits .....	90,916 56
Certificates of deposit.....	15 00
Unpaid dividends .....	56 84
Due to other banks and bankers.....	24,715 79
	<hr/>
	\$420,901 68

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 RESOURCES.
 

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Demand loans .....	\$41,361 54
Time loans .....	177,134 97
Bonds and stocks.....	120,041 25
Vault and safe deposit boxes.....	4,000 00
Furniture and fixtures.....	500 00
Cash on deposit.....	65,734 76
Cash on hand.....	12,129 16
	<hr/>
	\$420,901 68

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## RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

September 8, 1905.

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

TRUSTEES—Geo. D. Bisbee, Waldo Pettengill, F. M. Simpson, Hugh  
J. Chisholm, Charles D. Brown, John Houghton, James S. Morse.

Organized February 1, 1895.

LIABILITIES.	
Capital stock .....	\$100,000 00
Surplus .....	100,000 00
Undivided profits .....	18,294 36
Savings deposits .....	731,863 70
Demand deposits .....	290,444 85
Certificates of deposit.....	37,500 00
Dividends unpaid .....	40 00
Due to other banks.....	809 78
	\$1,278,952 69
RESOURCES.	
Demand loans .....	\$305,376 92
Time loans .....	163,148 10
Loans on mortgages of real estate*.....	182,672 75
Bonds and stocks.....	520,929 15
Real estate .....	32,806 33
Safe and furniture.....	1,000 00
Due from other banks.....	526 14
Cash on deposit.....	47,954 60
Cash on hand.....	24,538 70
	\$1,278,952 69

## SECURITY TRUST COMPANY—ROCKLAND.

June 8, 1905.

MAYNARD S. BIRD, President. JARVIS C. PERRY, Treasurer.

DIRECTORS—John F. Hill, H. Irving Hix, D. M. Murphy, Sidney M. Bird, Nelson B. Cobb, 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, A. S. Littlefield.

Organized August 13, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	13,000 00
Undivided profits .....	5,858 27
Savings deposits .....	252,353 90
Demand deposits .....	99,699 90
Certificates of deposit.....	461 53
Treasurer's checks outstanding.....	604 50
Due to other banks.....	4,180 22
Bills payable .....	12,000 00
	<hr/>
	\$438,158 32

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 RESOURCES.
 

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Demand loans .....	\$5,887 00
Time loans .....	277,329 37
Bonds and stocks.....	92,975 63
Real estate investment.....	5,395 00
Vault, furniture and fixtures.....	6,825 60
Cash on deposit.....	35,204 94
Cash on hand.....	14,540 78
	<hr/>
	\$438,158 32

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UNION SAFE DEPOSIT AND TRUST COMPANY  
—PORTLAND.

September 6, 1905.

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, Henry B. Cleaves, Clarence Hale, George F. West, Jacob W. Amick, J. H. Drummond, Edward C. Hersey.

Organized January 3, 1894.

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LIABILITIES.

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Capital stock .....	\$250,000 00
Surplus .....	125,000 00
Undivided profits .....	36,019 31
Deposits .....	175,829 48
Certificates of deposit.....	35,464 25
Deposits for coupons.....	32,881 50
Trust department .....	500 00
Sinking funds for corporations.....	110,330 41
Due on bond subscription.....	26,169 67
Bills payable .....	5,000 00
	\$797,194 62

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RESOURCES.

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Loans on mortgages of real estate.....	\$6,750 00
Other loans .....	55,140 54
Bonds and stocks.....	554,269 40
Real estate foreclosure.....	15,078 37
Trust investments .....	500 00
Sinking funds investments.....	103,017 33
Accrued interest uncollected.....	9,055 07
Cash on deposit.....	40,103 33
Cash on hand.....	13,280 58
	\$797,194 62
Amount of surety bonds outstanding.....	\$11,707,881 00
Amount of premiums received on same.....	36,738 84
Estimated unearned premiums credited to profits.....	18,369 42

## UNITED STATES TRUST COMPANY—PORTLAND.

October 30, 1905.

JAMES W. PARKER, Pres. MORRILL N. DREW, Vice-Pres. and Treas.  
THEODORE S. JOHNSON, Secretary.

DIRECTORS—Charles W. Allen, Fred E. Allen, James P. Baxter, Jr., William L. Blake, Arthur S. Bosworth, Eleazer W. Clark, Edward W. Cox, Oakley C. Curtis, Roswell F. Doten, Morrill N. Drew, Daniel F. Emery, Jr., Frederick Hale, E. E. Hastings, Fred G. Kinsman, Herbert Payson, James W. Parker, Ernest A. Randall, J. Hopkins Smith, James M. Steadman, James H. Waugh.

Organized July 5, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	1,253 53
Demand deposits .....	102,351 55
Certificates of deposit.....	11,625 48
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	\$265,230 56

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 RESOURCES.
 

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Loans on collateral.....	\$106,900 00
Other loans .....	42,659 81
Bonds .....	67,042 03
Furniture and fixtures.....	5,941 27
Expense account .....	1,014 01
Cash on deposit.....	37,298 51
Cash on hand.....	4,374 93
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	\$265,230 56

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## VAN BUREN TRUST COMPANY—VAN BUREN.

October 4, 1905.

PETER C. KEEGAN, President. JOSEPH F. THERIAULT, Vice-Pres.  
HENRY K. BRADBURY, Treasurer.

TRUSTEES—Peter C. Keegan, Parker P. Burleigh, Joseph F. Theriault,  
Percival Bonney, L. V. Thibodeau, Celestin F. Marsan, Charles L. Cyr,  
Hiram H. Fogg, John N. Johnson, John J. Moore.

Organized June 28, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Undivided profits .....	1,557 48
Demand deposits .....	25,621 06
Savings deposits .....	6,129 90
Certificates of deposit.....	500 00
	<hr/>
	\$83,808 44

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 RESOURCES.
 

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Loans and discounts.....	\$46,027 32
Loans on mortgages of real estate.....	123 00
Real estate, furniture and fixtures.....	8,368 98
Expense account .....	1,395 52
Due from other banks.....	1,151 25
Cash on deposit.....	21,122 79
Cash on hand.....	5,619 58
	<hr/>
	\$83,808 44

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## WALDO TRUST COMPANY—BELFAST.

May 11, 1905.

CHARLES E. KNOWLTON, Pres.      CLARENCE O. POOR, Vice-Pres.  
FRANK R. WIGGIN, Treasurer.

TRUSTEES—J. Manchester Haynes, E. C. Burleigh, G. E. Macomber,  
Joseph Williamson, Byron Boyd, C. E. Knowlton, Clarence O. Poor,  
F. S. Pendleton, Arthur I. Brown, Tileston Wadlin, Wm. A. Mason,  
James C. Durham, Robert P. Chase, Albert Pierce.

Organized October 25, 1904.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	12,500 00
Undivided profits .....	10,067 54
Savings deposits .....	227,475 16
Demand deposits .....	174,319 68
Demand certificates of deposit.....	8,801 00
Deposit for coupons.....	500 00
Unpaid dividends .....	120 00
Treasurer's checks outstanding.....	389 14
	<hr/>
	\$484,172 52

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 RESOURCES.
 

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Loans on collateral.....	\$73,190 92
Other loans .....	128,991 01
Bonds .....	231,273 75
Real estate .....	7,000 00
Furniture and fixtures.....	2,000 00
Cash on deposit.....	29,540 38
Cash on hand.....	12,176 46
	<hr/>
	\$484,172 52

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## WATERVILLE TRUST COMPANY—WATERVILLE.

November 2, 1905.

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

DIRECTORS—E. J. Lawrence, Horace Purinton, Cyrus W. Davis, F. C. Thayer, C. W. Abbott, S. A. Nye, P. S. Heald, A. B. Page, A. F. Gerald, H. W. Dodge, C. E. Libby, N. R. Wellington, N. H. Fay, S. L. Small, C. P. McCrillis, F. H. Hayes, H. B. Rackliff, T. A. Linn, W. H. Moore, J. M. Sanborn, O. H. Judkins.

Organized February 20, 1893.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	10,000 00
Undivided profits .....	49,647 11
Savings deposits .....	940,714 27
Demand deposits .....	487,624 30
Deposits for coupons.....	2,390 00
Unpaid dividends .....	3,455 00
Treasurer's checks outstanding.....	2,053 77
Due to other banks.....	245 66
	<hr/>
	\$1,596,130 11

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 RESOURCES.
 

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Loans and discounts.....	\$1,163,863 57
Bonds and stocks.....	186,030 00
Real estate .....	2,308 85
Furniture, fixtures and vault.....	27,000 00
Expense account .....	11,254 63
Cash on deposit.....	148,726 33
Cash on hand.....	56,946 73
	<hr/>
	\$1,596,130 11

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## WESTBROOK TRUST COMPANY—WESTBROOK.

April 4, 1905.

RUSSELL D. WOODMAN, President. JOHN C. SCATES, Vice-Pres.  
WM. M. LAMB, Sec'y and Treas.

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

Organized January 11, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	10,600 00
Undivided profits .....	5,631 66
Savings deposits .....	307,044 87
Demand deposits .....	61,658 86
Time certificates of deposit.....	200 00
	<hr/>
	\$435,135 39

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$61,779 00
Demand loans .....	116,939 21
Time loans .....	48,778 54
Bonds and stocks.....	162,186 30
Real estate investment.....	5,650 00
Real estate foreclosure.....	13,857 89
Safe and furniture.....	2,000 00
Cash on deposit.....	12,286 46
Cash on hand.....	11,657 99
	<hr/>
	\$435,135 39

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ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1905.

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## AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

August 9, 1905.

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

DIRECTORS—L. W. Haskell, A. M. Penley, G. W. Curtis, S. K. Ballard,  
M. F. Ricker, C. V. Martin, F. M. Taylor, R. W. Smith, F. R. Conant.

Organized May 25, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$77,069 50
Advance payments .....	13,001 45
Guaranty fund .....	3,535 21
Profits .....	1,791 40
	<hr/>
	\$95,397 56

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$73,285 25
Loans on shares.....	4,475 00
Real estate foreclosure.....	11,464 61
Permanent expense .....	217 75
Cash .....	5,954 95
	<hr/>
	\$95,397 56

Number of shareholders.....	161
Number of borrowers.....	73
Number of shares outstanding.....	1,076
Number of shares pledged for loans.....	489
Number of loans.....	85

AUGUSTA LOAN AND BUILDING ASSOCIATION  
—AUGUSTA.

November 21, 1905.

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, Francis  
B. Purinton, Frank R. Partridge.

Organized June 27, 1887.

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LIABILITIES.

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Accumulated capital .....	\$184,236 30
Advance payments .....	113 00
Guaranty fund .....	5,801 15
Profits .....	19,006 09
	\$209,156 54

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RESOURCES.

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Loans on mortgages of real estate.....	\$205,716 01
Loans on shares.....	2,197 00
Temporary expense .....	180 75
Cash .....	1,062 78
	\$209,156 54

Number of shareholders.....	457
Number of borrowers.....	261
Number of shares outstanding.....	2,781
Number of shares pledged for loans.....	1,254
Number of loans.....	330

## BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

August 16, 1905.

JAMES A. BOARDMAN, Pres.                      HERBERT C. QUIMBY, Sec'y.  
 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.

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 LIABILITIES.
 

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Accumulated capital .....	\$269,529 26
Advance payments .....	1,543 00
Guaranty fund .....	10,059 39
Forfeited shares .....	987 59
Due on loans.....	2,479 50
Profits .....	1,271 05
	<hr/>
	\$285,869 79

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$265,830 85
Loans on shares.....	3,900 00
Permanent expense .....	181 14
Temporary expense .....	206 00
Cash .....	15,751 80
	<hr/>
	\$285,869 79

Number of shareholders.....	900
Number of borrowers.....	269
Number of shares outstanding.....	7,446
Number of shares pledged for loans.....	1,619
Number of loans.....	401

BAR HARBOR LOAN AND BUILDING ASSOCIATION  
—BAR HARBOR.

August 19, 1905.

L. A. AUSTIN, President. B. E. CLARK, Sec'y and Treas.

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

Organized November 14, 1902.

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LIABILITIES.

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Accumulated capital .....	\$18,700 53
Advance payments .....	319 00
Guaranty fund .....	50 00
Forfeited shares .....	61 92
Bills payable .....	6,400 00
Profits .....	590 79
	\$26,122 24

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RESOURCES.

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Loans on mortgages of real estate.....	\$23,938 00
Loans on shares.....	1,077 50
Permanent expense .....	100 00
Cash .....	1,006 74
	\$26,122 24

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Number of shareholders.....	119
Number of borrowers.....	24
Number of shares outstanding.....	753
Number of shares pledged for loans.....	214
Number of loans.....	26



## BATH LOAN AND BUILDING ASSOCIATION—BATH.

July 12, 1905.

CHARLES L. FARNHAM, Pres. 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, Chas. E. Palmer.

Organized July 18, 1890.

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 LIABILITIES.
 

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Accumulated capital .....	\$84,464 34
Guaranty fund .....	1,800 00
Forfeited shares .....	54 28
Profits .....	843 14
	<hr/>
	\$87,161 76

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$80,278 50
Loans on shares.....	6,536 78
Permanent expense .....	110 00
Temporary expense .....	110 67
Cash .....	125 81
	<hr/>
	\$87,161 76
<hr/>	
Number of shareholders.....	265
Number of borrowers.....	134
Number of shares outstanding.....	1,410
Number of shares pledged for loans.....	497
Number of loans.....	152

## BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

May 10, 1905.

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

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

Organized January 21, 1891.

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 LIABILITIES.
 

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Accumulated capital .....	\$20,962 63
Advance payments .....	80 00
Guaranty fund .....	1,211 94
Matured shares .....	3,817 17
Bills payable .....	2,824 30
Profits .....	232 78
	<hr/>
	\$29,128 82

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$29,025 80
Loans on shares.....	50 00
Temporary expense .....	4 00
Cash .....	49 02
	<hr/>
	\$29,128 82

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Number of shareholders.....	78
Number of borrowers.....	46
Number of shares outstanding.....	467
Number of shares pledged for loans.....	165
Number of loans.....	51



BUCKSPORT LOAN AND BUILDING ASSOCIATION  
—BUCKSPORT.

November 1, 1905.

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

DIRECTORS—Parker Spofford, A. F. Page, C. C. Homer, P. H. Ward-  
well, L. C. Homer, H. R. Googins, Geo. Colby, Geo. H. Emerson.

Organized April 11, 1889.

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LIABILITIES.

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Accumulated capital .....	\$31,036 10
Guaranty fund .....	455 64
Profits .....	782 43
	\$32,274 17

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RESOURCES.

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Loans on mortgages of real estate.....	\$23,621 72
Loans on shares.....	3,184 00
Temporary expense .....	53 05
Cash .....	415 40
	\$32,274 17

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Number of shareholders.....	166
Number of borrowers.....	81
Number of shares outstanding.....	348
Number of shares pledged for loans.....	161
Number of loans.....	139

## CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

November 7, 1905.

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, Albion Little, Alonzo W. Smith, Charles W. T. Goding, Ammi Whitney, William H. Roberts, Jr., Charles S. Chase, Waldo Pettengill, James H. Hall.

Organized February 11, 1888.

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 LIABILITIES.
 

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Accumulated capital .....	\$232,974 74
Advance payments .....	17,150 00
Guaranty fund .....	4,422 28
Forfeited shares .....	47 80
Due on loans.....	2,000 00
Profits .....	3,741 27
	<hr/>
	\$260,336 09

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$205,424 00
Loans on shares.....	2,300 00
Loans on collateral.....	2,000 00
Real estate foreclosure.....	48,804 16
Permanent expense .....	149 78
Temporary expense .....	254 35
Cash .....	1,403 80
	<hr/>
	\$260,336 09

Number of shareholders.....	678
Number of borrowers.....	196
Number of shares outstanding.....	3,901
Number of shares pledged for loans.....	1,111
Number of loans.....	196

**CUMBERLAND LOAN AND BUILDING ASSOCIATION  
—PORTLAND.**

August 1, 1905.

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

DIRECTORS—Henry B. Cleaves, James F. Hawkes, Thomas P. Shaw,  
Alex T. Laughlin, Robert A. McClutchy, Zenas Thompson, Adam P.  
Leighton, Enoch W. Hunt, William J. Knowlton, Charles J. McDonald,  
Edwin C. Reynolds, Phillip F. Turner, William L. Blake, L. Lester  
Woodbury, J. Calvin Knapp.

Organized April 5, 1890.

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**LIABILITIES.**

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Accumulated capital .....	\$196,510 60
Advance payments .....	10,791 15
Guaranty fund .....	7,000 00
Forfeited shares .....	4 00
Cash overdraft .....	2,305 46
Profits .....	6,549 49
	<b>\$223,160 70</b>

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**RESOURCES.**

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Loans on mortgages of real estate .....	\$218,304 00
Loans on shares .....	1,735 00
Real estate foreclosure .....	3,002 51
Temporary expense .....	119 19
	<b>\$223,160 70</b>

Number of shareholders .....	607
Number of borrowers .....	136
Number of shares outstanding .....	3,400
Number of shares pledged for loans .....	1,164
Number of loans .....	156



## DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

July 6, 1905.

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.

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 LIABILITIES.
 

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Accumulated capital .....	\$104,717 84
Advance payments .....	184 00
Guaranty fund .....	1,179 11
Bills payable .....	3,400 00
Profits .....	155 50
	<hr/>
	\$109,636 45

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$81,303 50
Loans on shares.....	7,200 00
Bonds .....	20,947 54
Cash .....	185 41
	<hr/>
	\$109,636 45

Number of shareholders.....	335
Number of borrowers.....	116
Number of shares outstanding.....	1,411
Number of shares pledged for loans.....	535
Number of loans.....	180



ELLSWORTH LOAN AND BUILDING ASSOCIATION  
—ELLSWORTH.

August 18, 1905.

A. W. KING, President. H. W. CUSHMAN, Secretary.  
E. J. WALSH, Treasurer.

DIRECTORS—A. W. King, J. F. Knowlton, J. A. Peters, A. W. Greeley,  
F. W. Rollins, Meyer Gallert, C. P. Dorr.

Organized April 21, 1891.

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LIABILITIES.

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Accumulated capital .....	\$72,455 28
Advance payments .....	266 60
Guaranty fund .....	1,900 00
Forfeited shares .....	22 72
Profits .....	1,245 63
	<hr/>
	\$75,890 23

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RESOURCES.

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Loans on mortgages of real estate.....	\$64,987 50
Loans on shares.....	675 00
Loans on collateral.....	4,234 63
Bonds .....	2,500 00
Permanent expense .....	30 00
Temporary expense .....	30 00
Cash .....	3,433 10
	<hr/>
	\$75,890 23

Number of shareholders.....	325
Number of borrowers.....	84
Number of shares outstanding.....	1,321
Number of shares pledged for loans.....	351
Number of loans.....	84

FALMOUTH LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

July 21, 1905.

ALFRED H. BERRY, Pres.                      ALPHEUS L. HANSCOME, Sec'y.  
NATHANIEL W. MORSE, Treasurer.

DIRECTORS—A. H. Berry, N. W. Morse, 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, Frank W. Stockman, Nathaniel M. Marshall, Neil Murr<sup>97</sup>, Robert S. Laughlin, Edward Duddy.

Organized August 10, 1891.

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LIABILITIES.

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Accumulated capital .....	\$91,396 22
Advance payments .....	3,253 33
Guaranty fund .....	2,739 13
Bills payable .....	9,000 00
Profits .....	1,451 48
	<hr/>
	\$107,840 16

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RESOURCES.

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Loans on mortgages of real estate.....	\$90,415 34
Loans on shares.....	250 00
Real estate foreclosure.....	11,635 11
Temporary expense .....	564 15
Guaranty fund deposit.....	2,739 13
Cash .....	2,236 43
	<hr/>
	\$107,840 16

Number of shareholders.....	218
Number of borrowers.....	71
Number of shares outstanding.....	2,135
Number of shares pledged for loans.....	482
Number of loans.....	82

FOREST CITY LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

July 13, 1905.

FREDERIC E. BOOTHBY, President.      JOHN B. KEHOE, Secretary.  
CHARLES H. RANDALL, Treasurer.

DIRECTORS—Frederic E. Boothby, James Cunningham, Charles H. Randall, William H. Thaxter, Brian E. McDonough, John Lawlor, Elisha W. Conley, Edward J. McDonough, William Deehan, John B. Kehoe, Edward Duddy, Wilbur C. Whelden, Edward W. Murphy, William H. Dougherty, Thomas H. Flaherty.

Organized May 26, 1897.

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LIABILITIES.

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Accumulated capital .....	\$27,683 48
Guaranty fund .....	413 80
Bills payable .....	3,000 00
Profits .....	101 17
	\$31,198 45

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RESOURCES.

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Loans on mortgages of real estate.....	\$27,567 87
Loans on shares.....	1,100 00
Cash .....	2,530 58
	\$31,198 45

Number of shareholders .....	45
Number of borrowers .....	25
Number of shares outstanding.....	355
Number of shares pledged for loans.....	124
Number of loans .....	25

GARDINER LOAN AND BUILDING ASSOCIATION  
—GARDINER.

November 27, 1905.

GEORGE W. HESELTON, President.      F. A. DANFORTH, Secretary.  
HENRY FARRINGTON, Treasurer.

DIRECTORS—J. C. Hodgkins, Henry Farrington, O. B. Clason, George  
W. Heselton, F. A. Danforth, E. E. Hanley, H. F. Twombly, J. M. Larra-  
bee, Daniel S. Weeks.

Organized January 12, 1887.

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LIABILITIES.

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Accumulated capital .....	\$35,614 70
Advance payments .....	354 00
Guaranty fund .....	2,200 00
Due on loans .....	23 84
Bills payable .....	14,173 04
Profits .....	6,208 93
	\$58,574 51

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RESOURCES.

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Loans on mortgages of real estate.....	\$56,533 88
Loans on shares .....	400 00
Temporary expense .....	19 50
Cash .....	1,621 13
	\$58,574 51

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Number of shareholders .....	166
Number of borrowers .....	84
Number of shares outstanding.....	660
Number of shares pledged for loans.....	325
Number of loans .....	90

GUILFORD LOAN AND BUILDING ASSOCIATION  
—GUILFORD.

July 7, 1905.

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, John Houston, C. P. Turner, F. L.  
Cushman.

Organized May 31, 1900.

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LIABILITIES.

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Accumulated capital .....	\$7,181 90
Guaranty fund .....	27 37
Bills payable .....	400 00
Profits .....	54 41
	\$7,663 68

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RESOURCES.

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Loans on mortgages of real estate.....	\$7,000 00
Loans on shares .....	630 00
Permanent expense .....	10 00
Cash .....	23 68
	\$7,663 68

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Number of shareholders .....	41
Number of borrowers .....	13
Number of shares outstanding.....	150
Number of shares pledged for loans.....	53
Number of loans .....	13

HALLOWELL LOAN AND BUILDING ASSOCIATION  
—HALLOWELL.

November 21, 1905.

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

DIRECTORS—C. W. Tilden, J. W. Church, L. D. Merchant, Horace Getchell, W. H. Perry, N. L. Niles, G. A. Safford, F. S. Wingate, Joseph P. Hunt.

Organized May 27, 1889.

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LIABILITIES.

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Accumulated capital .....	\$29,987 78
Guaranty fund .....	1,509 06
Profits .....	841 94
	\$32,338 78

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RESOURCES.

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Loans on mortgages of real estate.....	\$31,614 77
Permanent expense .....	35 00
Temporary expense .....	2 00
Cash .....	687 01
	\$32,338 78

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Number of shareholders .....	94
Number of borrowers .....	35
Number of shares outstanding.....	446
Number of shares pledged for loans.....	167
Number of loans .....	35

KENNEBUNK LOAN AND BUILDING ASSOCIATION  
—KENNEBUNK.

August 2, 1905.

FRANK M. ROSS, President.      S. T. FULLER, Sec'y and Treas.

DIRECTORS—A. J. Littlefield, A. M. Welch, Jos. A. Titcomb, L. W. Nash, Ivory Littlefield, Frank M. Ross, S. T. Fuller, Woodbury A. Hall, George W. Larrabee, Arthur Wakefield, Wilbur F. Cousens, George R. Smith, Joshua Clark, William F. Waterhouse, U. A. Caine.

Organized November 9, 1889.

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LIABILITIES.

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Accumulated capital .....	\$62,928 39
Advance payments .....	19,887 66
Guaranty fund .....	2,378 90
Profits .....	1,267 51
	\$86,462 46

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RESOURCES.

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Loans on mortgages of real estate.....	\$81,697 56
Loans on shares .....	887 00
Real estate, foreclosure .....	2,900 00
Temporary expense .....	47 02
Cash .....	930 88
	\$86,462 46

Number of shareholders .....	234
Number of borrowers .....	116
Number of shares outstanding.....	1,074
Number of shares pledged for loans.....	429
Number of loans .....	157

LEWISTON LOAN AND BUILDING ASSOCIATION  
—LEWISTON.

August 11, 1905.

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

DIRECTORS—William B. Skelton, Harry Stetson, Chas. H. Miller, L. L. Hersey, R. E. Attwood, Geo. A. Whitney, W. H. Hartshorn, T. J. Murphy, Wilfred E. Cloutier, John L. Reade, D. W. Rowe, Henry A. Wing, Geo. S. McCarty.

Organized May 23, 1901.

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LIABILITIES.

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Accumulated capital .....	\$6,871 15
Guaranty fund .....	25 66
Forfeited shares .....	180 20
Bills payable .....	4,654 49
Profits .....	157 22
	\$11,888 72

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RESOURCES.

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Loans on mortgages of real estate.....	\$11,450 00
Permanent expense .....	169 90
Temporary expense .....	55 73
Cash .....	213 09
	\$11,888 72

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Number of shareholders .....	34
Number of borrowers .....	8
Number of shares outstanding.....	188
Number of shares pledged for loans.....	57
Number of loans .....	8



## MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

July 19, 1905.

C. A. WILBUR, President.

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

DIRECTORS—E. C. Town, G. D. Perkins, D. L. Churchill, Thomas  
Bedford, E. M. Fletcher.

Organized April 27, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$12,498 19
Guaranty fund .....	143 00
Profits .....	430 77
	<hr/>
	\$13,071 96

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$7,470 00
Loans on collateral .....	600 00
Temporary expense .....	3 00
Cash .....	4,998 96
	<hr/>
	\$13,071 96

Number of shareholders .....	41
Number of borrowers .....	13
Number of shares outstanding.....	256
Number of shares pledged for loans.....	73
Number of loans .....	15

MECHANICS' LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

July 22, 1905.

\_\_\_\_\_, President.                      NATHAN GOOLD, Secretary.  
GEO. H. ALLAN, Treasurer.

DIRECTORS—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 Goold, Wilford G. Chapman, Clarence W. Small, Henry S. Trickey, Samuel Worcester, George S. Rowell, Charles W. Berry.

Organized May 8, 1890.

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LIABILITIES.

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Accumulated capital .....	\$58,288 39
Advance payments .....	40 00
Guaranty fund .....	800 98
Forfeited shares .....	15 20
Due on loans .....	677 18
Matured shares .....	6,964 28
Bills payable .....	143 51
Profits .....	658 54
	\$67,588 08

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RESOURCES.

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Loans on mortgages of real estate.....	\$49,676 97
Loans on shares .....	3,180 00
Loans on collateral .....	400 00
Real estate, foreclosure .....	10,580 41
Permanent expense .....	154 58
Temporary expense .....	490 95
Cash .....	3,105 17
	\$67,588 08

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Number of shareholders .....	143
Number of borrowers .....	36
Number of shares outstanding.....	871
Number of shares pledged for loans.....	209
Number of loans .....	48

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION  
—MECHANIC FALLS.

August 12, 1905.

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, Edmund Merrill, A. G. Tinkham, L. W. Mason, J. W. Wayne, George A. Harmon, C. E. Waterman, C. D. Waterhouse, H. A. Edgcomb.

Organized September 30, 1890.

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LIABILITIES.

Accumulated capital .....	\$30,818 53
Advance payments .....	1,238 55
Guaranty fund .....	1,068 38
Bills payable .....	1,000 00
Profits .....	689 20
	<hr/>
	\$34,814 66

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RESOURCES.

Loans on mortgages of real estate.....	\$30,791 41
Loans on shares .....	2,955 00
Real estate, foreclosure .....	447 43
Temporary expense .....	171 27
Cash .....	449 55
	<hr/>
	\$34,814 66

Number of shareholders .....	111
Number of borrowers .....	58
Number of shares outstanding.....	644
Number of shares pledged for loans.....	374
Number of loans .....	63

OLD TOWN LOAN AND BUILDING ASSOCIATION  
—OLD TOWN.

September 21, 1905.

E. W. CONANT, President.      CLARA L. WATERHOUSE, Secretary.  
E. R. ALFORD, Treasurer.

DIRECTORS—E. W. Conant, E. B. Weeks, W. A. Cooper, E. R. Alford,  
C. W. Robbins, Clara L. Waterhouse, W. H. Waterhouse, H. A. Dorr.

Organized June 10, 1888.

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LIABILITIES.

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Accumulated capital .....	\$98,790 90
Advance payments .....	215 00
Guaranty fund .....	2,730 33
Profits .....	1,223 05
	\$102,959 28

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RESOURCES.

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Loans on mortgages of real estate.....	\$85,250 00
Loans on shares .....	4,230 00
Temporary expense .....	112 50
Cash .....	13,366 78
	\$102,959 28

Number of shareholders .....	284
Number of borrowers .....	108
Number of shares outstanding.....	1,630
Number of shares pledged for loans.....	629
Number of loans .....	156

PENOBSCOT LOAN AND BUILDING ASSOCIATION  
—BANGOR.

July 27, 1905.

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

DIRECTORS—Charles Hamlin, Harlan P. Sargent, Henry L. Mitchell,  
Henry O. Pierce, David W. Potter, Thomas White, William F. Curran,  
William Connors, Charles B. Brown.

Organized July 1, 1895.

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LIABILITIES.

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Accumulated capital .....	\$111,976 24
Advance payments .....	1,130 00
Guaranty fund .....	1,139 15
Forfeited shares .....	226 55
Due on loans .....	1,375 00
Bills payable .....	4,966 67
Cash overdraft .....	875 45
Profits .....	394 07
	\$122,083 13

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RESOURCES.

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Loans on mortgages of real estate.....	\$114,499 13
Loans on shares .....	4,244 00
Bonds .....	3,100 00
Temporary expense .....	240 00
	\$122,083 13

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Number of shareholders .....	293
Number of borrowers .....	121
Number of shares outstanding.....	2,331
Number of shares pledged for loans.....	905
Number of loans .....	131

PISCATAQUIS LOAN AND BUILDING ASSOCIATION  
—FOX CROFT.

July 7, 1905.

WAINWRIGHT CUSHING, President.      G. L. ARNOLD, Secretary.  
WILLIAM BUCK, Treasurer.

DIRECTORS—J. F. Arnold, W. Cushing, W. M. Steward, E. R. Blethen,  
R. W. Hughes, George E. Howard, G. L. Arnold.

Organized June 16, 1887.

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LIABILITIES.

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Accumulated capital .....	\$56,607 58
Guaranty fund .....	2,350 74
Profits .....	1,707 81
	\$60,666 13

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RESOURCES.

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Loans on mortgages of real estate.....	\$58,495 00
Cash .....	2,171 13
	\$60,666 13

Number of shareholders .....	164
Number of borrowers .....	72
Number of shares outstanding.....	1,005
Number of shares pledged for loans.....	327
Number of loans .....	100

**PORTLAND LOAN AND BUILDING ASSOCIATION  
—PORTLAND.**

November 7, 1905.

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

DIRECTORS—Fred N. Dow, Edward B. Winslow, Albion Little, Seth L. Larrabee, Nathan E. Redlon, James H. Hall, Alonzo W. Smith, Charles W. T. Goding, William H. Milliken, Henry P. Cox, Ammi Whitney, William H. Roberts, Jr., Charles S. Chase.

Organized March 19, 1890.

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LIABILITIES.

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Accumulated capital .....	\$177,158 11
Advance payments .....	9,375 00
Guaranty fund .....	1,985 06
Forfeited shares .....	335 15
Profits .....	812 61
	\$189,665 93

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RESOURCES.

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Loans on mortgages of real estate.....	\$131,026 00
Loans on shares .....	1,600 00
Loans on collateral .....	4,610 00
Real estate foreclosure .....	40,903 90
Permanent expense .....	173 72
Interest uncollected .....	1,500 00
Cash .....	9,852 31
	\$189,665 93

---

Number of shareholders .....	541
Number of borrowers .....	128
Number of shares outstanding.....	3,152
Number of shares pledged for loans.....	700
Number of loans .....	128

ROCKLAND LOAN AND BUILDING ASSOCIATION  
—ROCKLAND.

June 7, 1905.

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.

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LIABILITIES.

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Accumulated capital .....	\$145,821 89
Advance payments .....	618 00
Guaranty fund .....	3,521 93
Forfeited shares .....	106 96
Due on loans .....	31 45
Profits .....	2,016 88
	\$152,117 11

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RESOURCES.

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Loans on mortgages of real estate.....	\$144,353 73
Loans on shares .....	6,635 00
Loan on collateral .....	400 00
Permanent expense .....	300 00
Temporary expense .....	109 31
Cash .....	319 07
	\$152,117 11

---

Number of shareholders .....	556
Number of borrowers .....	207
Number of shares outstanding.....	2,561
Number of shares pledged for loans.....	927
Number of loans .....	229



SANFORD LOAN AND BUILDING ASSOCIATION  
—SANFORD.

September 28, 1905.

WILLIAM KERNON, President.      GEORGE W. HANSON, Secretary.  
GEORGE H. NOWELL, Treasurer.

DIRECTORS—William Kernon, Frank L. Senior, 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, Moses  
Wentworth.

Organized March 17, 1890.

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LIABILITIES.

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Accumulated capital .....	\$61,673 40
Advance payments .....	7,777 51
Guaranty fund .....	1,380 41
Profits .....	3,411 71
	\$74,243 03

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RESOURCES.

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Loans on mortgages of real estate.....	\$63,550 00
Loans on shares .....	650 00
Loans to corporations .....	3,600 00
Real estate foreclosure .....	5,799 19
Temporary expense .....	490 06
Cash .....	153 78
	\$74,243 03

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Number of shareholders .....	244
Number of borrowers .....	62
Number of shares outstanding.....	1,322
Number of shares pledged for loans.....	354
Number of loans .....	77

SOMERSET LOAN AND BUILDING ASSOCIATION  
—SKOWHEGAN.

July 19, 1905.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—Aug. Fowler, F. O. Sawyer, J. B. Avore, A. H. Lang,  
S. W. Gould, George W. Groder, F. S. Morrill, C. E. Young, J. R. McLellan,  
George King, F. F. Lawrence, R. E. Jackson.

Organized September 10, 1883.

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LIABILITIES.

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Accumulated capital .....	\$56,611 67
Advance payments .....	8,729 22
Guaranty fund .....	1,911 64
Bills payable .....	6,500 00
Overdraft, Second National Bank, Skowhegan.....	422 79
Profits .....	1,188 86
	\$75,364 18

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RESOURCES.

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Loans on mortgages of real estate.....	\$66,782 93
Real estate, foreclosure .....	180 75
Temporary expense .....	1 00
National bank stock .....	8,399 50
	\$75,364 18

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Number of shareholders .....	169
Number of borrowers .....	57
Number of shares outstanding .....	1,087
Number of shares pledged for loans.....	356
Number of loans .....	78

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION  
—SOUTH PORTLAND.

September 26, 1905.

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

DIRECTORS—Frederick H. Harford, Herbert R. Cole, Niles Nelson, H. F. Starling, Charles A. Studley, A. E. Thurrell, Aurelius V. Cole, B. K. Thompson, W. A. Willard, Albert D. Willard, Fred E. Cole, Walter S. Trefethen, William E. Allen, Fred G. Orr, W. F. Strout.

Organized January 24, 1891.

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LIABILITIES.

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Accumulated capital .....	\$35,426 48
Advance payments .....	7,264 50
Guaranty fund .....	1,342 06
Forfeited shares .....	1,243 83
Profits .....	1,886 38
	\$47,163 25

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RESOURCES.

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Loans on mortgages of real estate.....	\$45,427 00
Permanent expense .....	56 52
Temporary expense .....	90 83
Cash .....	1,588 90
	\$47,163 25

Number of shareholders .....	170
Number of borrowers .....	48
Number of shares outstanding.....	599
Number of shares pledged for loans.....	230
Number of loans .....	49

WALDOBORO LOAN AND BUILDING ASSOCIATION  
—WALDOBORO.

June 9, 1905.

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.

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LIABILITIES.

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Accumulated capital .....	\$15,583 49
Advance payments .....	4 00
Guaranty fund .....	290 71
Forfeited shares .....	3 00
Bills payable .....	2,700 00
Profits .....	277 97
	\$18,859 17

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RESOURCES.

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Loans on mortgages of real estate.....	\$17,832 00
Loans on shares .....	670 00
Temporary expense .....	85 03
Cash .....	272 14
	\$18,859 17

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Number of shareholders .....	113
Number of borrowers .....	46
Number of shares outstanding.....	248
Number of shares pledged for loans.....	102
Number of loans .....	51

**WATERVILLE LOAN AND BUILDING ASSOCIATION**  
**—WATERVILLE.**

August 8, 1905.

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. Learned, M. F. Bartlett, G. W. Dorr, A. W. Flood, F. D. Lunt.

Organized April 20, 1887.

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**LIABILITIES.**

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Accumulated capital .....	\$79,772 79
Advance payments .....	6,448 00
Guaranty fund .....	1,193 67
Bills payable .....	9,380 29
Cash overdraft .....	42 84
Profits .....	2,454 66
	<b>\$99,292 25</b>

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$98,593 25
Loans on shares .....	680 00
Temporary expense .....	19 00
	<b>\$99,292 25</b>

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Number of shareholders .....	259
Number of borrowers .....	80
Number of shares outstanding.....	2,074
Number of shares pledged for loans.....	503
Number of loans .....	95

WISCASSET LOAN AND BUILDING ASSOCIATION  
—WISCASSET.

July 13, 1905.

GODFREY P. FARLEY, Pres.    WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—John E. Dickinson, Godfrey P. Farley, Wm. D. Pat-  
terson.

Organized June 16, 1888.

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LIABILITIES.

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Accumulated capital .....	\$550 64
Guaranty fund .....	79 40
Forfeited shares .....	44 94
Matured shares .....	604 35
Bills payable .....	125 00
Profits .....	36 52
	\$1,440 85

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RESOURCES.

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Loans on mortgages of real estate .....	\$1,400 00
Cash .....	40 85
	\$1,440 85

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Number of shareholders .....	4
Number of borrowers .....	2
Number of shares outstanding .....	12
Number of shares pledged for loans .....	7
Number of loans .....	2

## YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

August 4, 1905.

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, Cornelius Horigan, C. E. Atwood, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, John C. Haley, Michael Hussey, Melville Woodman, S. H. Emerson, Daniel Snow.

Organized January 21, 1889.

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 LIABILITIES.
 

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Accumulated capital .....	\$77,248 21
Advance payments .....	117 00
Guaranty fund .....	2,549 17
Forfeited shares .....	576 35
Profits .....	948 43
	<hr/>
	\$81,439 16

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$70,744 93
Loans on shares .....	700 00
Real estate, foreclosure .....	8,396 23
Temporary expense .....	213 50
Cash .....	1,384 50
	<hr/>
	\$81,439 16

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Number of shareholders .....	188
Number of borrowers .....	90
Number of shares outstanding.....	1,144
Number of shares pledged for loans.....	433
Number of loans .....	98





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ABSTRACT

OF THE

ANNUAL REPORTS OF TREASURERS

OF

SAVINGS BANKS

1905.

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## ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

October 28, 1905.

CYRUS GREELY, President.

J. F. BOOTHBY, Treasurer.

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

Organized March 5, 1870.

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 LIABILITIES.
 

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Deposits .....	\$3,131,534 54
Reserve fund .....	84,500 00
Profits .....	85,738 08
	<hr/>
	\$3,301,772 62

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 RESOURCES.
 

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Public funds in Maine.....	\$243,000 00
Public funds out of Maine.....	473,200 00
Railroad bonds in Maine.....	181,050 00
Railroad bonds out of Maine.....	1,213,600 00
Corporation bonds in Maine.....	96,500 00
Railroad stock in Maine.....	26,600 00
Corporation stock in Maine.....	22,315 00
National bank stock in Maine.....	105,400 00
Other bank stock in Maine.....	4,000 00
Loans on mortgages of real estate.....	763,760 41
Loans on stock and bonds.....	69,414 00
Loans on other collateral (personal).....	2,700 00
Loans to municipalities .....	5,000 00
Loans to corporations .....	33,500 00
Real estate foreclosure .....	2,754 83
Premium account .....	34,139 15
Cash on deposit .....	21,226 36
Cash on hand .....	3,612 87
	<hr/>
	\$3,301,772 62

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, 1905; amount, \$20,000.

## AUBURN SAVINGS BANK—AUBURN.

October 28, 1905.

\_\_\_\_\_, President.

JOHN A. MORRILL, Vice-President.

GEO. H. BROWN, Treasurer.

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

Organized March 16, 1868.

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 LIABILITIES.
 

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Deposits .....	\$2,115,107 16
Reserve fund .....	56,116 65
Profits .....	26,483 90
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	\$2,197,707 71

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 RESOURCES.
 

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Public funds in Maine.....	\$74,918 00
Public funds out of Maine.....	330,100 00
Railroad bonds in Maine.....	219,235 00
Railroad bonds out of Maine.....	858,530 00
Corporation bonds in Maine.....	85,300 00
Corporation bonds out of Maine.....	23,700 00
Railroad stock in Maine.....	32,605 85
Corporation stock in Maine.....	8,700 00
Corporation stock out of Maine.....	1,000 00
National bank stock in Maine.....	121,700 00
Loans on mortgages of real estate.....	265,358 58
Loans on stock and bonds.....	33,450 00
Loans on other collateral (personal).....	1,655 00
Loans to corporations .....	13,550 00
Real estate investment .....	17,000 00
Real estate foreclosure .....	25,332 24
Premium account .....	57,988 55
Expense account .....	885 41
Cash on deposit .....	19,660 87
Cash on hand .....	7,038 21
	<hr/>
	\$2,197,707 71

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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 July 25, 1905; amount, \$15,000.

## AUGUSTA SAVINGS BANK—AUGUSTA.

October 28, 1905.

LESLIE C. CORNISH, President. CHAS. R. WHITTEN, Treasurer.

TRUSTEES—Leslie C. Cornish, Lendall Titcomb, Benj. F. Parrott,  
Treby Johnson, Samuel C. Manley.

Organized September 29, 1848.

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 LIABILITIES.
 

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Deposits .....	\$7,304,762 64
Reserve fund .....	320,000 00
Profits .....	111,556 44
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	\$7,736,319 08

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 RESOURCES.
 

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Public funds in Maine.....	\$240,500 00
Public funds out of Maine.....	5,266,780 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.....	73,900 00
Loans on mortgages of real estate.....	48,964 00
Loans on stock and bonds.....	49,100 00
Loans on other collateral (personal).....	3,210 00
Loans to municipalities .....	48,000 00
Loans to corporations .....	26,130 00
Real estate investment .....	15,000 00
Real estate foreclosure .....	350 00
Premium account .....	1,331 68
Expense account .....	1,773 33
Cash on deposit .....	54,131 74
Cash on hand .....	17,048 33
	<hr/>
	\$7,736,319 08

Dividends are paid in February and August.

Examinations are made by trustees in February, May, August,  
November.

Deposits draw interest from first of each month.

Treasurer's bond renewed June 1, 1905; amount, \$25,000.

## BANGOR SAVINGS BANK—BANGOR.

October 28, 1905.

FREDERICK H. APPLETON, President. JOHN L. CROSBY, Treasurer.

TRUSTEES—James Adams, Moses Giddings, Fred'k H. Appleton,  
George Varney, Arthur F. Stetson.

Organized March 27, 1852.

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 LIABILITIES.
 

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Deposits .....	\$5,024,510 81
Reserve fund .....	297,023 46
Special reserve fund .....	515 72
Profits .....	130,011 75
	<hr/>
	\$5,452,061 74

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 RESOURCES.
 

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Public funds in Maine.....	\$370,480 00
Public funds out of Maine.....	2,323,864 70
Railroad bonds in Maine.....	308,060 00
Railroad bonds out of Maine.....	1,664,929 38
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
National bank stock in Maine.....	20,900 00
Loans on mortgages of real estate.....	131,421 98
Loans on stock and bonds.....	224,259 80
Loans to corporations .....	72,900 00
Real estate investment .....	32,016 78
Real estate foreclosure .....	30,600 03
Premium account .....	100 00
Expense account .....	870 61
Cash on deposit .....	49,920 26
Cash on hand .....	2,560 45
	<hr/>
	\$5,452,061 74

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 October 30, 1904; amount, \$25,000.

## BATH SAVINGS INSTITUTION—BATH.

October 28, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$3,758,794 10
Reserve fund .....	127,197 82
Profits .....	156,455 07
Premium account .....	37,416 45
	<hr/>
	\$4,079,863 44

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 RESOURCES.
 

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United States bonds.....	\$100,000 00
Public funds in Maine.....	98,500 00
Public funds out of Maine.....	651,882 00
Railroad bonds in Maine.....	444,071 25
Railroad bonds out of Maine.....	1,901,285 90
Corporation bonds in Maine.....	109,267 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.....	806 00
Corporation stock out of Maine.....	22,000 00
National bank stock in Maine.....	67,890 00
National bank stock out of Maine.....	6,400 00
Loans on mortgages of real estate.....	158,350 58
Loans on stocks and bonds.....	137,495 00
Loans on other collateral (personal).....	3,480 00
Loans to municipalities.....	15,640 00
Loans to corporations.....	14,200 02
Real estate investment.....	47,357 13
Expense account .....	1,139 75
Cash on deposit.....	47,275 95
Cash on hand.....	1,902 36
	<hr/>
	\$4,079,863 44

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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 September 9, 1905; amount, \$25,000.

## BELFAST SAVINGS BANK—BELFAST.

October 28, 1905.

EDWARD JOHNSON, President. WILMER J. DORMAN, Treasurer.

TRUSTEES—Edward Johnson, J. H. Howes, R. F. Dunton, A. I. Brown,  
F. G. White.

Organized April 30, 1868.

## LIABILITIES.

Deposits .....	\$1,295,866 04
Reserve fund .....	82,300 00
Profits .....	49,318 76
	\$1,427,484 80

## RESOURCES.

Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	325,000 00
Railroad bonds in Maine.....	150,000 00
Railroad bonds out of Maine.....	566,500 00
Corporation bonds in Maine.....	70,000 00
Railroad stock in Maine.....	18,300 00
Corporation stock in Maine.....	1,500 00
National bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	97,240 00
Loans on stocks and bonds.....	90,243 28
Loans to municipalities.....	3,000 00
Loans to corporations.....	13,500 00
Real estate investment.....	7,000 00
Real estate foreclosure.....	5,866 80
Expense account .....	2,113 05
Cash on deposit.....	61,491 34
Cash on hand.....	4,730 33
	\$1,427,484 80

Dividends are paid in June and December.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed October 12, 1905; amount, \$20,000.



## BETHEL SAVINGS BANK—BETHEL.

October 28, 1905.

JOHN M. PHILBROOK, President. A. E. HERRICK, Treasurer.

TRUSTEES—John M. Philbrook, E. S. Kilborn, J. U. Purington, N. F. Brown, G. P. Bean, Seth Walker, H. N. Upton.

Organized February 28, 1872.

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 LIABILITIES.
 

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Deposits .....	\$398,599 37
Reserve fund .....	17,168 99
Profits .....	19,214 83
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	\$434,983 19

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 RESOURCES.
 

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Public funds in Maine.....	\$12,500 00
Public funds out of Maine.....	139,500 00
Railroad bonds in Maine.....	3,000 00
Railroad bonds out of Maine.....	29,400 00
Corporation bonds in Maine.....	13,000 00
National bank stock in Maine.....	32,834 00
Repair account .....	120 53
Loans on mortgages of real estate.....	177,107 66
Loans on stocks and bonds.....	660 00
Loans on other collateral (personal).....	1,047 31
Loans to corporations.....	148 66
Real estate investment.....	5,000 00
Real estate foreclosure.....	2,809 57
Furniture account (safes, etc.).....	1,492 73
Expense account .....	1,997 25
Cash on deposit.....	11,083 00
Cash on hand.....	3,282 48
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	\$434,983 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 June 8, 1905; amount, \$7,500.

## BIDDEFORD SAVINGS BANK—BIDDEFORD.

October 28, 1905.

CARLOS HEARD, President.

LYTTON E. STAPLES, Treasurer.

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

Organized July 22, 1867.

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 LIABILITIES.
 

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Deposits .....	\$1,195,092 59
Reserve fund .....	13,723 70
Profits .....	19,796 35
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	\$1,228,612 64

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 RESOURCES.
 

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Public funds in Maine.....	\$25,500 00
Public funds out of Maine.....	34,000 00
Railroad bonds in Maine.....	43,970 00
Railroad bonds out of Maine.....	393,705 00
Corporation bonds in Maine.....	41,500 00
Corporation bonds out of Maine.....	2,500 00
Railroad stock out of Maine.....	6,000 00
Corporation stock in Maine.....	76,182 00
Corporation stock out of Maine.....	2,500 00
National bank stock in Maine.....	45,000 00
National bank stock out of Maine.....	3,500 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	378,571 63
Loans on stocks and bonds.....	61,121 00
Loans on other collateral (personal).....	1,631 50
Loans on names alone.....	2,510 23
Loans to corporations.....	3,570 28
Real estate investment.....	56,000 00
Real estate foreclosure.....	14,000 00
Premium account .....	7,500 00
Cash on deposit.....	24,824 85
Cash on hand.....	3,526 15
	<hr/>
	\$1,228,612 64

Dividends are paid in April and October.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed February 14, 1905; amount, \$20,000.

## BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

October 28, 1905.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

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

Organized February 22, 1872.

## LIABILITIES.

Deposits .....	\$328,986 59
Reserve fund .....	18,678 59
Profits .....	6,994 71
	\$354,659 89

## RESOURCES.

Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	12,000 00
Railroad bonds in Maine.....	38,425 00
Railroad bonds out of Maine.....	153,385 00
Corporation bonds in Maine.....	36,000 00
Corporation bonds out of Maine.....	1,000 00
Corporation stock in Maine.....	3,500 00
National bank stock in Maine.....	2,900 00
National bank stock out of Maine.....	2,000 00
Loans on mortgages of real estate.....	78,591 34
Loans on stocks and bonds.....	250 00
Loans on other collateral (personal).....	1,000 00
Loans to corporations.....	900 00
Real estate foreclosure.....	1,914 97
Furniture account, (safes, etc.).....	400 00
Premium account .....	1,190 00
Cash on deposit.....	11,979 75
Cash on hand.....	2,423 83
	\$354,659 89

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.

## BREWSTER SAVINGS BANK—BREWSTER.

October 28, 1905.

SAMUEL H. WOODBURY, President. HOWARD N. FLOYD, Treasurer.

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

Organized May 1, 1869.

## LIABILITIES.

Deposits .....	\$281,141 19
Reserve fund .....	10,399 85
Profits .....	6,757 49
	\$298,298 53

## RESOURCES.

Public funds in Maine.....	\$45,500 00
Public funds out of Maine.....	52,500 00
Railroad bonds in Maine.....	21,810 00
Railroad bonds out of Maine.....	50,750 00
Corporation bonds in Maine.....	23,000 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.....	62,780 00
Loans on stocks and bonds.....	800 00
Loans on other collateral (personal).....	200 00
Loans to municipalities.....	400 00
Real estate investment.....	2,892 14
Real estate foreclosure.....	2,486 00
Premium account .....	4,490 32
Expense account .....	633 26
Cash on deposit.....	16,307 09
Cash on hand.....	649 72
	\$298,298 53

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, 1905; amount, \$10,000.

## BRIDGTON SAVINGS BANK—BRIDGTON.

October 28, 1905.

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 .....	\$725,518 81
Reserve fund .....	33,100 00
Profits .....	17,035 28
	\$775,654 09

## RESOURCES.

Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	61,750 00
Railroad bonds in Maine.....	93,162 50
Railroad bonds out of Maine.....	245,580 00
Corporation bonds in Maine.....	53,500 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.....	158,028 36
Loans on stocks and bonds.....	45,498 72
Loans on other collateral (personal).....	1,982 18
Loans to municipalities.....	10,691 17
Loans to corporations.....	2,667 25
Real estate investment.....	650 00
Real estate foreclosure.....	3,103 87
Furniture account, (safes, etc.).....	700 00
Premium account .....	8,000 00
Expense account .....	770 68
Cash on deposit.....	29,949 31
Cash on hand.....	2,227 55
	\$775,654 09

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 April 1, 1905; amount, \$10,000.

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

October 28, 1905.

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

TRUSTEES—Weston Thompson, Alonzo Day, Lyman E. Smith, Samuel L. Forsaith, Thos. H. Riley.

Organized March 20, 1858.

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 LIABILITIES.
 

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Deposits .....	\$771,243 45
Reserve fund .....	42,075 64
Profits .....	18,536 95
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	\$831,856 04

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 RESOURCES.
 

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Public funds in Maine.....	\$4,000 00
Public funds out of Maine.....	174,425 00
Railroad bonds in Maine.....	68,472 50
Railroad bonds out of Maine.....	311,715 00
Corporation bonds in Maine.....	64,000 00
Corporation bonds out of Maine.....	5,000 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.....	50,175 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	94,907 69
Loans on stocks and bonds.....	2,965 01
Loans on other collateral (personal).....	1,700 00
Loans on names alone.....	400 00
Loans to municipalities.....	3,700 00
Loans to corporations.....	10,100 00
Real estate investment.....	6,700 00
Real estate foreclosure.....	2,300 00
Cash on deposit.....	5,865 97
Cash on hand.....	634 87
	<hr/>
	\$831,856 04

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, 1905; amount, \$20,000.

## BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

October 28, 1905.

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

TRUSTEES—W. S. Moulton, E. A. Hobson, J. G. Locke, F. H. Hargraves, Martin Coffin, W. A. McCarrison, L. J. Palmer, Willis Crockett, C. P. Harmon, Albion Fluent, E. A. Anderson.

Organized April 18, 1868.

## LIABILITIES.

Deposits .....	\$333,886 42
Reserve fund .....	19,450 00
Profits .....	5,019 81
	\$358,356 23

## RESOURCES.

Public funds out of Maine.....	\$105,000 00
Railroad bonds in Maine.....	16,955 00
Railroad bonds out of Maine.....	107,527 50
Corporation bonds in Maine.....	19,415 00
Corporation stock in Maine.....	2,250 00
National bank stock in Maine.....	18,200 00
Other bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	50,428 34
Loans on other collateral (personal).....	25,579 54
Loans to municipalities.....	2,900 00
Real estate foreclosure.....	4,985 48
Furniture account, (safes, etc.).....	2,377 62
Expense account .....	82 18
Cash on deposit.....	1,673 77
Cash on hand.....	481 80
	\$358,356 23

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, 1905; amount, \$10,000.

## CALAIS SAVINGS BANK—CALAIS.

October 28, 1905.

WM. WOODS, President.

GEO. A. LOWELL, Treasurer.

F. H. LOWELL, Assistant 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.

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 LIABILITIES.
 

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Deposits .....	\$413,836 64
Reserve fund .....	17,840 75
Profits .....	29,462 44
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	\$461,139 83

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 RESOURCES.
 

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Public funds in Maine.....	\$48,000 00
Public funds out of Maine.....	69,425 00
Railroad bonds in Maine.....	20,800 00
Railroad bonds out of Maine.....	234,403 75
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.....	35,781 41
Loans on stocks and bonds.....	14,933 50
Loans on other collateral (personal).....	1,000 00
Loans to corporations.....	1,125 00
Real estate foreclosure.....	984 52
Expense account .....	769 28
Cash on deposit.....	9,809 53
Cash on hand.....	582 84
	<hr/>
	\$461,139 83

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, 1905; amount, \$10,000.



## CAMDEN SAVINGS BANK—ROCKPORT.

October 28, 1905.

G. E. CARLETON, President.

C. F. RICHARDS, Treasurer.

TRUSTEES—E. A. Morrill, G. E. Carleton, E. C. Fletcher, J. W. Bowers, Ralph W. Carleton, Geo. W. Achorn.

Organized November 1, 1870.

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 LIABILITIES.
 

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Deposits .....	\$243,820 70
Reserve fund .....	14,815 37
Profits .....	4,785 83
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	\$263,421 91

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 RESOURCES.
 

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Railroad bonds in Maine.....	\$19,850 00
Railroad bonds out of Maine.....	25,412 50
Corporation bonds in Maine.....	83,700 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.....	21,212 14
Loans on stocks and bonds.....	33,254 71
Loans on other collateral (personal).....	5,345 97
Loans on names alone.....	415 80
Loans to corporations.....	15,600 00
Real estate foreclosure.....	3,685 44
Furniture account, (safes, etc.).....	1,440 00
Premium account .....	1,427 50
Cash on deposit .....	37,012 04
Cash on hand.....	3,130 81
	<hr/>
	\$263,421 91

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, 1905; amount, \$10,000.

## CASCADE SAVINGS BANK—OAKLAND.

October 28, 1905.

\_\_\_\_\_, President.

M. A. HARRIS, Treasurer.

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

Organized May 7, 1869.

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 LIABILITIES.
 

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Deposits .....	\$203,095 03
Reserve fund .....	12,500 00
Profits .....	4,782 09
Due Messalonskee National Bank.....	1,068 98
Bills payable .....	5,000 00
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	\$226,446 10

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 RESOURCES.
 

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Railroad bonds in Maine.....	\$13,000 00
Railroad bonds out of Maine.....	85,360 00
Corporation bonds in Maine.....	13,000 00
Railroad stock out of Maine.....	900 00
Corporation stock in Maine.....	1,000 00
National bank stock in Maine.....	32,100 00
Loans on mortgages of real estate.....	21,044 87
Loans on stock and bonds.....	7,500 00
Loans on other collateral (personal).....	1,000 00
Loans on names alone.....	59 58
Real estate investment.....	22,686 05
Real estate foreclosure.....	14,430 36
Furniture account, (safes, etc.).....	5,892 50
Premium account .....	6,000 00
Expense account .....	450 66
Cash on deposit.....	1,045 23
Cash on hand.....	976 85
	<hr/>
	\$226,446 10

Dividends are paid in May and November.

Examinations are made by trustees in May.

Deposits draw interest from first of every month if received on or before the sixth.

Treasurer's bond accepted May 15, 1903; amount, \$5,000.

## DEXTER SAVINGS BANK—DEXTER.

October 28, 1905.

WILLIAM E. BREWSTER, Pres.                      WESLEY H. JUDKINS, Treas.

TRUSTEES—Warren H. Carr, William E. Brewster, Wesley H. Judkins, Charles M. Sawyer, J. Willis Haines.

Organized December 16, 1867.

## LIABILITIES.

Deposits .....	\$400,864 41
Reserve fund .....	7,500 00
Profits .....	9,626 88
	\$417,991 29

## RESOURCES.

Public funds in Maine.....	\$3,000 00
Public funds out of Maine.....	6,000 00
Railroad bonds in Maine.....	57,060 00
Railroad bonds out of Maine.....	173,410 00
Corporation bonds in Maine.....	54,000 00
Railroad stock in Maine.....	455 00
Corporation stock in Maine.....	2,000 00
National bank stock in Maine.....	21,300 00
Loans on mortgages of real estate.....	40,238 06
Loans on stock and bonds.....	1,400 00
Loans on other collateral (personal).....	2,000 00
Loans to municipalities.....	1,000 00
Real estate investment.....	20,857 16
Real estate foreclosure.....	17,276 02
Premium account .....	2,321 90
Cash on deposit.....	14,398 83
Cash on hand.....	1,274 32
	\$417,991 29

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 28, 1905.

L. M. WHALEN, President.

CHAS. I. MORTON, Treasurer.

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

Organized May 13, 1869.

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 LIABILITIES.
 

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Deposits .....	\$767,949 57
Reserve fund .....	15,557 34
Profits .....	7,883 47
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	\$791,390 38

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 RESOURCES.
 

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Public funds in Maine.....	\$61,645 45
Public funds out of Maine.....	171,000 00
Railroad bonds in Maine.....	63,100 00
Railroad bonds out of Maine.....	176,600 00
Corporation bonds in Maine.....	18,000 00
Corporation bonds out of Maine.....	4,500 00
Corporation stock in Maine.....	2,100 00
National bank stock in Maine.....	14,800 00
National bank stock out of Maine.....	3,575 00
Loans on mortgages of real estate.....	158,577 50
Loans on stocks and bonds.....	2,600 00
Loans on other collateral (personal) .....	16,372 14
Loans on names alone.....	1,450 00
Loans to municipalities.....	2,500 00
Loans to corporations.....	7,103 04
Real estate investment .....	19,459 44
Furniture account, (safes, etc.).....	1,000 00
Premium account .....	14,312 91
Cash on deposit.....	47,605 50
Cash on hand.....	5,089 40
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	\$791,390 38

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Dividends are paid in January and July.

Examinations are made by trustees in May.

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

Treasurer's bond renewed May, 1905; amount, \$20,000.

## FAIRFIELD SAVINGS BANK—FAIRFIELD.

October 28, 1905.

C. G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

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

Organized March 4, 1871.

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 LIABILITIES.
 

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Deposits .....	\$520,942 29
Reserve fund .....	24,500 00
Profits .....	13,954 40
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	\$559,396 69

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 RESOURCES.
 

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Public funds in Maine.....	\$35,000 00
Public funds out of Maine.....	57,750 00
Railroad bonds in Maine.....	39,737 50
Railroad bonds out of Maine.....	106,887 50
Corporation bonds in Maine.....	10,000 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.....	26,425 00
Loans on mortgages of real estate.....	97,275 85
Loans on stocks and bonds.....	88,083 42
Loans on other collateral (personal).....	3,800 00
Loans to municipalities.....	41,625 00
Loans to corporations.....	450 00
Real estate foreclosure.....	5,000 00
Premium account .....	2,500 00
Expense account .....	1,864 76
Cash on deposit.....	28,713 05
Cash on hand.....	2,134 61
	<hr/>
	\$559,396 69

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 30, 1905; amount, \$15,000.

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

October 23, 1905.

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

TRUSTEES—J. W. Fairbanks, S. C. Belcher, G. B. Cragin, J. C. Tarbox,  
J. H. Thompson, E. E. Richards, C. P. Merrill.

Organized November 16, 1868.

## LIABILITIES.

Deposits .....	\$786,125 78
Reserve fund .....	17,000 00
Profits .....	7,811 05
	\$810,936 83

## RESOURCES.

Public funds in Maine.....	\$76,000 00
Public funds out of Maine.....	33,200 00
Railroad bonds in Maine.....	69,690 00
Railroad bonds out of Maine.....	209,540 00
Corporation bonds in Maine.....	136,430 00
Corporation bonds out of Maine.....	3,000 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.....	74,170 00
Other bank stock in Maine.....	400 00
Loans on mortgages of real estate.....	63,495 00
Loans on stocks and bonds.....	18,950 00
Loans on other collateral (personal).....	2,250 00
Loans to municipalities.....	2,500 00
Loans to corporations.....	33,900 00
Real estate investment.....	20,800 00
Real estate foreclosure.....	19,700 00
Cash on deposit.....	4,248 23
Cash on hand.....	3,228 60
	\$810,936 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 yearly in April; amount, \$10,000.

## GARDINER SAVINGS INSTITUTION—GARDINER.

October 28, 1905.

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 .....	\$2,590,546 45
Reserve fund .....	137,500 00
Profits .....	31,952 74
	\$2,759,999 19

## RESOURCES.

Public funds in Maine.....	\$400,480 00
Public funds out of Maine.....	1,294,889 45
Railroad bonds in Maine.....	163,150 00
Railroad bonds out of Maine.....	503,942 50
Corporation bonds in Maine.....	80,800 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.....	95,412 13
Loans on stocks and bonds.....	80,805 00
Loans on other collateral (personal).....	3,750 00
Loans to municipalities.....	42,400 00
Loans to corporations.....	22,500 00
Real estate investment.....	20,000 00
Real estate foreclosure.....	12,000 00
Cash on deposit.....	17,265 56
Cash on hand.....	4,604 55
	\$2,759,999 19

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, 1905; amount, \$20,000.

## GORHAM SAVINGS BANK—GORHAM.

October 28, 1905.

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

TRUSTEES—Joseph Ridlon, Frederick Robie, John Shorey, Simon E. McLellan, Roscoe G. Harding, Samuel E. Stone, John A. Waterman, John A. Hinkley, Francis A. Ridlon, Charles E. Cobb.

Organized February 21, 1868.

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 LIABILITIES.
 

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Deposits .....	\$548,038 32
Reserve fund .....	32,430 00
Profits .....	6,380 95
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	\$586,849 27

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 RESOURCES.
 

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Public funds in Maine.....	\$8,000 00
Public funds out of Maine.....	226,500 00
Railroad bonds in Maine.....	7,000 00
Railroad bonds out of Maine.....	132,132 50
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.....	1,900 00
Loan on mortgage of personal estate.....	250 00
Loans on mortgages of real estate.....	164,221 83
Loans on stocks and bonds, and savings bank books..	7,200 00
Loans to corporations.....	1,200 00
Real estate foreclosure.....	5,950 00
Cash on deposit.....	8,872 96
Cash on hand.....	1,971 98
	<hr/>
	\$586,849 27

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, 1905; amount, \$10,000.



## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

October 28, 1905.

BEN TENNEY, President.

C. H. DUDLEY, Treasurer.

TRUSTEES—Ben Tenney, B. F. Fuller, F. S. Wingate, L. D. Merchant,  
J. P. Bodwell.

Organized July 3, 1854.

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 LIABILITIES.
 

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Deposits .....	\$809,808 06
Reserve fund .....	41,000 00
Profits .....	19,751 08
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	\$870,559 14

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 RESOURCES.
 

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Public funds in Maine.....	\$39,660 00
Public funds out of Maine.....	400,000 00
Railroad bonds in Maine.....	31,000 00
Railroad bonds out of Maine.....	181,387 50
Corporation bonds in Maine.....	82,875 00
Corporation bonds out of Maine.....	48,000 00
National bank stock in Maine.....	21,400 00
Loans on mortgages of real estate.....	42,795 06
Loans on other collateral (personal).....	1,700 00
Loans to municipalities.....	8,000 00
Real estate investment.....	1,000 00
Real estate foreclosure.....	2,100 15
Expense account .....	153 66
Cash on deposit.....	10,009 07
Cash on hand.....	478 70
	<hr/>
	\$870,559 14

Dividends are paid in February and August.

Examinations are made by trustees in May.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 6, 1905; amount, \$20,000.

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

October 28, 1905.

JOHN F. WHITCOMB, President. CHARLES C. BURRILL, Treasurer.

TRUSTEES—N. E. Cooledge, F. Carroll Burrill, John F. Whitcomb,  
A. F. Burnham, Charles C. Burrill.

Organized March 17, 1873.

## LIABILITIES.

Deposits .....	\$353,479 76
Reserve fund .....	22,874 00
Profits .....	5,567 77
	\$381,921 53

## RESOURCES.

United States bonds.....	\$6,000 00
Public funds in Maine.....	28,500 00
Public funds out of Maine.....	33,000 00
Railroad bonds in Maine.....	12,000 00
Railroad bonds out of Maine.....	16,920 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.....	1,000 00
Loans on mortgages of real estate.....	136,852 78
Loans on stocks and bonds.....	23,448 09
Loans on other collateral (personal).....	22 00
Loans to municipalities.....	1,000 00
Loans to corporations.....	9,250 00
Real estate foreclosure.....	20,520 20
Premium account .....	4,299 05
Expense account .....	641 98
Cash on deposit.....	48,657 98
Cash on hand.....	1,928 45
	\$381,921 53

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, 1905; amount, \$10,000.

## HOULTON SAVINGS BANK—HOULTON.

October 28, 1905.

ALMON H. FOGG, President.

L. O. LUDWIG, Treasurer.

TRUSTEES—Don A. H. Powers, E. L. Cleveland, Samuel Lane, Simon  
Friedman, Chas. D. Merritt, James Archibald, L. O. Ludwig.

Organized February 13, 1872.

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 LIABILITIES.
 

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Deposits .....	\$814,415 89
Reserve fund .....	20,110 00
Profits .....	20,117 99
	<hr/>
	\$854,643 88

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 RESOURCES.
 

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Public funds in Maine.....	\$98,475 00
Public funds out of Maine.....	48,550 00
Railroad bonds in Maine.....	107,905 00
Railroad bonds out of Maine.....	43,007 50
Corporation bonds in Maine.....	54,500 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	25,700 00
National bank stock out of Maine.....	100 00
Loans on mortgages of real estate.....	362,675 00
Loans on stocks and bonds.....	17,960 00
Loans to municipalities.....	11,100 00
Loans to corporations.....	1,566 45
Real estate investment.....	3,750 00
Furniture account (safes, etc.).....	800 00
Premium account .....	15,886 00
Expense account .....	3,331 54
Cash on deposit.....	28,551 68
Cash on hand.....	25,785 71
	<hr/>
	\$854,643 88

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 July, 1905; amount, \$10,000.

## KENNEBEC SAVINGS BANK—AUGUSTA.

October 28, 1905.

M. V. B. CHASE, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—M. V. B. Chase, William P. Whitehouse, George E. Macomber, John W. Chase, H. M. Heath, Thomas J. Lynch, M. S. Holway, Fred G. Kinsman.

Organized March 19, 1870.

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 LIABILITIES.
 

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Deposits .....	\$1,131,788 41
Reserve fund .....	56,500 00
Profits .....	43,052 66
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	\$1,231,341 07

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 RESOURCES.
 

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Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	231,300 00
Railroad bonds in Maine.....	198,000 00
Railroad bonds out of Maine.....	20,000 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.....	134,475 00
Loans on mortgages of real estate.....	261,258 88
Loans on stocks and bonds.....	159,725 00
Loans on other collateral (personal).....	10,500 00
Loans to village school district.....	1,000 00
Loans to corporations.....	2,040 00
Real estate investment.....	34,750 00
Furniture account, (safes, etc.).....	2,000 00
Cash on deposit.....	30,488 97
Cash on hand.....	2,363 22
	<hr/>
	\$1,231,341 07

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 July 1, 1905; amount, \$20,000.

## KENNEBUNK SAVINGS BANK—KENNEBUNK.

October 28, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$744,888 60
Reserve fund .....	18,144 62
Profits .....	11,242 20
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	\$774,275 42

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 RESOURCES.
 

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Public funds in Maine.....	\$19,000 00
Public funds out of Maine.....	78,425 00
Railroad bonds in Maine.....	55,322 50
Railroad bonds out of Maine.....	390,690 00
Corporation bonds in Maine.....	41,500 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.....	20,250 00
Loans on mortgages of real estate.....	113,879 28
Loans on stocks and bonds.....	5,226 79
Loans on other collateral (personal).....	445 00
Real estate foreclosure.....	3,744 25
Premium account .....	5,604 82
Expense account .....	602 12
Cash on deposit.....	14,120 73
Cash on hand.....	521 93
	<hr/>
	\$774,275 42

Dividends are paid in January and July.

Examinations are made by trustees in April.

Deposits draw interest from first of each month.

Treasurer's bond renewed February, 1905; amount, \$20,000.

## KINGFIELD SAVINGS BANK—KINGFIELD.

October 28, 1905.

A. G. WINTER, President.

H. S. WING, Treasurer.

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

Organized May 28, 1895.

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 LIABILITIES.
 

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Deposits .....	\$77,758 00
Reserve fund .....	1,600 00
Profits .....	647 20
	<hr/>
	\$80,005 20

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 RESOURCES.
 

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Railroad bonds in Maine.....	\$3,000 00
Corporation bonds in Maine.....	3,000 00
National bank stock in Maine.....	1,400 00
Loans on mortgages of real estate.....	37,851 39
Loans on stocks and bonds.....	450 00
Loans on other collateral (personal).....	18,974 00
Loans to corporations.....	13,200 00
Furniture account, (safes, etc.).....	600 00
Premium account .....	300 00
Cash on deposit.....	849 57
Cash on hand.....	380 24
	<hr/>
	\$80,005 20

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 28, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$802,448 07
Reserve fund .....	46,020 00
Profits .....	8,429 86
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	\$856,897 93

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 RESOURCES.
 

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Public funds in Maine.....	\$67,000 00
Public funds out of Maine.....	347,500 00
Railroad bonds in Maine.....	40,500 00
Railroad bonds out of Maine.....	229,020 00
Corporation bonds in Maine.....	76,500 00
Railroad stock in Maine.....	10,000 00
Corporation stock in Maine.....	850 00
National bank stock in Maine.....	35,750 00
Loans on mortgages of real estate.....	23,204 72
Loans on stocks and bonds.....	5,000 00
Loans on other collateral (personal).....	6,284 00
Loans to municipalities.....	300 00
Loans to corporations.....	1,350 00
Real estate investment.....	2,000 00
Premium account .....	1,085 00
Cash on deposit.....	6,285 40
Cash on hand.....	4,268 81
	<hr/>
	\$856,897 93

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 1905; amount, \$10,000.

## MAINE SAVINGS BANK—PORTLAND.

October 28, 1905.

CHARLES O. BANCROFT, Pres. ALPHEUS G. ROGERS, Treas.

TRUSTEES—Charles O. Bancroft, Leander W. Fobés, Walter G. Davis,  
Jeremiah W. Tabor, Alpheus G. Rogers.

Organized June 4, 1859.

LIABILITIES.	
Deposits .....	\$10,294,505 32
Reserve fund .....	900,000 00
Profits .....	501,887 69
	\$11,696,393 01
RESOURCES.	
Public funds in Maine.....	\$220,000 00
Public funds out of Maine.....	1,419,012 50
Railroad bonds in Maine.....	593,750 00
Railroad bonds out of Maine.....	8,660,277 75
Corporation bonds in Maine.....	422,545 00
Corporation stock in Maine.....	21,675 00
Other bank stock in Maine.....	7,200 00
Loans on mortgages of real estate.....	236,111 34
Loans on stocks and bonds.....	39,287 80
Loans to corporations.....	8,000 00
Real estate investment.....	5,000 00
Expense account .....	6,400 08
Cash on deposit.....	46,085 93
Cash on hand.....	11,047 61
	\$11,696,393 01

Dividends are paid in January and July.

Examinations are made by trustees in May, of securities and book-keeping monthly.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 1, 1905; amount, \$20,000.



## MECHANICS' SAVINGS BANK—AUBURN.

October 28, 1905.

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

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

Organized February 25, 1875.

## LIABILITIES.

Deposits .....	\$508,094 84
Reserve fund .....	35,300 00
Profits .....	18,439 62
	\$561,834 46

## RESOURCES.

Public funds in Maine.....	\$14,985 00
Public funds out of Maine.....	40,600 00
Railroad bonds in Maine.....	42,856 25
Railroad bonds out of Maine.....	111,460 00
Corporation bonds in Maine.....	24,950 00
Corporation bonds out of Maine.....	24,200 00
Corporation stock in Maine.....	3,840 00
National bank stock in Maine.....	95,600 00
Lease of real estate.....	1,400 00
Loans on mortgages of real estate.....	122,325 00
Loans on stocks and bonds.....	7,665 00
Loans on other collateral (personal).....	5,600 00
Loans to corporations.....	9,550 00
Real estate investment.....	40,000 00
Real estate foreclosure.....	2,000 00
Premium account .....	4,817 85
Cash on deposit.....	8,955 34
Cash on hand.....	1,030 02
	\$561,834 46

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, 1905; amount, \$10,000.

## NORWAY SAVINGS BANK—NORWAY.

October 28, 1905.

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 .....	\$420,693 18
Reserve fund .....	3,000 00
Profits .....	8,042 44
	\$431,735 62

## RESOURCES.

Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	50,500 00
Railroad bonds in Maine.....	9,675 00
Railroad bonds out of Maine.....	155,453 75
Corporation bonds in Maine.....	35,336 50
Railroad stock in Maine.....	5,027 50
Corporation stock in Maine.....	5,450 00
National bank stock in Maine.....	38,600 00
Loans on mortgages of real estate.....	90,634 85
Loans on stocks and bonds.....	2,934 00
Loans on other collateral (personal).....	2,112 00
Loans on names alone.....	446 21
Loans to corporations.....	11 00
Real estate investment.....	5,500 00
Real estate foreclosure.....	3,036 07
Furniture account, (safes, etc.).....	1,300 00
Premium account .....	7,089 50
Expense account .....	92 20
Cash on deposit.....	12,571 50
Cash on hand.....	965 54
	\$431,735 62

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first three days of each month.

Treasurer's bond renewed March 20, 1905; amount, \$10,000.

## PENOBSCOT SAVINGS BANK—BANGOR.

October 28, 1905.

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

TRUSTEES—Franklin A. Wilson, Charles Hamlin, Philo A. Strickland,  
Thomas U. Coe, Charles F. Woodard.

Organized February 3, 1869.

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 LIABILITIES.
 

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Deposits .....	\$2,605,216 80
Reserve fund .....	108,425 75
Profits .....	28,543 14
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	\$2,742,185 69

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 RESOURCES.
 

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United States bonds.....	\$100,000 00
Public funds in Maine.....	223,500 00
Public funds out of Maine.....	440,700 00
Railroad bonds in Maine.....	537,600 00
Railroad bonds out of Maine.....	496,283 00
Corporation bonds in Maine.....	102,500 00
Railroad stock in Maine.....	68,130 75
Corporation stock in Maine.....	12,000 00
National bank stock in Maine.....	42,000 00
Loans on mortgages of real estate.....	315,029 07
Loans on stocks and bonds.....	334,014 68
Loans on other collateral (personal).....	250 00
Loans to corporations.....	2,000 00
Premium account .....	2,795 91
Expense account .....	104 91
Cash on deposit.....	57,204 96
Cash on hand.....	8,072 41
	<hr/>
	\$2,742,185 69

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, 1905; amount, \$20,000.

## PEOPLE'S SAVINGS BANK—LEWISTON.

October 28, 1905.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

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

Organized March 9, 1875.

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**LIABILITIES.**


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Deposits .....	\$1,506,457 87
Reserve fund .....	61,726 31
Profits .....	2,356 97
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	\$1,570,541 15

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**RESOURCES.**


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United States bonds.....	\$ 700 00
Public funds in Maine.....	94,000 00
Public funds out of Maine.....	314,060 00
Railroad bonds in Maine.....	195,207 50
Railroad bonds out of Maine.....	214,832 50
Corporation bonds in Maine.....	107,812 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.....	80,350 00
Loans on mortgages of real estate.....	375,301 83
Loans on stocks and bonds.....	20,900 02
Loans on other collateral (personal).....	2,735 00
Loans on names alone.....	1,497 22
Loans to corporations.....	61,110 40
Real estate investment.....	14,612 33
Real estate foreclosure.....	8,885 75
Furniture account, (safes, etc.).....	4,000 00
Premium account .....	40,269 79
Expense account .....	16 40
Cash on deposit.....	16,994 02
Cash on hand.....	3,582 89
	<hr/>
	\$1,570,541 15

Dividends are paid in April and October.

Examinations are made by trustees previous to each dividend.

Deposits draw interest from first of each month.

Treasurer's bond renewed August 1, 1905; amount, \$20,000.

## PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

October 28, 1905.

DAVID T. PERCY, President.

O. C. ROGERS, Treasurer.

TRUSTEES—David T. Percy, Seth T. Snipe, D. Howard Spear, Christopher O. Carter, Harry B. Sawyer, Fred C. Cox, Herbert D. Maxwell.

Organized February 21, 1868.

LIABILITIES.	
Deposits .....	\$813,301 02
Reserve fund .....	14,875 00
Profits .....	11,198 69
	\$839,374 71

RESOURCES.	
United States bonds.....	\$3,500 00
Public funds in Maine.....	14,593 50
Public funds out of Maine.....	40,233 39
Railroad bonds in Maine.....	73,265 00
Railroad bonds out of Maine.....	351,788 75
Corporation bonds in Maine.....	44,500 00
Corporation bonds out of Maine.....	38,950 00
Railroad stock out of Maine.....	1,450 00
Corporation stock in Maine.....	1,500 00
Corporation stock out of Maine.....	300 00
National bank stock in Maine.....	7,500 00
Other bank stock in Maine.....	3,500 00
Safe deposit department.....	5,000 00
Loans on mortgages of real estate.....	130,953 71
Loans on stocks and bonds.....	45,342 40
Loans on other collateral (personal).....	17,750 34
Loans to corporations.....	825 00
Real estate investment.....	25,859 99
Furniture account, (safes, etc.).....	4,500 00
Premium account .....	13,290 35
Cash on deposit.....	7,808 28
Cash on hand.....	1,964 00
	\$839,374 71

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, 1905; amount, \$10,000.

## PHILLIPS SAVINGS BANK—PHILLIPS.

October 28, 1905.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—George A. French, Frank H Wilbur, Fremont Scamman,  
Arthur W. McLeary, William B. Butler.

Organized, March 29, 1871.

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 LIABILITIES.
 

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Deposits .....	\$175,115 23
Reserve fund .....	7,500 00
Profits .....	4,781 55
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	\$187,396 78

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 RESOURCES.
 

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Public funds in Maine.....	\$6,800 00
Public funds out of Maine.....	8,000 00
Railroad bonds in Maine.....	24,875 00
Railroad bonds out of Maine.....	14,000 00
Corporation bonds in Maine.....	21,000 00
Corporation bonds out of Maine.....	5,000 00
National bank stock in Maine.....	13,700 00
Other bank stock in Maine.....	4,250 00
Loans on mortgages of real estate.....	40,683 44
Loans on stocks and bonds.....	16,021 25
Loans on other collateral (personal).....	5,723 00
Loans to municipalities.....	2,400 00
Real estate investment.....	794 00
Furniture account, (safes, etc.).....	200 00
Cash on deposit.....	23,161 37
Cash on hand.....	788 72
	<hr/>
	\$187,396 78

Dividends are paid in May and November.

Examinations are made by trustees in February, May, August, November.

Deposits draw interest from first of each month.

Treasurer's bond renewed September 18, 1900; amount, \$10,000.

## PISCATAQUIS SAVINGS BANK—DOVER.

October 28, 1905.

F. E. GUERNSEY, Vice-President. W. C. WOODBURY, Treasurer.

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

Organized March 28, 1874.

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**LIABILITIES.**


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Deposits .....	\$823,744 23
Reserve fund .....	21,458 94
Profits .....	20,126 10
Suspense account .....	134 80
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	\$865,464 07

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**RESOURCES.**


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Public funds in Maine.....	\$52,000 00
Public funds out of Maine.....	162,000 00
Railroad bonds in Maine.....	50,685 00
Railroad bonds out of Maine.....	265,976 25
Corporation bonds in Maine.....	59,470 00
Corporation bonds out of Maine.....	10,000 00
National bank stock in Maine.....	26,240 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	125,727 34
Loans on stock and bonds.....	18,390 00
Loans on other collateral (personal).....	18,432 78
Loans to municipalities.....	4,700 00
Real estate investment.....	15,193 83
Real estate foreclosure.....	2,012 80
Premium account .....	15,488 37
Expense account .....	1,348 00
Cash on deposit.....	31,155 62
Cash on hand.....	1,644 08
	<hr/>
	\$865,464 07

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, 1905; amount, \$10,000.

## PORTLAND SAVINGS BANK—PORTLAND.

October 28, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$10,861,645 20
Reserve fund .....	950,000 00
Profits .....	250,719 70
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	\$12,062,364 90

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 RESOURCES.
 

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United States bonds .....	\$250,000 00
Public funds in Maine.....	453,916 00
Public funds out of Maine.....	3,869,100 00
Railroad bonds in Maine.....	835,000 00
Railroad bonds out of Maine.....	2,918,927 50
Corporation bonds in Maine.....	805,650 00
Corporation bonds out of Maine.....	46,000 00
Railroad stock in Maine.....	61,300 00
Corporation stock in Maine.....	26,500 00
National bank stock in Maine.....	96,614 00
Loans on mortgages of real estate.....	1,419,779 39
Loans on stocks and bonds.....	379,844 90
Loans to corporations.....	366,914 87
Real estate investment.....	399,438 75
Real estate foreclosure.....	79,720 01
Expense account .....	10,292 86
Cash on deposit.....	32,265 63
Cash on hand.....	11,100 99
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	\$12,062,364 90

Dividends are paid in May and November.

Examinations are made by trustees in January and April.

Deposits draw interest from first of each month.

Treasurer's bond renewed October, 1905; amount, \$20,000.



## ROCKLAND SAVINGS BANK—ROCKLAND.

October 28, 1905.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized April 18, 1868.

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 LIABILITIES.
 

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Deposits .....	\$1,918,416 85
Reserve fund .....	63,457 41
Profits .....	45,194 62
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	\$2,027,068 88

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 RESOURCES.
 

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Public funds out of Maine.....	\$556,700 00
Railroad bonds in Maine.....	155,670 00
Railroad bonds out of Maine.....	729,485 60
Corporation bonds in Maine.....	44,450 00
Corporation bonds out of Maine.....	5,270 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.....	53,750 00
Other bank stock in Maine.....	5,000 00
Loans on mortgages of real estate.....	97,192 00
Loans on stocks and bonds.....	257,636 96
Loans on other collateral (personal).....	10,510 00
Loans to corporations.....	19,600 00
Real estate investment.....	9,000 00
Real estate foreclosure.....	355 86
Furniture account, (safes, etc.).....	4,000 00
Premium account .....	11,759 39
Expense account .....	1,773 26
Cash on deposit.....	33,545 92
Cash on hand.....	12,519 89
	<hr/>
	\$2,027,068 88

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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, 1905; amount, \$15,000.

## SACO SAVINGS BANK—SACO.

October 28, 1905.

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

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

Organized November 27, 1869.

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 LIABILITIES.
 

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Deposits .....	\$1,325,476 51
Reserve fund .....	22,150 00
Profits .....	51,606 81
	<hr/>
	\$1,399,233 32

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 RESOURCES.
 

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Public funds in Maine.....	\$10,000 00
Public funds out of Maine.....	24,800 00
Railroad bonds in Maine.....	71,625 00
Railroad bonds out of Maine.....	562,235 89
Corporation bonds in Maine.....	75,000 00
Railroad stock in Maine.....	42,250 00
Railroad stock out of Maine.....	7,966 73
Corporation stock in Maine.....	29,600 00
Corporation stock out of Maine.....	3,500 00
National bank stock in Maine.....	50,503 33
Loans on mortgages of real estate.....	418,309 22
Loans on stocks and bonds.....	74,589 85
Real estate foreclosure.....	9,658 43
Premium account .....	4,678 75
Expense account .....	658 25
Cash on deposit.....	12,952 28
Cash on hand.....	905 59
	<hr/>
	\$1,399,233 32

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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 April 1, 1905; amount, \$20,000.

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

October 28, 1905.

ENOCH LOWELL, President.

M. H. KELLY, Treasurer.

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

Organized March 29, 1827.

## LIABILITIES.

Deposits .....	\$3,459,646 33
Reserve fund .....	179,838 71
Profits .....	263,677 61
	\$3,903,162 65

## RESOURCES.

Public funds in Maine.....	\$30,000 00
Public funds out of Maine.....	198,000 00
Railroad bonds in Maine.....	159,155 00
Railroad bonds out of Maine.....	1,807,780 84
Corporation bonds in Maine.....	198,465 00
Corporation bonds out of Maine.....	56,525 00
Railroad stock in Maine.....	263,756 62
Railroad stock out of Maine.....	183,150 00
Corporation stock in Maine.....	118,530 00
National bank stock in Maine.....	60,155 00
National bank stock out of Maine.....	8,910 00
Loans on mortgages of real estate.....	506,986 59
Loans on stocks and bonds.....	211,666 35
Loans on other collateral (personal).....	6,620 00
Loans to corporations.....	30,215 57
Real estate investment.....	15,722 29
Cash on deposit.....	41,605 42
Cash on hand.....	5,918 97
	\$3,903,162 65

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 28, 1905.

F. I. PENDLETON, President.

A. H. NICHOLS, Treasurer.

TRUSTEES—F. I. Pendleton, J. A. Clement, Chas. E. Adams, A. M. Ross, B. O. Sargent.

Organized April 1, 1874.

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 LIABILITIES.
 

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Deposits .....	\$147,396 51
Reserve fund .....	10,000 00
Profits .....	3,929 75
	<hr/>
	\$161,326 26

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 RESOURCES.
 

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Public funds out of Maine.....	\$68,000 00
Railroad bonds in Maine.....	4,750 00
Railroad bonds out of Maine.....	43,599 00
Corporation bonds in Maine.....	9,000 00
Railroad stock out of Maine.....	4,000 00
Corporation stock in Maine.....	6,284 00
National bank stock in Maine.....	17,800 00
Loans on mortgages of real estate.....	4,600 00
Premium account .....	1,254 99
Expense account .....	783 91
Cash on deposit .....	471 41
Cash on hand.....	782 95
	<hr/>
	\$161,326 26

Dividends are paid in May and November.

Examinations are made by trustees in May and November.

Deposits draw interest from first of January, June, July, August, November, December.

Treasurer's bond renewed May 1, 1905; amount, \$10,000.

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

October 28, 1905.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

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

Organized October 2, 1869.

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 LIABILITIES.
 

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Deposits .....	\$1,780,053 68
Reserve fund .....	75,000 00
Profits .....	19,385 79
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	\$1,874,439 47

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 RESOURCES.
 

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Public funds in Maine.....	\$38,000 00
Public funds out of Maine.....	524,800 00
Railroad bonds in Maine.....	282,600 00
Railroad bonds out of Maine.....	481,550 00
Corporation bonds in Maine.....	42,500 00
Corporation bonds out of Maine.....	10,000 00
Railroad stock in Maine.....	23,650 00
National bank stock in Maine.....	68,500 00
Other bank stock in Maine.....	1,000 00
Loans on mortgages of real estate.....	272,341 22
Loans on stocks and bonds.....	13,535 00
Loans on other collateral (personal).....	1,000 00
Loans to municipalities.....	38,293 00
Loans to corporations.....	38,600 00
Real estate foreclosure.....	2,881 91
Premium account .....	6,000 00
Cash on deposit.....	29,188 34
	<hr/>
	\$1,874,439 47

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 28, 1905.

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.

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 LIABILITIES.
 

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Deposits .....	\$466,613 77
Reserve fund .....	16,778 69
Profits .....	4,985 92
	<hr/>
	\$488,378 33

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 RESOURCES.
 

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United States bonds.....	\$50,000 00
Public funds in Maine.....	10,000 00
Public funds out of Maine.....	93,000 00
Railroad bonds in Maine.....	124,620 00
Railroad bonds out of Maine.....	152,900 74
Corporation stock in Maine.....	4,000 00
National bank stock in Maine.....	22,000 00
Loans on mortgages of real estate.....	24,312 13
Loans on stocks and bonds.....	900 00
Cash on deposit.....	6,101 33
Cash on hand.....	544 18
	<hr/>
	\$488,378 33

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 28, 1905.

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

TRUSTEES—N. Dayton Bolster, William J. Wheeler, Albert W. Walker,  
John F. Plummer, J. Hastings Bean, S. P. Stearns, Geo. A. Wilson,  
George M. Atwood, Henry D. Hammond.

Organized March 6, 1873.

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 LIABILITIES.
 

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Deposits .....	\$320,637 02
Reserve fund .....	6,050 00
Profits .....	9,382 65
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	\$336,069 67

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 RESOURCES.
 

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Public funds out of Maine.....	\$35,425 00
Railroad bonds in Maine.....	21,012 50
Railroad bonds out of Maine.....	109,655 00
Corporation bonds in Maine.....	31,920 00
Corporation bonds out of Maine.....	500 00
Corporation stock in Maine.....	4,600 00
Corporation stock out of Maine.....	9,500 00
National bank stock in Maine.....	19,750 00
Loans on mortgages of real estate.....	64,901 51
Loans on stocks and bonds.....	5,728 60
Loans on other collateral (personal).....	2,135 00
Loans on names alone.....	300 00
Loans to municipalities.....	4,000 00
Loans to corporations.....	1,600 00
Real estate investment.....	6,700 00
Real estate foreclosure.....	4,335 00
Premium account .....	2,675 00
Expense account .....	695 10
Cash on deposit.....	8,435 87
Cash on hand.....	2,201 09
	<hr/>
	\$336,069 67

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, 1905; amount, \$10,000.

## THOMASTON SAVINGS BANK—THOMASTON.

October 28, 1905.

M. R. MATHEWS, President.

JOHN A. ANDREWS, Treasurer.

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

Organized March 1, 1870.

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 LIABILITIES.
 

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Deposits .....	\$642,956 60
Reserve fund .....	31,396 15
Profits .....	7,671 08
	<hr/>
	\$682,023 83

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 RESOURCES.
 

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United States bonds.....	\$10,000 00
Public funds in Maine.....	8,000 00
Public funds out of Maine.....	197,750 00
Railroad bonds in Maine.....	36,540 00
Railroad bonds out of Maine.....	286,350 00
Corporation bonds in Maine.....	49,550 00
Railroad stock out of Maine.....	1,875 00
Corporation stock in Maine.....	250 00
Corporation stock out of Maine.....	1,000 00
National bank stock in Maine.....	26,600 00
Other bank stock in Maine.....	600 00
Loans on mortgages of real estate.....	29,149 00
Loans on stocks and bonds.....	3,356 50
Loans on other collateral (personal).....	350 00
Real estate investment.....	3,600 00
Furniture account, (safes, etc.).....	7,000 00
Premium account .....	17,264 94
Cash on deposit.....	1,177 67
Cash on hand.....	1,610 72
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	\$682,023 83

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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 28, 1905.

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

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

Organized March 27, 1875.

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LIABILITIES.

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Deposits .....	\$319,787 80
Reserve fund .....	9,000 00
Profits .....	2,614 87
Real estate receipts .....	1,391 72
	\$332,794 39

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RESOURCES.

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Public funds in Maine.....	\$5,000 00
Public funds out of Maine.....	24,000 00
Railroad bonds in Maine.....	16,212 50
Railroad bonds out of Maine.....	110,776 25
Corporation bonds in Maine.....	18,000 00
Railroad stock out of Maine.....	500 00
Corporation stock in Maine.....	1,100 00
National bank stock in Maine.....	24,230 00
Loans on mortgages of real estate.....	78,393 09
Loans on stocks and bonds.....	15,649 02
Loans on other collateral (personal).....	375 00
Loans to municipalities.....	21,300 00
Real estate foreclosure.....	7,426 20
Premium account .....	3,225 00
Expense account .....	4 43
Cash on deposit.....	6,602 90
	\$332,794 39

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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 28, 1905.

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

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

Organized January 17, 1874.

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 LIABILITIES.
 

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Deposits .....	\$75,950 69
Reserve fund .....	2,518 37
Profits .....	1,090 98
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	\$79,560 04

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 RESOURCES.
 

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Railroad bonds in Maine.....	\$8,450 00
Corporation bonds in Maine.....	7,000 00
Bank stock in Maine.....	500 00
Loans on mortgages of real estate.....	30,631 03
Loans on collateral (personal).....	75 00
Loans on names alone.....	1,537 00
Loans to municipalities.....	4,855 00
Loans to corporations.....	300 00
Cash on deposit.....	24,570 23
Cash on hand.....	1,641 78
	<hr/>
	\$79,560 04

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Dividends are paid in February and August.

Examinations are made by trustees in May.

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

Treasurer's bond renewed October 4, 1898; amount, \$5,000.

## WATERVILLE SAVINGS BANK—WATERVILLE.

October 28, 1905.

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 .....	\$1,523,597 03
Reserve fund .....	58,660 00
Profits .....	43,685 79
	\$1,625,942 82

## RESOURCES.

United States bonds.....	\$17,000 00
Public funds in Maine.....	25,000 00
Public funds out of Maine.....	178,000 00
Railroad bonds in Maine.....	77,650 00
Railroad bonds out of Maine.....	339,375 00
Corporation bonds in Maine.....	40,400 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.....	64,220 00
Other bank stock in Maine.....	4,050 00
Loans on mortgages of real estate.....	472,221 00
Loans on stocks and bonds.....	163,810 00
Loans on other collateral (personal).....	12,347 50
Loans to municipalities.....	2,000 00
Loans to corporations.....	38,511 00
Real estate investment.....	60,000 00
Real estate foreclosure.....	13,690 50
Furniture account, (safes, etc.).....	12,000 00
Premium account .....	5,025 00
Cash on deposit.....	47,022 36
Cash on hand.....	13,720 46
	\$1,625,942 82

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 September 1, 1905; amount, \$10,000.

## WISCASSET SAVINGS BANK—WISCASSET.

October 28, 1905.

RICHARD H. T. TAYLOR, Pres.      WILLIAM D. PATTERSON, Treas.

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

Organized March 19, 1866.

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 LIABILITIES.
 

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Deposits .....	\$221,261 27
Reserve fund .....	10,100 00
Profits .....	15,667 66
	<hr/>
	\$247,028 93

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 RESOURCES.
 

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Public funds out of Maine.....	\$8,000 00
Railroad bonds in Maine.....	26,900 00
Railroad bonds out of Maine.....	99,777 50
Corporation bonds in Maine.....	15,000 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.....	47,494 26
Loans on stocks and bonds.....	11,090 50
Loans on other collateral (personal).....	750 00
Loans to municipalities.....	3,500 00
Real estate foreclosure.....	2,700 00
Cash on deposit.....	9,217 43
Cash on hand.....	1,455 24
	<hr/>
	\$247,028 93

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 28, 1905.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

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

Organized March 27, 1860.

## LIABILITIES.

Deposits .....	\$1,029,771 22
Reserve fund .....	28,000 00
Profits .....	13,168 72
	\$1,070,939 94

## RESOURCES.

Public funds out of Maine.....	\$76,500 00
Railroad bonds in Maine.....	57,060 00
Railroad bonds out of Maine.....	297,447 84
Corporation bonds in Maine.....	34,000 00
Corporation bonds out of Maine.....	12,750 00
Railroad stock in Maine.....	3,000 00
Railroad stock out of Maine.....	5,533 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 mortgages of real estate.....	334,430 51
Loans on stocks and bonds.....	10,625 00
Real estate foreclosure.....	41,547 89
Furniture account, (safes, etc.).....	1,200 00
Premium account .....	50,000 00
Cash on deposit.....	16,334 17
Cash on hand.....	1,760 81
	\$1,070,939 94

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, 1905; amount, \$20,000.



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RETURNS OF TREASURERS

OF

TRUST AND BANKING COMPANIES

UNDER DATE OF

October 28, 1905.

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## AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 28, 1905.

C. C. KING, President.

J. P. DONWORTH, Vice-President.

R. F. GARDNER, Secretary.

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

Organized January 2, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	40,000 00
Undivided profits .....	18,662 98
Demand deposits .....	104,989 38
Certificates of deposit.....	61,565 66
Bills payable .....	30,000 00
Re-discounts .....	6,929 00
	<hr/>
	\$312,147 02

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 RESOURCES.
 

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Demand and time loans.....	\$178,652 52
Loans on mortgages of real estate.....	37,066 44
Stocks and bonds.....	20,750 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	2,189 66
Cash on deposit.....	62,029 99
Cash on hand.....	7,858 41
Premium on bonds.....	600 00
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	\$312,147 02

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## AUGUSTA TRUST COMPANY—AUGUSTA.

October 28, 1905.

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

TRUSTEES—E. C. Burleigh, H. E. Bowditch, Byron Boyd, L. J. Crooker, W. H. Gannett, J. R. Gould, J. Manchester Haynes, H. M. Heath, W. Scott Hill, F. W. Kinsman, Geo. N. Lawrence, T. J. Lynch, F. S. Lyman, G. E. Macomber, I. H. Randall, F. E. Smith, G. T. Stevens, Nathan Weston, A. W. Whitney, C. H. White, Jos. Williamson.

Organized January 29, 1894.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	127,899 60
Savings deposits .....	2,774,977 89
Demand deposits .....	485,333 76
Certificates of deposits.....	138,091 21
Trust department .....	15,000 00
Unpaid dividends .....	280 00
Treasurer's checks outstanding.....	4,779 78
Due to other banks.....	10,366 93
Certified checks .....	230 00
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	\$3,681,959 17

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 RESOURCES.
 

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Demand and time loans.....	\$660,029 56
Loans on mortgages of real estate.....	90,787 19
Loans on collateral.....	324,765 37
Stocks and bonds.....	2,320,489 77
Trust investments .....	15,000 00
Real estate owned.....	20,000 00
Expense account .....	3,196 13
Cash on deposit.....	202,844 03
Cash on hand.....	44,847 12
	<hr/>
	\$3,681,959 17

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## AUGUSTA TRUST COMPANY—AUGUSTA.

## \* WINTHROP BRANCH—WINTHROP.

October 28, 1905.

I. O. GAGE, Manager.

LIABILITIES.	
Undivided profits .....	\$3,527 07
Savings deposits .....	412,318 45
Demand deposits .....	89,149 61
Manager's checks outstanding.....	1,584 64
	\$506,579 77
RESOURCES.	
Loans .....	\$40,423 75
Cash on deposit in Boston.....	14,485 32
Cash on deposit at home office.....	447,296 46
Cash on hand.....	4,374 24
	\$506,579 77

\* This statement is also consolidated with that of the home bank.

**BAR HARBOR BANKING AND TRUST COMPANY**  
**—BAR HARBOR.**

October 28, 1905.

L. B. DEASY, President.

FRED C. LYNAM, Treasurer.

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

Organized September 15, 1887.

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**LIABILITIES.**

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Capital stock .....	\$50,000 00
Surplus .....	50,000 00
Undivided profits .....	39,678 19
Savings deposits .....	99,171 28
Demand deposits .....	516,605 17
Certificates of deposits.....	193,997 70
Deposits for coupons.....	300 00
Trust department .....	6,000 00
Unpaid dividends .....	188 00
Treasurer's checks outstanding.....	676 29
	<b>\$956,616 63</b>

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**RESOURCES.**

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Demand and time loans.....	\$517,435 65
Loans on mortgages of real estate.....	145,797 50
Stocks and bonds.....	125,997 50
Trust investments .....	6,000 00
Real estate owned.....	4,000 00
Expense account .....	3,162 02
Due from other banks.....	10,204 74
Cash on deposit.....	113,956 99
Cash on hand.....	29,062 23
North East Harbor Branch.....	1,000 00
	<b>\$956,616 63</b>

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## BATH TRUST COMPANY—BATH.

October 28, 1905.

ALBERT H. SHAW, President. W. D. MUSSENDEN, Treasurer.

TRUSTEES—A. H. Shaw, E. S. Crosby, C. W. Clifford, C. A. Coombs, T. S. Gibbons, S. R. Percy, H. B. Sawyer, L. B. Swett, F. E. Southard, G. G. Deering, D. T. Dougherty, D. H. Spear, W. M. Shaw, F. A. Small, C. V. Minott, Jr., F. B. Nichols, J. L. Spinney, A. G. Page, Jr., J. Houghton McLellan, D. L. Howard.

Organized October 23, 1902.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	9,000 00
Undivided profits .....	15,232 32
Savings deposits .....	145,989 47
Demand deposits .....	287,997 91
Certificates of deposits.....	165,154 17
Treasurer's checks outstanding.....	1,115 00
Due to other banks.....	63 22
Rents .....	183 32
	<hr/>
	\$724,735 41

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 RESOURCES.
 

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Demand and time loans.....	\$471,088 59
Loans on mortgages of real estate.....	5,275 00
Stocks and bonds.....	105,188 45
Real estate owned.....	22,000 00
Furniture and fixtures.....	1,100 00
Interest accrued or uncollected.....	5,830 95
Expense account .....	1,569 95
Cash on deposit.....	82,380 28
Cash on hand.....	30,057 84
Taxes paid on real estate.....	225 40
Overdrafts .....	18 95
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	\$724,735 41

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 28, 1905.

JOHN CASSIDY, President.

C. D. CROSBY, Treasurer.

TRUSTEES—John Cassidy, James Adams, Frederick W. Hill, John B. Foster, J. C. Towle, 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, I. M. Sargent, C. W. Mullen, H. F. Ross, H. F. Dowst, H. D. Stewart, E. B. Curtis, D. J. Sawyer, J. W. Cassidy, W. H. Rollins, H. A. Stone, N. M. Jones, Herbert Gray, S. D. Benson, J. F. Kimball.

Organized April 9, 1887.

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 LIABILITIES.
 

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Capital stock .....	\$175,000 00
Surplus .....	175,000 00
Undivided profits .....	156,668 41
Savings deposits .....	1,809,565 23
Demand deposits .....	1,271,340 87
Certificates of deposits.....	48,853 24
Deposits for coupons.....	1,707 27
Due to other banks.....	9,207 85
Guaranteed mortgages .....	48,950 00
Guaranteed mortgages prepaid.....	200 00
	<hr/>
	\$3,696,492 87

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 RESOURCES.
 

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Demand and time loans.....	\$2,024,610 83
Loans on mortgages of real estate.....	644,011 95
Stocks and bonds.....	680,583 14
Real estate owned.....	37,698 91
Furniture and fixtures.....	4,507 13
Due from other banks.....	16,687 54
Cash on deposit.....	199,517 35
Cash on hand.....	88,876 02
	<hr/>
	\$3,696,492 87

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

## \* MACHIAS BRANCH—MACHIAS.

October 28, 1905.

GEORGE B. BOYNTON, Manager.

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 LIABILITIES.
 

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Savings deposits .....	\$257,152 46
Demand deposits .....	185,575 93
Profits .....	733 22
Due to other banks.....	80 73
	<hr/>
	\$443,592 34

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 RESOURCES.
 

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Time loans .....	\$232,252 98
Real estate .....	17,290 42
Furniture and fixtures.....	2,507 13
Expense account .....	77 98
Interest account .....	41 46
Due from other banks.....	672 99
Cash on deposit at home office.....	184,494 28
Cash on hand.....	6,255 10
	<hr/>
	\$443,592 34

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 \* This statement is also consolidated with that of the home bank.

## EASTERN TRUST AND BANKING COMPANY—BANGOR.

\* OLD TOWN BRANCH—OLD TOWN.

October 28, 1905.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits .....	\$447,284 03
Demand deposits .....	220,019 67
Profits .....	1,580 07
Due to other banks.....	12,701 80
	\$681,585 57
RESOURCES.	
Time loans .....	\$174,967 74
Furniture and fixtures.....	2,000 00
Expense account .....	197 96
Interest account .....	272 99
Cash on deposit at home office.....	485,767 79
Cash on hand.....	18,379 09
	\$681,585 57

\* This statement is also consolidated with that of the home bank.



## FORT KENT TRUST COMPANY—FORT KENT.

October 28, 1905.

GEO. V. CUNLIFFE, President.

FRED D. GOUD, Treasurer.

TRUSTEES—Geo. V. Cunliffe, Wm. H. Cunliffe, Parker P. Burleigh,  
Cyrus H. Dickey, E. R. Michaud, Jos. Archambault, Lester F. Bradbury,  
John Mullen.

Organized March 27, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	5,000 00
Undivided profits .....	1,877 68
Savings deposits .....	19,298 32
Demand deposits .....	41,993 42
Certificates of deposit.....	271 02
Treasurer's checks outstanding.....	1,826 55
Re-discounts .....	2,500 00
	<hr/>
	\$122,766 99

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 RESOURCES.
 

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Demand and time loans.....	\$75,529 20
Loans on mortgages of real estate.....	9,872 10
Stocks and bonds.....	950 00
Real estate owned.....	13,809 10
Furniture and fixtures.....	2,347 50
Expense account .....	731 61
Due from other banks.....	2,340 78
Cash on deposit.....	11,267 94
Cash on hand.....	5,719 38
Fish River Lumber Company time checks.....	199 38
	<hr/>
	\$122,766 99

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INTERNATIONAL TRUST AND BANKING COMPANY  
—CALAIS.

October 28, 1905.

GEORGE H. EATON, President.

FRANK V. LEE, Treasurer.

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

Organized September 19, 1903.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	10,000 00
Undivided profits .....	1,742 29
Savings deposits .....	117,171 72
Demand deposits .....	104,664 54
	<hr/>
	\$283,578 55

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RESOURCES.

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Demand and time loans.....	\$159,980 26
Loans on mortgages of real estate.....	3,954 80
Stocks and bonds.....	103,660 45
Furniture and fixtures.....	307 90
Expense account .....	252 57
Cash on deposit.....	11,778 11
Cash on hand.....	3,596 07
Taxes paid for stockholders.....	48 39
	<hr/>
	\$283,578 55

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LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
—LEWISTON.

October 28, 1905.

HARRY STETSON, 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.

Organized July 14, 1897.

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LIABILITIES.

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Capital stock .....	\$75,000 00
Surplus .....	2,500 00
Undivided profits .....	14,341 43
Savings deposits .....	398,726 18
Demand deposits .....	201,699 72
Certificates of deposits.....	16,450 00
Treasurer's checks outstanding.....	833 79
Bills payable .....	25,000 00
Discount account .....	1,595 00
	<hr/>
	\$736,146 12

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RESOURCES.

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Demand and time loans.....	\$546,484 52
Stocks and bonds.....	88,500 00
Building, furniture and fixtures.....	50,300 00
Expense account .....	2,373 67
Cash on deposit.....	18,071 12
Cash on hand.....	27,886 81
Premium account .....	2,530 00
	<hr/>
	\$736,146 12

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LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
—LEWISTON.

\* FREEPORT BRANCH—FREEPORT.

October 28, 1905.

CHARLES G. KEENE, Manager.

LIABILITIES.	
Savings deposits .....	\$24,420 70
Demand deposits .....	26,230 46
	\$50,651 16
RESOURCES.	
Cash on deposit at home office.....	\$45,964 66
Cash on hand.....	4,686 50
	\$50,651 16

\* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
—LEWISTON.

\* LISBON FALLS BRANCH—LISBON FALLS.

October 28, 1905.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits .....	\$91,883 18
Demand deposits .....	24,758 33
	\$116,641 51
RESOURCES.	
Cash on deposit at home office.....	\$112,211 17
Cash on hand.....	4,430 34
	\$116,641 51

\* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY  
- LEWISTON.

\* MECHANIC FALLS BRANCH—MECHANIC FALLS.

October 28, 1905.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits .....	\$93,362 12
Demand deposits .....	18,623 80
	\$111,985 92
RESOURCES.	
Cash on deposit at home office.....	\$109,687 59
Cash on hand.....	2,298 33
	\$111,985 92

\* This statement is also consolidated with that of the home bank.

LIVERMORE FALLS TRUST AND BANKING COMPANY  
--LIVERMORE FALLS.

October 28, 1905.

S. H. NILES, President.

C. H. STURTEVANT, Treasurer.

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

Organized July 27, 1895.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	20,000 00
Undivided profits .....	18,712 29
Savings deposits .....	423,558 74
Demand deposits .....	138,177 84
Certificates of deposits.....	38,924 75
Unpaid dividends .....	31 20
Treasurer's checks outstanding.....	4,993 38
	<hr/>
	\$694,398 20

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RESOURCES.

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Demand and time loans.....	\$260,472 07
Loans on mortgages of real estate.....	183,714 30
Stocks and bonds.....	188,508 50
Furniture and fixtures.....	5,000 00
Expense account .....	1,256 02
Cash on deposit.....	36,216 71
Cash on hand.....	19,230 60
	<hr/>
	\$694,398 20

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## MACHIAS BANKING COMPANY—MACHIAS.

October 28, 1905.

GEORGE F. CARY, President. EDWARD E. TALBOT, Treasurer.

TRUSTEES—P. H. Longfellow, C. B. Donworth, D. C. Getchell, George F. Cary, Edward E. Talbot.

Organized June 22, 1901.

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 LIABILITIES.
 

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Capital stock .....	\$25,000 00
Surplus .....	6,300 00
Undivided profits .....	3,826 36
Savings deposits .....	14,825 51
Demand deposits .....	93,666 45
Certificates of deposits.....	302 77
	<hr/>
	\$143,921 09

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 RESOURCES.
 

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Demand and time loans.....	\$72,268 58
Stocks and bonds.....	53,325 00
Cash on deposit.....	12,511 72
Cash on hand.....	5,815 79
	<hr/>
	\$143,921 09

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## MAINE TRUST AND BANKING COMPANY—GARDINER.

October 28, 1905.

WESTON LEWIS, President.

FRANK E. DILL, Secretary.

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

Organized August 15, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	30,000 00
Undivided profits .....	54,630 42
Savings deposits .....	514,385 62
Demand deposits .....	150,871 35
Certificates of deposits.....	14,450 00
Trust department .....	433,961 52
Treasurer's checks outstanding.....	976 27
Bills payable .....	71,772 37
	<hr/>
	\$1,371,047 55

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 RESOURCES.
 

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Demand and time loans.....	\$242,434 30
Loans on mortgages of real estate.....	68,887 09
Stocks and bonds.....	589,009 09
Trust investments .....	433,961 52
Furniture and fixtures.....	3,000 00
Expense account .....	2,361 31
Cash on deposit.....	22,045 78
Cash on hand.....	9,348 46
	<hr/>
	\$1,371,047 55

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## MERCANTILE TRUST COMPANY—PORTLAND.

October 28, 1905.

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

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, George W. York, Lyman M. Cousens, Chester H. Pease.

Organized May 2, 1898.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	73,305 03
Savings deposits .....	182,386 45
Demand deposits .....	440,674 57
Certificates of deposit.....	186,621 06
Deposits for coupons.....	457 50
Trust department .....	20,450 00
Treasurer's checks outstanding.....	1 00
Due to other banks.....	12,268 42
	<hr/>
	\$1,041,164 03

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 RESOURCES.
 

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Demand and time loans.....	\$397,691 56
Loans on mortgages of real estate.....	76,024 00
Stocks and bonds.....	457,401 72
Trust investments .....	20,063 60
Furniture and fixtures.....	1,000 00
Expense account .....	3,039 88
Cash on deposit.....	60,251 91
Cash on hand.....	25,235 00
Trust funds uninvested.....	386 40
Tax non-resident stockholders.....	69 96
	<hr/>
	\$1,041,164 03

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MERCHANTS' TRUST AND BANKING COMPANY  
—PRESQUE ISLE.

October 28, 1905.

FRED BARKER, President.

R. E. BRIDGES, Treasurer.

TRUSTEES—Fred Barker, A. R. Gould, W. R. Pipes, W. B. Gould,  
R. J. Smith, F. H. Blake, R. H. McDonald, S. W. Boone, A. M. Smith.

Organized February 1, 1892.

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LIABILITIES.

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Capital stock .....	\$50,000 00
Surplus .....	10,000 00
Undivided profits .....	11,276 80
Savings deposits .....	33,840 18
Demand deposits .....	32,888 97
Certificates of deposit.....	947 00
Unpaid dividends .....	9 00
Re-discounts .....	24,842 36
Certified checks .....	5 00
Box rent .....	1 50
	<hr/>
	\$163,810 81

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RESOURCES.

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Demand and time loans.....	\$120,712 93
Loans on mortgages of real estate.....	2,750 00
Stocks and bonds.....	1,900 00
Real estate owned.....	2,000 00
Expense account .....	3,932 92
Cash on deposit.....	25,119 34
Cash on hand.....	7,395 62
	<hr/>
	\$163,810 81

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## MERRILL TRUST COMPANY—BANGOR.

October 28, 1905.

EDWIN G. MERRILL, President.

W. B. HASSARD, Treasurer.

DIRECTORS—F. H. Appleton, H. C. Chapman, M. S. Clifford, T. U. Coe, H. F. Dowst, Wm. Engel, J. R. Graham, E. G. Merrill, E. B. Sanger, B. B. Thatcher, W. D. Wing, A. P. Wiswell.

Organized April 9, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	35,882 15
Demand deposits .....	616,437 38
Certificates of deposit .....	7,289 28
Treasurer's checks outstanding .....	1,375 00
	<hr/>
	\$785,983 81

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 RESOURCES.
 

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Demand and time loans .....	\$359,785 13
Stocks and bonds .....	268,652 67
Furniture and fixtures .....	22,500 00
Expense account .....	5,739 36
Cash on deposit .....	98,617 18
Cash on hand .....	29,663 14
Overdraft, etc. ....	1,026 33
	<hr/>
	\$785,983 81

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## PEOPLE'S TRUST COMPANY—FARMINGTON.

October 28, 1905.

GEO. W. WHEELER, President.

J. P. FLINT, Treasurer.

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

Organized September 5, 1885.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	2,200 00
Undivided profits .....	8,870 77
Savings deposits .....	109,421 63
Demand deposits .....	78,115 38
Trust department .....	11,000 00
Unpaid dividends .....	459 00
Due to other banks.....	26 07
	<hr/>
	\$260,092 85

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 RESOURCES.
 

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Demand and time loans.....	\$17,733 40
Loans on mortgages of real estate.....	75,661 97
Stocks and bonds.....	88,938 60
Trust investments .....	11,000 00
Real estate owned.....	63,696 87
Expense account .....	388 28
Cash on deposit.....	2,025 25
Cash on hand.....	648 48
	<hr/>
	\$260,092 85

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## PITTSFIELD TRUST COMPANY—PITTSFIELD.

October 28, 1905.

J. M. CHALMERS, President.

W. L. PUSHOR, Treasurer.

TRUSTEES—C. E. Vickery, J. M. Chalmers, G. H. Morse, J. N. Martin, F. S. Bagley, W. A. Blaisdell, L. W. Coons, E. E. McCauslin, F. R. Smith, L. Parks, E. D. Smith, A. W. Knowlton, E. I. White, R. H. Reed, D. J. Sawyer, I. A. Sutherland, M. T. Dodge, E. M. Sawyer, O. W. Look, J. A. Beal, S. P. Felker, A. A. Shaw, G. M. Barrows, M. Bigelow, C. A. Moulton, C. D. Shaw, W. L. Pushor.

Organized April 30, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	2,000 00
Undivided profits .....	6,487 21
Savings deposits .....	149,761 10
Demand deposits .....	96,800 62
Bills payable .....	10,000 00
	<hr/>
	\$315,048 93

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 RESOURCES.
 

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Demand and time loans.....	\$202,970 28
Loans on mortgages of real estate.....	20,821 31
Stocks and bonds.....	44,830 00
Furniture and fixtures.....	9,000 00
Cash on deposit.....	19,885 34
Cash on hand.....	17,542 00
	<hr/>
	\$315,048 93

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## PITTSFIELD TRUST COMPANY—PITTSFIELD.

## \* JONESPORT BRANCH—JONESPORT.

October 28, 1905.

S. H. SAWYER, Cashier.

LIABILITIES.	
Savings deposits .....	\$39,710 28
Demand deposits .....	38,808 30
Profits .....	11 65
	\$78,530 23
RESOURCES.	
Demand and time loans.....	\$26,702 45
Loans on mortgages of real estate.....	5,035 00
Cash on deposit at home office.....	42,489 67
Cash on hand .....	4,303 11
	\$78,530 23

\* This statement is also consolidated with that of the home bank.

## PORTLAND TRUST COMPANY—PORTLAND.

October 28, 1905.

HARRY BUTLER, President. GEO. H. RICHARDSON, Treasurer.

TRUSTEES—Harry Butler, Charles F. Libby, Wm. W. Brown, David W. Snow, Geo. E. Runyan, Sidney W. Thaxter, Franklin R. Barrett, Augustus H. Walker, Walter G. Davis, Geo. F. Evans, Clinton L. Baxter, Geo. H. Richardson, Frederick Robie, Joshua C. Libby, Chas. S. Fobes, Herbert J. Brown, Geo. Burnham, Jr., Edwin H. Nickerson, Ernest A. Randall, Jeremiah W. Tabor, James C. Hamlen, James P. Baxter.

Organized March 31, 1885.

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 LIABILITIES.
 

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Capital stock .....	\$250,000 00
Surplus .....	500,000 00
Undivided profits .....	21,616 93
Savings deposits .....	856,937 11
Demand deposits .....	3,356,627 85
Certificates of deposit.....	15,799 20
Deposits for coupons.....	15,350 00
Trust department .....	692,984 48
Bills payable .....	120,632 73
Due to other banks.....	4,822 74
Sinking funds .....	392,521 93
Merchants National Bank in liquidation.....	600,000 00
	<hr/>
	\$6,827,292 97

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 RESOURCES.
 

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Demand and time loans.....	\$3,679,463 35
Stocks and bonds.....	983,592 75
Trust investments .....	692,928 15
Furniture and fixtures.....	100 00
Expense account .....	2,432 27
Due from other banks.....	3,596 21
Cash on deposit.....	874,527 16
Cash on hand.....	217,979 31
Sinking funds investments.....	372,317 61
Non-resident taxes paid.....	356 16
	<hr/>
	\$6,827,292 97

## ROCKLAND TRUST COMPANY—ROCKLAND.

October 28, 1905.

E. A. BUTLER, President.

C. M. KALLOCH, Secretary..

TRUSTEES—E. A. Butler, C. H. Berry, S. A. Burpee, W. T. Cobb, R. H. Crockett, G. L. Farrand, E. K. Glover, Isaac C. Gay, F. C. Knight, C. E. Littlefield, J. D. May, Fred E. Richards, H. L. Shepherd, H. G. Tibbetts, W. T. White.

Organized March 14, 1889.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	26,413 26
Savings deposits .....	165,698 54
Demand deposits .....	106,600 79
Unpaid dividends .....	134 84
Due to other banks.....	9,627 83
Unredeemed stamps .....	97 35
	<hr/>
	\$433,572 61

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 RESOURCES.
 

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Demand and time loans.....	\$219,845 00
Loans on mortgages of real estate.....	22,100 00
Stocks and bonds.....	128,120 65
Furniture and fixtures.....	500 00
Cash on deposit.....	42,298 70
Cash on hand.....	16,622 47
Vault and safe deposit boxes.....	4,000 00
Overdrafts .....	85 79
	<hr/>
	\$433,572 61

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## RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

October 28, 1905.

GEO. D. BISBEE, President.

ELISHA PRATT, Treasurer.

TRUSTEES—Geo. D. Bisbee, Waldo Pettengill, Hugh J. Chisholm,  
Chas. D. Brown, John Houghton, James S. Morse, F. M. Simpson.

Organized February 1, 1895.

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**LIABILITIES.**


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Capital stock .....	\$100,000 00
Surplus .....	100,000 00
Undivided profits .....	18,902 35
Savings deposits .....	717,857 77
Demand deposits .....	233,856 40
Certificates of deposit.....	35,500 00
Deposits for coupons.....	1,327 50
Treasurer's checks outstanding.....	4,333 88
Bills payable .....	50,000 00
	<hr/>
	\$1,261,777 90

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**RESOURCES.**


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Demand and time loans.....	\$455,491 75
Loans on mortgages of real estate.....	180,640 15
Stocks and bonds.....	527,619 15
Real estate owned.....	32,806 33
Furniture and fixtures.....	1,000 00
Expense account .....	2,736 84
Due from other banks.....	1,392 90
Cash on deposit.....	32,537 56
Cash on hand.....	27,553 22
	<hr/>
	\$1,261,777 90

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## SECURITY TRUST COMPANY—ROCKLAND.

October 28, 1905.

M. S. BIRD, President.

J. C. PERRY, Treasurer.

TRUSTEES—John F. Hill, S. M. Bird, J. C. Perry, W. O. Fuller, Jr., Wm. T. Cobb, H. I. Hix, N. B. Cobb, C. Doherty, J. W. Hupper, D. E. Libby, B. C. Perry, D. M. Murphy, A. S. Littlefield, W. O. Vinal, C. S. Staples, M. S. Bird, W. A. Walker.

Organized September 1, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	13,000 00
Undivided profits .....	13,109 37
Savings deposits .....	279,303 35
Demand deposits .....	145,670 72
Certificates of deposit.....	15 00
Treasurer's checks outstanding.....	155 50
Due to other banks.....	73 61
	<hr/>
	\$501,327 55

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 RESOURCES.
 

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Demand and time loans.....	\$316,685 93
Loans on mortgages of real estate.....	18,340 00
Stocks and bonds.....	94,679 44
Real estate owned.....	5,195 00
Furniture and fixtures.....	6,936 61
Cash on deposit.....	40,933 90
Cash on hand.....	18,556 67
	<hr/>
	\$501,327 55

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## SECURITY TRUST COMPANY—ROCKLAND.

\* VINALHAVEN BRANCH—VINALHAVEN.

October 28, 1905.

LEON W. SANBORN, Manager.

LIABILITIES.	
Savings deposits .....	\$15,051 97
Demand deposits .....	23,973 09
Profits .....	39 57
	\$39,064 63
RESOURCES.	
Loans .....	\$550 00
Furniture and fixtures.....	552 11
Expense account .....	851 90
Cash on deposit in Boston.....	5,551 24
Cash on deposit at home office.....	28,441 90
Cash on hand.....	3,117 48
	\$39,064 63

\* This statement is also consolidated with that of the home bank.

UNION SAFE DEPOSIT AND TRUST COMPANY  
—PORTLAND.

October 28, 1905.

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, Henry B. Cleaves, Clarence Hale, George F. West, Jacob W. Amick, J. H. Drummond, Edward C. Hersey.

Organized January 3, 1894.

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LIABILITIES.

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Capital stock .....	\$250,000 00
Surplus .....	125,000 00
Undivided profits .....	29,823 43
Savings deposits .....	130,855 97
Demand deposits .....	34,665 07
Certificates of deposit.....	35,794 50
Deposits for coupons.....	39,329 00
Trust department .....	500 00
Treasurer's checks outstanding.....	124 48
Bills payable .....	5,000 00
Deposits for sinking funds.....	116,088 16
	\$767,180 61

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RESOURCES.

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Demand and time loans.....	\$69,602 28
Loans on mortgages of real estate.....	6,750 00
Stocks and bonds.....	543,279 40
Trust investments .....	500 00
Real estate owned.....	15,078 37
Interest accrued or uncollected.....	7,720 69
Cash on deposit.....	18,916 47
Cash on hand.....	2,316 07
Sinking funds investments.....	103,017 33
	\$767,180 61

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## UNITED STATES TRUST COMPANY—PORTLAND.

October 28, 1905.

JAMES W. PARKER, President. MORRILL N. DREW, Treasurer.

TRUSTEES—Chas. W. Allen, Fred E. Allen, James P. Baxter, Jr., Wm. L. Blake, Arthur S. Bosworth, Eleazer W. Clark, Edward W. Cox, Oakley Curtis, Roswell F. Doten, Morrill N. Drew, Daniel F. Emery, Jr., Fred'k Hale, E. E. Hastings, Fred G. Kinsman, Herbert Payson, Jas. W. Parker, Ernest A. Randall, J. Hopkins Smith, James M. Steadman, James H. Waugh.

Organized July 5, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	1,253 53
Demand deposits .....	102,351 55
Certificates of deposit.....	11,625 48
	<hr/>
	\$265,230 56

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 RESOURCES.
 

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Demand and time loans.....	\$149,559 81
Stocks and bonds.....	67,042 03
Furniture and fixtures.....	5,941 27
Expense account .....	1,014 01
Cash on deposit.....	37,298 51
Cash on hand.....	4,374 93
	<hr/>
	\$265,230 56

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## VAN BUREN TRUST COMPANY—VAN BUREN.

October 28, 1905.

PETER C. KEEGAN, President. HENRY K. BRADBURY, Treasurer.

TRUSTEES—P. C. Keegan, Jos. F. Theriault, L. V. Thibodeau, Chas. L. Cyr, J. N. Johnson, Parker P. Burleigh, Percival Bonney, C. F. Marson, H. H. Fogg, J. J. Moore.

Organized June 28, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Undivided profits .....	1,982 93
Savings deposits .....	6,320 90
Demand deposits .....	30,951 55
	<hr/>
	\$89,255 38

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 RESOURCES.
 

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Demand and time loans.....	\$52,309 36
Loans on mortgages of real estate.....	123 00
Real estate owned.....	7,899 20
Furniture and fixtures.....	763 55
Expense account .....	1,516 92
Due from other banks.....	2,089 03
Cash on deposit.....	16,051 10
Cash on hand.....	8,503 22
	<hr/>
	\$89,255 38

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## WALDO TRUST COMPANY—BELFAST.

October 28, 1905.

CHAS. E. KNOWLTON, President. FRANK R. WIGGIN, Treasurer.

TRUSTEES—Edw. C. Burleigh, J. Manchester Haynes, Byron Boyd, Edw. Johnson, Geo. E. Macomber, Jos. Williamson, Chas. E. Knowlton, C. O. Poor, A. I. Brown, F. S. Pendleton, Tileston Wadlin, W. A. Mason, J. C. Durham, R. P. Chase, Albert Peirce.

Organized October 25, 1904.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	12,500 00
Undivided profits .....	16,758 91
Savings deposits .....	254,432 23
Demand deposits .....	241,790 59
Certificates of deposit.....	8,336 00
Deposits for coupons.....	470 00
Treasurer's checks outstanding.....	142 65
Certified checks .....	2 45
	<hr/>
	\$584,432 83

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 RESOURCES.
 

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Demand and time loans.....	\$195,554 47
Loans on mortgages of real estate.....	12,163 75
Stocks and bonds.....	275,375 00
Real estate owned.....	7,000 00
Furniture and fixtures.....	2,000 00
Interest accrued on bonds.....	684 71
Cash on deposit.....	75,367 24
Cash on hand.....	16,287 66
	<hr/>
	\$584,432 83

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## WATERVILLE TRUST COMPANY—WATERVILLE.

October 28, 1905.

E. J. LAWRENCE, President.

H. L. HOLMES, Treasurer.

DIRECTORS—E. J. Lawrence, Horace Purinton, Cyrus W. Davis, F. C. Thayer, C. W. Abbott, S. A. Nye, P. S. Heald, A. B. Page, A. T. Gerald, H. W. Dodge, C. E. Libby, N. R. Wellington, N. H. Fay, S. L. Small, C. P. McCrillis, F. H. Hayes, H. B. Rackliff, T. A. Linn, W. H. Moore, J. M. Sanborn, O. H. Judkins.

Organized February 20, 1893.

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**LIABILITIES.**


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Capital stock .....	\$100,000 00
Surplus .....	10,000 00
Undivided profits .....	54,639 22
Savings deposits .....	933,512 99
Demand deposits .....	444,845 72
Deposits for coupons.....	1,182 50
Treasurer's checks outstanding.....	1,227 11
Due to other banks.....	73 72
	<hr/>
	\$1,545,481 26

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**RESOURCES.**


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Demand and time loans.....	\$1,003,092 03
Loans on mortgages of real estate.....	158,073 39
Stocks and bonds.....	186,030 00
Real estate owned.....	2,308 85
Furniture and fixtures.....	27,000 00
Interest accrued or uncollected.....	2,500 00
Expense account .....	10,354 56
Cash on deposit .....	103,593 09
Cash on hand.....	52,529 34
	<hr/>
	\$1,545,481 26

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## WATERVILLE TRUST COMPANY—WATERVILLE.

\* CORINNA BRANCH—CORINNA.

October 28, 1905.

J. E. GRAY, Cashier.

LIABILITIES.	
Savings deposits .....	\$78,535 10
Demand deposits .....	20,712 12
	\$99,247 22
RESOURCES.	
Cash on deposit at home office.....	\$95,194 40
Cash on hand.....	4,052 82
	\$99,247 22

\* This statement is also consolidated with that of the home bank.

## WATERVILLE TRUST COMPANY—WATERVILLE.

\* DEXTER BRANCH—DEXTER.

October 28, 1905.

S. M. LEIGHTON, Cashier.

LIABILITIES.	
Savings deposits .....	\$280,844 90
Demand deposits .....	48,791 94
	\$329,636 84
RESOURCES.	
Cash on deposit at home office.....	\$319,946 00
Cash on hand.....	9,690 84
	\$329,636 84

\* This statement is also consolidated with that of the home bank.

## WATERVILLE TRUST COMPANY—WATERVILLE.

## \* HARTLAND BRANCH—HARTLAND.

October 28, 1905.

G. M. LANCEY, Cashier.

LIABILITIES.	
Savings deposits .....	\$86,665 73
Demand deposits .....	27,678 04
	\$114,343 77
RESOURCES.	
Cash on deposit at home office.....	\$109,288 12
Cash on hand.....	5,055 65
	\$114,343 77

\* This statement is also consolidated with that of the home bank.

## WATERVILLE TRUST COMPANY—WATERVILLE.

## \* NEWPORT BRANCH—NEWPORT.

October 28, 1905.

CHAS. H. MORRILL, Cashier.

LIABILITIES.	
Savings deposits .....	\$136,981 49
Demand deposits .....	32,204 75
	\$169,186 24
RESOURCES.	
Cash on deposit at home office.....	\$159,059 47
Cash on hand.....	10,126 77
	\$169,186 24

\* This statement is also consolidated with that of the home bank.

## WESTBROOK TRUST COMPANY—WESTBROOK.

October 28, 1905.

RUSSELL D. WOODMAN, President. WILLIAM M. LAMB, Treasurer.

TRUSTEES—Percival Bonney, Lemuel Lane, William W. Lamb, Arthur W. Merrill, John C. Scates, Thomas P. Smith, Russell D. Woodman.

Organized January 11, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	11,000 00
Undivided profits .....	2,697 15
Savings deposits .....	278,158 12
Demand deposits .....	77,341 61
Certificates of deposit.....	200 00
	<hr/>
	\$419,396 88

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 RESOURCES.
 

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Demand and time loans.....	\$149,915 72
Loans on mortgages of real estate.....	57,583 74
Stocks and bonds.....	151,763 18
Real estate owned.....	17,208 18
Furniture and fixtures .....	2,000 00
Expense account .....	2,426 62
Cash on deposit.....	23,398 89
Cash on hand.....	15,100 55
	<hr/>
	\$419,396 88

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RETURNS OF SECRETARIES

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

October 28, 1905.

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## AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

October 28, 1905.

L. W. HASKELL, President.

J. P. HUTCHINSON, Secretary.

WM. M. GREENLEAF, Treasurer.

DIRECTORS—L. W. Haskell, M. F. Ricker, A. M. Penley, Geo. W. Curtis, S. K. Ballard, C. V. Martin, F. M. Taylor, F. R. Conant, Reuel W. Smith.

Organized May 25, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$77,911 93
Advance payments .....	12,952 20
Guaranty fund .....	3,303 62
Profits .....	49 65
Interest .....	280 62
Fines .....	11 40
Membership fees .....	19 25
Due on loans .....	3,000 00
Rents on real estate owned.....	86 00
	<hr/>
	\$97,614 67

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$79,634 29
Loans on shares .....	4,450 00
Real estate by foreclosure.....	8,153 29
Furniture and fixtures.....	200 00
Permanent expense .....	22 00
Temporary expense .....	209 70
Cash on hand and on deposit.....	4,287 50
Loss and gain account .....	657 89
	<hr/>
	\$97,614 67

Number of shareholders.....	198
Number of borrowers.....	85
Number of shares outstanding.....	1,077
Number of shares pledged for loans.....	425
Number of loans.....	120
Rate of interest allowed on advance payments.....	3½%
Rate of dividend the past year.....	5¼%
Amount of dividend.....	\$3,949 93
Rate of interest charged on loans.....	6%
No premium charged on loans.	





AUGUSTA LOAN AND BUILDING ASSOCIATION  
—AUGUSTA.

October 28, 1905.

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

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

Organized June 27, 1887.

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LIABILITIES.

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Accumulated capital .....	\$186,041 42
Advance payments .....	75 00
Guaranty fund .....	5,801 15
Profits .....	16,088 87
Interest .....	1,870 25
Fines .....	58 54
Withdrawal fees .....	10 85
	\$209,946 08

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RESOURCES.

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Loans on mortgages of real estate.....	\$202,784 00
Loans on shares.....	2,797 00
Temporary expense .....	105 75
Cash on hand and on deposit.....	4,197 32
Taxes paid on mortgage loans.....	47 01
Insurance paid on mortgage loans.....	15 00
	\$209,946 08

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Number of shareholders.....	455
Number of borrowers.....	259
Number of shares outstanding.....	2,791
Number of shares pledged for loans.....	1,214
Number of loans.....	327
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	9,444 51
Rate of interest charged on loans.....	6%
No premium charged on loans.	



## BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

October 28, 1905.

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

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

Organized February 15, 1886.

## LIABILITIES.

Accumulated capital .....	\$274,977 70
Advance payments .....	1,173 00
Guaranty fund .....	10,059 39
Profits .....	758 05
Interest .....	5,454 85
Fines .....	11 24
Due on loans.....	800 00
	\$293,234 23

## RESOURCES.

Loans on mortgages of real estate.....	\$268,980 00
Loans on shares.....	3,900 00
Furniture and fixtures .....	181 14
Temporary expense .....	873 37
Cash on hand and on deposit.....	17,425 89
Uncollected interest .....	1,458 32
Taxes on mortgaged property.....	307 10
Insurance on mortgaged property.....	82 66
Foreclosure expenses .....	25 75
	\$293,234 23

Number of shareholders.....	886
Number of borrowers.....	271
Number of shares outstanding.....	7,359
Number of shares pledged for loans.....	1,645
Number of loans.....	408
No interest allowed on advance payments.	
Rate of dividend the past year.....	4½%
Amount of dividend.....	\$12,442 74
Rate of interest charged on loans.....	6%
No premium charged on loans.	



**BAR HARBOR LOAN AND BUILDING ASSOCIATION**  
**—BAR HARBOR.**

October 28, 1905.

L. A. AUSTIN, President. B. E. CLARK, Sec'y and Treas.

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

Organized November 14, 1902.

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**LIABILITIES.**

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Accumulated capital .....	\$19,725 96
Advance payments .....	314 00
Guaranty fund .....	50 00
Profits .....	290 08
Interest .....	379 94
Premiums .....	103 34
Fines .....	9 68
Withdrawal fees .....	3 52
Bills payable .....	2,950 00
	<b>\$23,826 52</b>

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$22,338 00
Loans on shares.....	1,307 50
Permanent expense .....	100 00
Cash on hand and on deposit.....	81 02
	<b>\$23,826 52</b>

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Number of shareholders.....	114
Number of borrowers.....	24
Number of shares outstanding.....	723
Number of shares pledged for loans.....	216
Number of loans.....	26
Rate of interest allowed on advance payments, as may be agreed when advanced.	
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$731 16
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.2%



## BATH LOAN AND BUILDING ASSOCIATION—BATH.

October 28, 1905.

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

DIRECTORS—C. L. Farnham, A. B. Haggett, F. N. Thompson, Joseph Torrey, C. P. Knight, A. M. Potter, Geo. W. Dean, C. E. Palmer, C. A. Corliss.

Organized July 18, 1890.

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 LIABILITIES.
 

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Accumulated capital .....	\$86,199 48
Guaranty fund .....	1,900 00
Profits .....	740 44
Interest .....	214 74
Premiums .....	11 50
Fines .....	50
Forfeited shares .....	54 28
	<hr/>
	\$89,120 94

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$78,453 40
Loans on shares.....	7,435 00
Furniture and fixtures.....	110 00
Cash on hand and on deposit.....	1,910 06
Accrued earnings .....	1,212 48
	<hr/>
	\$89,120 94

Number of shareholders.....	264
Number of borrowers.....	132
Number of shares outstanding.....	1,394
Number of shares pledged for loans.....	479
Number of loans.....	181
No interest allowed on advance payments.	
Rate of dividend the past year.....	5.6%
Amount of dividend.....	\$4,339 17
Rate of interest charged on loans.....	6%
No premium charged on loans.	

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
8	April 1, 1894.....	17	139	\$58 20	\$197 20	\$182 65	\$3,352 40
9	October 1, 1894.....	4	133	52 68	185 68	172 51	742 72
10	April 1, 1895.....	8	127	47 42	174 42	162 57	1,395 36
11	October 1, 1895.....	23	121	42 52	163 52	159 89	3,760 96
12	April 1, 1896.....	23	115	37 92	152 92	143 44	3,517 16
13	October 1, 1896.....	17	109	33 62	142 62	134 22	2,424 54
14	April 1, 1897.....	44	103	29 64	132 64	125 23	5,836 16
15	October 1, 1897.....	29	97	25 96	122 96	116 47	3,565 84
16	April 1, 1898.....	13	91	22 54	113 54	107 91	1,476 02
17	October 1, 1898.....	55	85	19 40	104 40	99 55	5,742 00
18	April 1, 1899.....	36	79	16 53	95 53	91 40	3,439 08
19	October 1, 1899.....	64	73	13 92	86 92	83 44	5,562 88
20	April 1, 1900.....	78	67	11 56	78 56	75 67	5,127 68
21	October 1, 1900.....	100	61	9 44	70 44	68 08	7,044 00
22	April 1, 1901.....	170	55	7 55	62 55	60 66	10,633 50
23	October 1, 1901.....	101	49	5 89	54 89	53 42	5,543 89
24	April 1, 1902.....	78	43	4 47	47 47	46 35	4,702 66
25	October 1, 1902.....	108	37	3 26	40 26	39 45	4,348 08
26	April 1, 1903.....	86	31	2 26	33 26	31 70	2,860 36
27	October 1, 1903.....	69	25	1 45	26 45	26 09	1,877 95
28	April 1, 1904.....	81	19	.82	19 82	19 61	1,605 42
29	October 1, 1904.....	66	13	.37	13 37	13 28	882 42
30	April 1, 1905.....	104	7	.10	7 10	7 08	738 40
31	October 1, 1905.....	20	1	.....	1 00	1 00	20 00
		1,394					\$86,199 48



## BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 28, 1905.

W. B. SWAN, President.

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

DIRECTORS—Wm. B. Swan, R. F. Dunton, Geo. W. Burkett, A. I. Brown, W. H. Quimby, H. F. Field, A. Gammons, R. H. Howes, C. W. Wescott.

Organized January 21, 1891.

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 LIABILITIES.
 

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Accumulated capital .....	\$23,518 22
Advance payments .....	63 00
Guaranty fund .....	1,251 89
Profits .....	85 15
Interest .....	12 19
Premiums .....	5 00
Fines .....	48
Matured shares .....	3,249 25
Bills payable .....	2,244 63
	<hr/>
	30,429 81

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$29,267 00
Loans on shares.....	50 00
Cash on hand and on deposit.....	1,099 01
Due from individuals.....	13 80
	<hr/>
	30,429 81

Number of shareholders.....	82
Number of borrowers.....	46
Number of shares outstanding.....	489
Number of shares pledged for loans.....	165
Number of loans.....	50
No interest allowed on advance payments.	
Rate of dividend the past year.....	7%
Amount of dividends.....	\$1,421 88
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.9%

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
8	September, 1894.....	2	134	\$6 47	\$106 29	\$142 60	\$392 57
10	September, 1895.....	2	122	5 67	172 59	137 07	345 18
11	March, 1896.....	12	116	5 28	161 24	184 88	1,926 88
12	September, 1896.....	6	110	4 91	150 19	131 75	901 18
13	March, 1897.....	4	104	4 55	139 49	123 26	557 79
14	September, 1897.....	16	98	4 19	129 68	114 94	2,023 31
15	March, 1898.....	17	92	3 85	118 99	106 79	2,008 90
16	September, 1898.....	20	86	3 52	109 19	98 79	2,173 82
17	March, 1899.....	16	80	3 20	99 68	90 95	1,542 93
18	September, 1899.....	21	74	2 89	90 53	83 27	1,887 13
20	September, 1900.....	3	62	2 31	79 36	68 35	220 08
21	March, 1901.....	19	56	2 03	65 14	55 08	1,229 66
22	September, 1901.....	16	50	1 76	57 16	54 00	905 56
23	March, 1902.....	20	44	1 50	49 42	47 04	988 40
24	September, 1902.....	19	38	1 25	41 93	40 02	784 67
25	March, 1903.....	67	32	1 00	34 70	33 53	2,224 51
26	September, 1903.....	50	26	77	27 72	26 92	1,307 00
27	March, 1904.....	59	20	54	20 97	20 54	1,182 23
28	September, 1904.....	27	14	32	14 43	14 24	374 61
29	March, 1905.....	71	8	11	8 11	8 06	502 81
30	September, 1905.....	22	2	.....	2 00	2 00	39 00
		489					\$23,518 22





BUCKSPORT LOAN AND BUILDING ASSOCIATION  
—BUCKSPORT.

October 28, 1905.

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

DIRECTORS—P. H. Wardwell, L. C. Homer, Geo. P. Colby, H. R. Googins, G. H. Emerson.

Organized April 11, 1888.

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LIABILITIES.

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Accumulated capital .....	\$31,036 10
Guaranty fund .....	455 64
Profits .....	200 83
Interest .....	412 45
Premiums .....	82 99
Fines .....	2 60
Withdrawal fees .....	83 56
	\$32,274 17

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RESOURCES.

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Loans on mortgages of real estate.....	\$27,711 72
Loans on shares.....	4,094 00
Temporary expense .....	53 05
Cash on hand and on deposit.....	415 40
	\$32,274 17

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Number of shareholders.....	166
Number of borrowers.....	81
Number of shares outstanding.....	348
Number of shares pledged for loans.....	161
Number of loans.....	139
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend .....	\$1,568 31
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%



## CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

October 28, 1905.

HENRY P. COX, President.

JOS. F. CHUTE, Secretary.

SETH L. LARRABEE, Treasurer.

DIRECTORS—Henry P. Cox, Chas. S. Chase, Seth L. Larrabee, Fred'k N. Dow, Edward B. Winslow, Chas. W. T. Goding, Nathan E. Redlon, Alonzo W. Smith, Wm. H. Roberts, Jr., Ammi Whitney, Albion Little, James H. Hall, Waldo Pettengill.

Organized January 30, 1888.

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 LIABILITIES.
 

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Accumulated capital .....	\$232,872 69
Advance payments .....	17,900 00
Guaranty fund .....	4,422 28
Interest .....	2,670 55
Premiums .....	792 00
Fines .....	79 82
Withdrawal fees .....	10 20
Forfeited shares .....	47 80
Due on loans.....	2,000 00
	<hr/>
	\$260,795 34

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$206,336 00
Loans on shares.....	2,300 00
Loans on collateral.....	2,000 00
Real estate by foreclosure.....	49,398 26
Permanent expense .....	149 78
Temporary expense .....	254 35
Cash on hand and on deposit.....	356 95
	<hr/>
	\$260,795 34

Number of shareholders.....	678
Number of borrowers.....	207
Number of shares outstanding.....	3,889
Number of shares pledged for loans.....	1,170
Number of loans.....	207
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$12,927 23
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%





CUMBERLAND LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

October 28, 1905.

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

DIRECTORS—Henry B. Cleaves, James F. Hawkes, Alex. T. Laughlin,  
Thomas P. Shaw, Z. Thompson, A. P. Leighton, E. C. Reynolds, Wm. J.  
Knowlton, P. F. Turner, J. C. Knapp, Robt. A. McClutchy, E. W. Hunt,  
C. J. McDonald, Wm. L. Blake, L. L. Woodbury.

Organized April 5, 1890.

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LIABILITIES.

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Accumulated capital .....	\$203,237 80
Advance payments .....	11,788 15
Guaranty fund .....	7,500 00
Profits .....	854 43
Forfeited shares .....	298 82
Rent .....	162 12
Cash overdraft .....	690 43
	\$224,531 75

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RESOURCES.

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Loans on mortgages of real estate.....	\$223,104 00
Loans on shares.....	1,415 00
Permanent expense .....	12 75
	\$224,531 75

Number of shareholders.....	604
Number of borrowers.....	139
Number of shares outstanding.....	3,370
Number of shares pledged for loans.....	1,196
Number of loans.....	160
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$11,616 74
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%



DEERING LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

October 28, 1905.

JOHN J. FRYE, President.

A. L. CHAPMAN, Secretary.

GEO. H. WYMAN, Treasurer.

DIRECTORS—John J. Frye, J. H. Hutchins, A. W. Wilson, F. E. Briggs, I. F. Tibbetts, J. C. Colesworthy, 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.

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LIABILITIES.

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Accumulated capital .....	\$121,004 55
Advance payments .....	1,659 00
Guaranty fund .....	1,548 97
Profits .....	94 74
Interest .....	1,612 14
Premiums .....	368 70
Fines .....	40 46
Forfeited shares .....	22 80
Due on loans.....	2,627 41
	\$128,978 77

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RESOURCES.

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Loans on mortgages of real estate.....	\$102,950 20
Loans on shares.....	3,040 00
Real estate by foreclosure.....	8,178 97
Temporary expense .....	49 82
Cash on hand and on deposit.....	14,759 78
	\$128,978 77

---

Number of shareholders.....	296
Number of borrowers.....	63
Number of shares outstanding.....	2,246
Number of shares pledged for loans.....	634
Number of loans.....	87
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	7%
Amount of dividend .....	\$7,569 22
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%



## DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 28, 1905.

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. W. Crosby.

Organized June 12, 1886.

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 LIABILITIES.
 

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Accumulated capital .....	\$106,269 67
Advance payments .....	65 00
Guaranty fund .....	1,179 11
Profits .....	96 02
Interest .....	1,896 15
Fines .....	29 74
Withdrawal fees .....	25
	<hr/>
	\$109,535 94

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$81,568 50
Loans on shares.....	5,235 00
Stocks and bonds.....	18,000 00
Temporary expense .....	7 28
Cash on hand and on deposit.....	4,627 62
Premium bond account .....	97 54
	<hr/>
	\$109,535 94

Number of shareholders.....	334
Number of borrowers.....	113
Number of shares outstanding.....	1,475
Number of shares pledged for loans.....	525
Number of loans.....	179
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$4,870 70
Rate of interest charged on loans.....	6%
No premium charged on loans.	



**ELLSWORTH LOAN AND BUILDING ASSOCIATION**  
—ELLSWORTH.

October 23, 1905.

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

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

Organized April 6, 1891.

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**LIABILITIES.**

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Accumulated capital .....	\$74,439 22
Advance payments .....	1 26
Guaranty fund .....	1,900 00
Profits .....	417 70
Interest .....	1,201 31
Premtums .....	303 27
Fines .....	12 63
Withdrawal fees .....	33 38
Forfeited shares .....	22 72
	<b>\$78,331 49</b>

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$67,835 00
Loans on shares.....	600 00
Loans on collateral.....	4,034 63
Stocks and bonds.....	2,500 00
Permanent expense .....	30 00
Temporary expense .....	30 00
Cash on hand and on deposit.....	3,299 36
Insurance .....	2 50
	<b>\$78,331 49</b>

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Number of shareholders.....	330
Number of borrowers.....	88
Number of shares outstanding.....	1,340
Number of shares pledged for loans.....	374
Number of loans.....	88
No interest allowed on advance payments.	
Rate of dividnd the past year.....	6%
Amount of dividnd.....	\$3,913 07
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.5%

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
6	January, 1894.....	15	142	\$60 53	\$202 53	\$187 50	\$3,040 66
7	July, 1894.....	10	136	54 52	190 52	176 89	1,338 39
8	January, 1895.....	16	130	49 17	179 17	166 82	2,862 72
9	July, 1895.....	2	124	44 13	168 13	157 10	308 26
10	January, 1896.....	12	118	39 42	157 42	147 57	1,898 04
11	July, 1896.....	6	112	35 02	147 02	138 27	864 12
12	January, 1897.....	95	106	30 92	136 92	129 19	12,967 40
13	July, 1897.....	4	100	27 15	127 15	120 37	515 56
14	January, 1898.....	32	94	23 44	117 44	111 58	3,477 15
15	July, 1898.....	12	88	20 34	108 34	103 26	828 83
16	January, 1899.....	105	82	17 37	99 37	95 03	10,270 40
17	July, 1899.....	32	76	14 71	90 71	87 04	2,363 42
18	January, 1900.....	98	70	13 22	83 22	79 92	7,401 20
19	July, 1900.....	29	64	10 01	74 01	71 51	1,842 26
20	January, 1901.....	44	58	8 04	66 04	64 03	2,557 68
21	July, 1901.....	57	52	6 31	58 31	56 74	3,223 13
22	January, 1902.....	112	46	4 50	50 80	49 60	5,314 80
23	July, 1902.....	11	40	3 50	43 50	42 63	517 50
24	January, 1903.....	169	34	2 42	36 52	35 82	5,441 84
25	July, 1903.....	97	28	1 55	29 55	29 17	2,427 20
26	January, 1904.....	126	22	88	22 88	22 66	2,607 75
27	July, 1904.....	80	16	40	16 40	16 30	1,249 66
28	January, 1905.....	87	10	11	10 11	10 09	762 25
29	July, 1905.....	89	4	.....	4 00	4 00	359 00
		1,340					\$74,439 22



FALMOUTH LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

October 28, 1905.

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

DIRECTORS—A. H. Berry, A. L. Hanscome, N. W. Morse, Chas. Cook,  
F. W. Stockman, F. M. Lawrence, F. H. Morse, J. H. Humphrey, A. N.  
Waterhouse, L. W. Edwards, K. S. Raymond, W. H. Gray, N. M. Marshall,  
Neil Murray, R. S. Laughlin, Edward Duddy, Geo. Smith.

Organized August 10, 1891.

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LIABILITIES.

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Accumulated capital .....	\$100,485 81
Advance payments .....	2,370 05
Guaranty fund .....	2,896 87
Bills payable .....	6,500 00
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	\$112,252 73

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RESOURCES.

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Loans on mortgages of real estate.....	\$98,820 75
Loans on shares.....	250 00
Real estate by foreclosure.....	8,662 54
Cash on hand and on deposit.....	1,780 31
Guaranty fund deposit.....	2,739 13
	<hr/>
	\$112,252 73

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Number of shareholders.....	211
Number of borrowers.....	70
Number of shares outstanding.....	2,184
Number of shares pledged for loans.....	568
Number of loans.....	79
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$5,104 69
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
7	May, 1894.....	1	138	\$5 89	\$205 58	\$188 68	\$205 58
8	November, 1894.....	7	132	5 49	192 09	177 07	1,344 63
9	May, 1895.....	18	126	5 12	179 12	165 84	3,222 16
11	May, 1896.....	2	114	4 43	165 75	145 31	238 29
13	May, 1897.....	95	102	3 81	134 28	126 21	12,758 60
14	November, 1897.....	28	96	3 51	124 16	117 11	3,499 20
15	May, 1898.....	4	90	3 23	114 38	108 28	453 52
16	November, 1898.....	79	84	2 95	104 91	99 68	8,317 89
18	November, 1899.....	203	72	2 43	86 93	88 20	17,640 79
19	May, 1900.....	51	66	2 18	78 34	75 25	3,987 24
20	November, 1900.....	13	60	1 94	69 99	67 49	907 87
21	May, 1901.....	182	54	1 70	61 90	59 92	11,194 80
22	November, 1901.....	285	48	1 47	54 10	52 57	15,411 08
23	May, 1902.....	53	42	1 25	46 57	45 43	2,479 21
24	November, 1902.....	86	36	1 04	39 31	38 48	3,365 66
25	May, 1903.....	87	30	84	32 27	31 70	2,742 49
26	November, 1903.....	187	24	64	25 43	25 07	4,648 41
27	May, 1904.....	81	18	45	18 79	18 59	1,371 99
28	November, 1904.....	414	12	26	12 34	12 25	4,992 76
29	May, 1905.....	308	6	08	6 08	6 06	1,703 64
		2,184					\$100,485 81

FOREST CITY LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

October 28, 1905.

FREDERIC E. BOOTHBY, President.      JOHN B. KEHOE, Secretary.  
CHARLES H. RANDALL, Treasurer.

DIRECTORS—F. E. Boothby, James Cunningham, C. H. Randall, W. H. Thaxter, E. J. McDonough, Wm. Deehan, Edward Duddy, B. E. McDonough, John Lawlor, W. H. Dougherty, E. W. Murphy, E. W. Conley, W. C. Whelden, T. H. Flaherty, J. B. Kehoe.

Organized May 26, 1897.

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LIABILITIES.

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Accumulated capital .....	\$27,938 78
Guaranty fund .....	413 80
Profits .....	88 20
Interest .....	341 50
Premiums .....	147 20
Fines .....	1 51
Bills payable .....	4,000 00
	\$32,930 99

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RESOURCES.

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Loans on mortgages of real estate.....	\$31,684 00
Loans on shares.....	1,100 00
Temporary expense .....	132 85
Cash on hand and on deposit.....	14 14
	\$32,930 99

Number of shareholders.....	46
Number of borrowers.....	23
Number of shares outstanding.....	359
Number of shares pledged for loans.....	150
Number of loans.....	28
No interest allowed on advance payments.	
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$1,648 80
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	2.4%



GARDINER LOAN AND BUILDING ASSOCIATION  
—GARDINER.

October 28, 1905.

GEO. W. HESELTON, President.                      F. A. DANFORTH, Secretary.  
HENRY FARRINGTON, Treasurer.

DIRECTORS—Geo. W. Heselton, Henry Farrington, F. A. Danfoth,  
O. B. Clason, James C. Hodgkins, E. E. Hanley, H. F. Twombly, James  
M. Larrabee, Dan'l S. Weeks.

Organized January 12, 1887.

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LIABILITIES.

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Accumulated capital .....	\$36,074 70
Advance payments .....	374 00
Guaranty fund .....	2,200 00
Profits .....	4,838 68
Interest .....	831 68
Premiums .....	99 95
Fines .....	1 44
Withdrawal fees .....	59 49
Due on loans.....	23 84
Rent .....	198 14
Bills payable .....	14,173 04
	\$58,874 96

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RESOURCES.

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Loans on mortgages of real estate.....	\$57,175 00
Loans on shares.....	400 00
Real estate, bond for deed.....	705 00
Temporary expense .....	19 50
Cash on hand and on deposit.....	525 46
Expense, real estate.....	50 00
	\$58,874 96

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Number of shareholders.....	167
Number of borrowers.....	85
Number of shares outstanding.....	664
Number of shares pledged for loans.....	329
Number of loans.....	91
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$2,024 28
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.41%



**GUILFORD LOAN AND BUILDING ASSOCIATION  
—GUILFORD.**

October 28, 1905.

H. W. DAVIS, President. E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, E. W. Genthner, F. O. Martin, Henry Douglass, W. W. Edes, John Houston, C. P. Turner, F. L. Cushman.

Organized May 31, 1900.

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**LIABILITIES.**

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Accumulated capital .....	\$7,354 75
Advance payments .....	40 00
Guaranty fund .....	27 37
Interest .....	140 90
Fines .....	2 97
Transfer fees .....	50
Withdrawal fees .....	15 68
Bills payable .....	100 00
	\$7,682 17

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$6,900 00
Loans on shares.....	630 00
Permanent expense.....	10 00
Temporary expense .....	2 54
Cash on hand and on deposit.....	139 63
	\$7,682 17

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Number of shareholders.....	43
Number of borrowers.....	13
Number of shares outstanding.....	155
Number of shares pledged for loans.....	53
Number of loans.....	13
No interest allowed on advance payments.	
Rate of dividend the past year.....	3 1-3%
Amount of dividend.....	\$225 72
Rate of interest charged on loans.....	6%
No premium charged on loans.	





HALLOWELL LOAN AND BUILDING ASSOCIATION  
—HALLOWELL.

October 28, 1905.

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

DIRECTORS—C. W. Tilden, Jos. P. Hunt, L. D. Merchant, Horace Getchell, John W. Church, Frank S. Wingate, W. H. Perry, N. L. Niles, Geo. A. Safford.

Organized May 27, 1889.

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LIABILITIES.

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Accumulated capital .....	\$29,987 78
Guaranty fund .....	1,509 06
Profits .....	373 88
Interest .....	466 50
Fines .....	1 56
	\$32,338 78

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RESOURCES.

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Loans on mortgages of real estate.....	\$31,600 00
Permanent expense .....	35 00
Temporary expense .....	2 00
Cash on hand and on deposit.....	687 01
Tax title .....	14 77
	\$32,338 78

Number of shareholders.....	94
Number of borrowers.....	35
Number of shares outstanding.....	446
Number of shares pledged for loans.....	167
Number of loans.....	35
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$1,472 15
Rate of interest charged on loans.....	6%
No premium charged on loans.	

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
10	February, 1894.....	22	141	\$56 00	\$197 00	\$197 00	\$4,331 62
11	August, 1894.....	11	135	50 69	185 69	185 69	2,042 58
12	February, 1895.....	2	129	45 40	174 40	174 40	348 80
13	August, 1895.....	9	123	40 66	163 66	163 66	1,473 04
14	February, 1896.....	11	117	36 21	153 21	153 21	1,684 83
15	August, 1896.....	12	111	32 10	143 10	143 10	1,698 98
16	February, 1897.....	2	105	28 25	133 25	133 25	266 51
17	August, 1897.....	5	99	24 70	123 70	123 70	618 63
20	February, 1899.....	9	81	15 69	96 69	96 69	870 27
21	August, 1899.....	52	75	13 14	88 14	88 14	4,583 85
22	February, 1900.....	7	69	10 90	79 90	79 90	559 85
23	August, 1900.....	11	63	8 93	71 93	71 93	788 95
24	February, 1901.....	69	57	7 16	64 16	64 16	4,431 25
25	August, 1901.....	23	51	5 67	56 67	56 67	1,303 36
26	February, 1902.....	23	45	4 30	49 30	49 30	1,099 90
27	August, 1902.....	46	39	3 06	42 06	42 06	1,937 25
28	February, 1903.....	2	33	2 11	35 11	35 11	50 37
29	August, 1903.....	16	27	1 31	28 31	28 31	453 03
30	February, 1904.....	35	21	7 1	21 71	21 71	754 03
31	August, 1904.....	25	15	3 1	15 31	15 31	382 76
32	February, 1905.....	24	9	8	9 08	9 08	217 92
33	August, 1905.....	30	3	.....	3 00	3 00	90 00
		446					\$29,967 78

KENNEBUNK LOAN AND BUILDING ASSOCIATION  
—KENNEBUNK.

October 28, 1905.

FRANK M. ROSS, President.                      S. T. FULLER, Sec'y and Treas.

DIRECTORS—L. W. Nash, Arthur Wakefield, Albert J. Littlefield,  
Wilbur F. Cousens, Jos. A. Titcomb, A. M. Welch, S. T. Fuller, Frank M.  
Ross, U. A. Caine, George Larrabee, George R. Smith, Woodbury A. Hall,  
Joshua Clark, W. F. Waterhouse.

Organized November 9, 1889.

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LIABILITIES.

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Accumulated capital .....	\$65,742 91
Advance payments .....	19,137 76
Guaranty fund .....	2,596 64
	\$87,477 31

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RESOURCES.

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Loans on mortgages of real estate.....	\$82,697 50
Loans on shares.....	1,090 39
Real estate by foreclosure.....	2,900 00
Cash on hand and on deposit.....	789 42
	\$87,477 31

Number of shareholders.....	228
Number of borrowers.....	126
Number of shares outstanding.....	1,036
Number of shares pledged for loans.....	431
Number of loans.....	159
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	6½%
Amount of dividend.....	\$4,496 83
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.
11	November, 1894.....	57	132	\$61 96	\$193 96	\$178 47	\$10,604 72
12	May, 1895.....	11	126	55 48	181 48	167 61	1,914 28
13	November, 1895.....	19	120	49 46	169 46	157 09	2,665 74
14	May, 1896.....	38	114	43 84	157 84	146 88	5,391 92
15	November, 1896.....	28	108	38 63	146 63	136 97	3,366 64
16	May, 1897.....	42	102	33 98	135 98	127 48	4,862 16
17	November, 1897.....	29	96	29 62	125 62	118 21	2,365 98
18	May, 1898.....	36	90	25 60	115 60	109 20	3,595 60
19	November, 1898.....	23	84	21 97	105 97	100 48	2,114 31
20	May, 1899.....	7	78	18 64	96 64	91 98	404 48
21	November, 1899.....	48	72	15 61	87 61	83 71	3,306 28
22	May, 1900.....	33	66	12 95	78 95	75 71	2,288 35
23	November, 1900.....	70	60	10 58	70 58	67 93	4,860 60
24	May, 1901.....	73	54	8 46	62 46	60 34	4,339 58
25	November, 1901.....	78	48	6 61	54 61	52 96	3,704 58
26	May, 1902.....	70	42	5 04	47 04	45 78	2,956 80
27	November, 1902.....	54	36	3 69	39 69	38 77	1,692 26
28	May, 1903.....	59	30	2 58	32 58	31 93	1,643 22
29	November, 1903.....	83	24	1 65	25 65	25 24	1,866 95
30	May, 1904.....	65	18	92	18 92	18 69	1,022 80
31	November, 1904.....	33	12	42	12 42	12 31	370 86
32	May, 1905.....	80	6	11	6 11	6 08	402 80
		1,036					\$65,742 91

LEWISTON LOAN AND BUILDING ASSOCIATION  
—LEWISTON.

October 28, 1905.

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

DIRECTORS—William B. Skelton, D. W. Rowe, J. L. Reade, C. H. Miller, T. J. Murphy, R. E. Attwood, L. L. Hersey, Geo. A. Whitney, Harry Stetson, H. A. Wing, Geo. S. McCarty, W. H. Hartshorn, W. E. Cloutier.

Organized May 23, 1901.

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LIABILITIES.

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Accumulated capital .....	\$7,378 15
Guaranty fund .....	25 66
Profits .....	26 67
Interest .....	192 75
Premiums .....	70 50
Fines .....	7 76
Withdrawal fees .....	2 49
Forfeited shares .....	75 00
Bills payable .....	4,254 49
	\$12,033 47

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RESOURCES.

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Loans on mortgages of real estate.....	\$11,450 00
Permanent expense .....	169 90
Temporary expense .....	117 23
Cash on hand and on deposit.....	296 34
	\$12,033 47

Number of shareholders.....	34
Number of borrowers.....	8
Number of shares outstanding.....	191
Number of shares pledged for loans.....	59
Number of loans.....	8
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	6%
Amount of dividend.....	\$346 95
Rate of interest charged on loans.....	5%
Average premium charged on loans.....	1.8%



## MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

October 28, 1905.

CHAS. A. WILBER, President.

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

DIRECTORS—Chas. A. Wilber, E. C. Town, G. D. Perkins, D. L. Churchill, Thomas Bedford, E. M. Fletcher, K. C. Gray.

Organized April 27, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$13,072 50
Advance payments .....	30 00
Guaranty fund .....	152 00
Profits .....	293 19
Interest .....	50 17
	<hr/>
	\$13,597 86

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$8,850 00
Loans on shares.....	800 00
Loans on collateral.....	600 00
Cash on hand and on deposit.....	3,347 86
	<hr/>
	\$13,597 86

Number of shareholders.....	41
Number of borrowers.....	15
Number of shares outstanding.....	260
Number of shares pledged for loans.....	99
Number of loans.....	18
No interest allowed on advance payments.	
Rate of dividend the past year.....	4½%
Amount of dividend .....	\$512 76
Rate of interest charged on loans.....	6%
No premium charged on loans.	





MECHANICS' LOAN AND BUILDING ASSOCIATION  
—PORTLAND.

October 28, 1905.

CHARLES F. PORTER, President.      NATHAN GOOLD, Secretary.  
GEORGE H. ALLAN, Treasurer.

DIRECTORS—Chas. F. Porter, Clarence W. Small, George H. Allan, Samuel Worcester, Geo. M. Seiders, Geo. S. Rowell, Geo. H. Libby, Winfield L. Smith, John W. Deering, Wm. H. Green, 1st, Wilford G. Chapman, Wm. H. Looney, Loren D. Austin, Stephen Berry, W. H. Green, Henry S. Trickey, Nathan Goold, Herbert A. Harmon, Chas. W. Berry.

Organized May 8, 1890.

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LIABILITIES.

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Accumulated capital .....	\$61,801 96
Guaranty fund .....	903 57
Due on loans.....	1,336 17
Certificates of matured shares.....	766 47
Matured shares .....	4,690 00
Bills payable .....	82 51
	<hr/>
	\$69,580 68

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RESOURCES.

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Loans on mortgages of real estate.....	\$45,026 42
Loans on shares.....	2,780 00
Loans on collateral.....	300 00
Real estate by foreclosure.....	10,093 42
Permanent expense .....	154 58
Temporary expense .....	280 31
Cash on hand and on deposit.....	10,435 91
Bills receivable .....	141 29
Rental account .....	368 75
	<hr/>
	\$69,580 68

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Number of shareholders.....	142
Number of borrowers.....	32
Number of shares outstanding.....	872
Number of shares pledged for loans.....	225
Number of loans.....	43
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$2,894 11
Rate of interest charged on loans.....	6%
No premium charged on loans.	



MECHANIC FALLS LOAN AND BUILDING ASSOCIATION  
—MECHANIC FALLS.

October 28, 1905.

J. E. SAUNDERS, President.

A. A. WOODSUM, Secretary.

J. H. DeCOSTER, Treasurer.

DIRECTORS—J. E. Saunders, J. H. DeCoster, A. A. Woodsum, J. W. Wayne, L. W. Mason, A. J. Westen, Edmund Merrill, Geo. Harmon, C. E. Waterman, O. F. Welch, A. G. Tinkham, E. K. Holbrook.

Organized September 30, 1905.

LIABILITIES.

Accumulated capital .....	\$32,293 83
Advance payments .....	868 55
Guaranty fund .....	1,086 30
Profits .....	6 69
Interest .....	106 95
Premiums .....	33 97
Fines .....	3 64
Membership fees .....	75
Bills payable .....	1,000 00
	\$35,400 68

RESOURCES.

Loans on mortgages of real estate .....	\$30,891 41
Loans on shares .....	3,480 00
Real estate by foreclosure .....	696 68
Temporary expense .....	118 70
Cash on hand and on deposit .....	213 89
	\$35,400 68

Number of shareholders .....	115
Number of borrowers .....	62
Number of shares outstanding .....	392
Number of shares pledged for loans .....	378
Number of loans .....	67
Rate of interest allowed on advance payments .....	3½%
Rate of dividend the the past year .....	8%
Amount of dividend .....	\$1,803 67
Rate of interest charged on loans .....	6%
Average premium charged on loans .....	2%



OLD TOWN LOAN AND BUILDING ASSOCIATION  
—OLD TOWN.

October 28, 1905.

E. W. CONANT, President. C. L. WATERHOUSE, Secretary.  
E. R. ALFORD, Treasurer.

DIRECTORS—E. B. Weeks, W. A. Cooper, H. A. Dorr, C. W. Robbins,  
W. H. Waterhouse, B. F. Small, E. W. Conant, E. R. Alford, C. L.  
Waterhouse.

Organized June 10, 1888.

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LIABILITIES.

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Accumulated capital .....	\$100,162 00
Advance payments .....	172 00
Guaranty fund .....	2,730 33
Interest .....	1,781 15
Fines .....	56 90
Withdrawal fees .....	7 19
	\$104,909 57

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RESOURCES.

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Loans on mortgages of real estate.....	\$90,790 00
Loans on shares.....	4,230 00
Temporary expense .....	132 50
Cash on hand and on deposit.....	9,579 19
Profit and loss.....	177 88
	\$104,909 57

Number of shareholders.....	285
Number of borrowers.....	109
Number of shares outstanding.....	1,636
Number of shares pledged for loans.....	638
Number of loans.....	158
No interest allowed on advance payments.	
Rate of dividend the past year.....	6%
Amount of dividend.....	\$5,489 63
Rate of interest charged on loans.....	6%
No premium charged on loans.	



PENOBSCOT LOAN AND BUILDING ASSOCIATION  
—BANGOR.

October 28, 1905.

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

DIRECTORS—H. P. Sargent, Thomas White, H. L. Mitchell, H. O. Pierce, David W. Potter, Charles B. Brown, William Conners.

Organized July 1, 1895.

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LIABILITIES.

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Accumulated capital .....	\$112,937 01
Advance payments .....	464 00
Guaranty fund .....	1,139 15
Interest .....	2,109 18
Fines .....	4 23
Withdrawal fees .....	10 27
Forfeited shares .....	226 55
Bills payable .....	8,437 50
	\$125,327 89

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RESOURCES.

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Loans on mortgages of real estate.....	\$115,870 00
Loans on shares.....	4,569 00
Stocks and bonds.....	3,100 00
Temporary expense .....	521 25
Cash on hand and on deposit.....	1,062 64
Profit and loss.....	7 83
Taxes paid .....	162 17
Insurance paid .....	35 00
	\$125,327 89

Number of shareholders.....	293
Number of borrowers.....	115
Number of shares outstanding.....	2,253
Number of shares pledged for loans.....	685
Number of loans.....	120
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$5,213 53
Rate of interest charged on loans.....	6%
No premium charged on loans.	





PISCATAQUIS LOAN AND BUILDING ASSOCIATION  
—FOXCROFT.

October 28, 1905.

W. CUSHING, President.

G. L. ARNOLD, Secretary.

W. BUCK, Treasurer.

DIRECTORS—J. F. Arnold, W. M. Steward, R. W. Hughes, E. R. Blethen, Geo. E. Howard, W. Cushing, G. L. Arnold.

Organized June 16, 1887.

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LIABILITIES.

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Accumulated capital .....	\$59,708 13
Advance payments .....	444 00
Guaranty fund .....	2,350 72
Profits .....	2,217 89
Interest .....	923 88
Premiums .....	179 45
Fines .....	9 46
Withdrawal fees .....	1 00
Bills payable .....	3,000 00
	\$68,834 55

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RESOURCES.

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Loans on mortgages of real estate.....	\$66,720 00
Temporary expense .....	110 61
Cash on hand and on deposit.....	1,493 86
Accrued earnings .....	510 08
	\$68,834 55

Number of shareholders.....	170
Number of borrowers.....	78
Number of shares outstanding.....	1,071
Number of shares pledged for loans.....	394
Number of loans.....	111
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$2,668 46
Rate of interest charged on loans.....	5%
Average premium charged on loans.....	.9%



**PORTLAND LOAN AND BUILDING ASSOCIATION  
—PORTLAND.**

October 28, 1905.

FREDERICK N. DOW, President.      JOS. F. CHUTE, Secretary.  
SETH L. LARRABEE, Treasurer.

DIRECTORS—Fred'k N. Dow, Edward B. Winslow, Seth L. Larrabee,  
Nathan E. Redlon, James H. Hall, Albion Little, Charles W. T. Goding,  
Alonzo W. Smith, Wm. H. Milliken, Henry P. Cox, Ammi Whitney, Chas.  
S. Chase, Wm. H. Roberts, Jr.

Organized March 19, 1890.

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**LIABILITIES.**

Accumulated capital .....	\$192,169 17
Advance payments .....	7,900 00
Guaranty fund .....	1,985 06
Interest .....	235 75
Premiums .....	72 75
Fines .....	9 76
Withdrawal fees .....	23 40
Forfeited shares .....	335 15
	\$202,731 04

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**RESOURCES.**

Loans on mortgages of real estate.....	\$133,514 00
Loans on shares.....	800 00
Loans on collateral.....	4,610 00
Real estate by foreclosure.....	40,525 50
Permanent expense .....	173 72
Cash on hand and on deposit.....	21,607 82
Interest accrued .....	1,500 00
	\$202,731 04

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Number of shareholders.....	564
Number of borrowers.....	136
Number of shares outstanding.....	3,264
Number of shares pledged for loans.....	738
Number of loans.....	136
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	5½%
Amount of dividend.....	\$9,806 40
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%



**ROCKLAND LOAN AND BUILDING ASSOCIATION  
—ROCKLAND.**

October 28, 1905.

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

DIRECTORS—A. W. Butler, E. A. Butler, S. A. Burpee, G. L. Farrand,  
E. K. Glover, F. C. Knight, T. H. McLain, E. M. Perry, F. R. Spear, E. M.  
Stubbs, W. S. White.

Organized May 18, 1888.

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**LIABILITIES.**

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Accumulated capital .....	\$145,782 55
Advance payments .....	500 00
Guaranty fund .....	3,659 01
Profits .....	590 20
Interest .....	634 60
Fines .....	17 01
Membership fees .....	29 00
Transfer fees .....	75
Withdrawal fees .....	7 00
Forfeited shares .....	107 54
Bills payable .....	2,500 00
	\$153,827 66

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$143,532 86
Loans on shares.....	6,055 00
Loans on national bank stock.....	950 00
Furniture and fixtures.....	300 00
Temporary expense .....	12 55
Cash on hand and on deposit.....	1,630 85
Foreclosures in process.....	1,346 40
	\$153,827 66

Number of shareholders.....	503
Number of borrowers.....	214
Number of shares outstanding.....	2,498
Number of shares pledged for loans.....	814
Number of loans.....	235
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$7,218 17
Rate of interest charged on loans.....	6%
No premium charged on loans.	



**SANFORD LOAN AND BUILDING ASSOCIATION**  
—SANFORD.

October 28, 1905.

WILLIAM KERNON, President.      GEORGE W. HANSON, Secretary.  
GEORGE H. NOWELL, Treasurer.

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

Organized March 17, 1890.

LIABILITIES.

Accumulated capital .....	\$59,967 72
Advance payments .....	9,805 99
Guaranty fund .....	1,380 41
Profits .....	767 54
Interest .....	2,178 70
Premiums .....	238 01
Fines .....	35 33
Transfer fees .....	25
Withdrawal fees .....	102 84
Rents .....	514 50
	\$74,991 29

RESOURCES.

Loans on mortgages of real estate.....	\$64,150 00
Loans on shares.....	800 00
Loans to corporations.....	3,500 00
Real estate by foreclosure.....	5,799 19
Temporary expense .....	718 69
Cash on hand and on deposit.....	23 41
	\$74,991 29

Number of shareholders.....	240
Number of borrowers.....	61
Number of shares outstanding.....	1,289
Number of shares pledged for loans.....	356
Number of loans.....	76
Rate of interest allowed on advance payments.....	4%
Rate of dividend the past year.....	5¾%
Amount of dividend.....	\$3,032 12
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
5	March, 1894.....	1	131	\$47 29	\$178 29	\$178 29	\$178 29
6	March, 1895.....	1	119	36 17	155 17	155 17	155 17
7	March, 1896.....	45	107	23 35	135 35	135 35	6,090 75
8	March, 1897.....	57	101	23 05	124 05	124 05	7,070 85
9	March, 1898.....	40	91	13 06	109 06	109 06	4,362 40
10	March, 1899.....	72	79	12 82	91 82	91 82	6,611 04
11	March, 1900.....	118	67	8 55	75 55	73 41	8,914 90
12	March, 1901.....	79	55	5 24	60 24	58 93	4,758 96
13	March, 1902.....	186	44	3 03	47 03	46 27	8,747 58
14	March, 1903.....	206	32	1 39	33 39	33 04	6,878 34
15	March, 1904.....	188	20	38	20 38	20 29	3,831 44
16	March, 1905.....	296	8	.....	8 00	8 00	2,368 00
		1,289					\$59,967 72



SOMERSET LOAN AND BUILDING ASSOCIATION  
—SKOWHEGAN.

October 28, 1905.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

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

Organized September 10, 1883.

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LIABILITIES.

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Accumulated capital .....	\$56,267 29
Advance payments .....	11,113 04
Guaranty fund .....	1,985 82
Interest .....	279 23
Bills payable .....	6,500 00
	\$76,145 38

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RESOURCES.

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Loans on mortgages of real estate.....	\$66,741 93
Loans on shares.....	200 00
Stocks and bonds.....	8,399 50
Real estate by foreclosure.....	194 81
Cash on hand and on deposit.....	609 14
	\$76,145 38

Number of shareholders.....	174
Number of borrowers.....	56
Number of shares outstanding.....	1,199
Number of shares pledged for loans.....	355
Number of loans.....	72
Rate of interest allowed on advance payments.....	3¼%
Rate of dividend the past year.....	4¾%
Amount of dividend.....	\$2,687 70
Rate of interest charged on loans.....	5%
No premium charged on loans.	

	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
	\$7,900 00	\$8,499 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.
13	September, 1892.....	28	158	\$62 71	\$220 71	\$220 71	\$5,656 88
14	March, 1893.....	13	152	57 12	209 12	209 12	2,492 39
15	September, 1893.....	7	146	51 93	197 93	197 93	1,399 51
16	March, 1894.....	8	140	47 01	187 01	187 01	1,448 47
17	September, 1894.....	11	134	42 52	176 42	176 42	1,913 62
18	March, 1895.....	1	128	38 11	166 11	166 11	166 11
19	September, 1895.....	20	122	34 06	156 06	156 06	2,989 20
20	March, 1896.....	24	116	30 32	146 32	146 32	3,482 20
21	September, 1896.....	5	110	26 89	136 89	136 89	682 45
22	March, 1897.....	27	104	23 61	127 61	127 61	3,327 58
23	September, 1897.....	10	98	20 69	118 69	118 69	1,176 90
24	March, 1898.....	36	92	17 97	109 97	109 97	3,924 19
25	September, 1898.....	10	86	15 45	101 45	101 45	964 50
26	March, 1899.....	16	80	13 19	93 19	93 19	1,415 04
27	September, 1899.....	13	74	11 13	85 13	85 13	749 69
28	March, 1900.....	16	68	9 26	77 26	77 26	1,215 16
29	September, 1900.....	44	62	7 56	69 56	69 56	2,894 64
30	March, 1901.....	9	56	6 08	62 08	62 08	336 72
31	September, 1901.....	72	50	4 74	54 74	54 74	3,393 58
32	March, 1902.....	62	44	3 60	47 60	47 60	2,699 20
33	September, 1902.....	82	38	2 64	40 64	40 64	2,984 48
34	March, 1903.....	91	32	1 82	33 82	33 82	2,901 62
35	September, 1903.....	130	26	1 15	27 15	27 15	3,399 93
36	March, 1904.....	75	20	65	20 65	20 65	1,425 75
37	September, 1904.....	193	14	30	14 30	14 30	2,452 90
38	March, 1905.....	94	8	7	8 07	8 07	619 58
39	September, 1905.....	102	2	.....	2 00	2 00	155 00
		1,199					\$56,267 29

**SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION**  
—SOUTH PORTLAND.

October 28, 1905.

NILES NELSON, President. C. G. CLEVELAND, Secretary.

A. E. THURRELL, Treasurer.

DIRECTORS—Niles Nelson, E. K. Thompson, A. V. Cole, F. H. Harford, H. F. Starling, Wm. A. Willard, A. D. Willard, Walter Trefethen, F. E. Cole, H. R. Cole, W. F. Strout, Charles Studley, W. E. Allen, A. E. Thurrell, Fred G. Orr.

Organized January 24, 1891.

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LIABILITIES.

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Accumulated capital .....	\$35,543 26
Advance payments .....	7,244 50
Guaranty fund .....	1,342 06
Profits .....	1,435 69
Interest .....	602 50
Premiums .....	198 72
Fines .....	41 28
Transfer fees .....	25
Withdrawal fees .....	12 17
Forfeited shares .....	1,243 83
	\$47,664 26

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RESOURCES.

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Loans on mortgages of real estate.....	\$45,627 00
Permanent expense .....	56 52
Temporary expense .....	108 58
Cash on hand and on deposit.....	1,864 18
Interest on shares retired.....	7 98
	\$47,664 26

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Number of shareholders.....	145
Number of borrowers.....	48
Number of shares outstanding.....	818
Number of shares pledged for loans.....	230
Number of loans.....	49
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year.....	8%
Amount of dividend.....	\$2,615 76
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	1.8%



WALDOBORO LOAN AND BUILDING ASSOCIATION  
—WALDOBORO.

October 28, 1905.

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

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

Organized March 18, 1891.

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LIABILITIES.

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Accumulated capital .....	\$16,861 69
Guaranty fund .....	317 78
Profits .....	127 12
Interest .....	75 58
Fines .....	34
Membership fees .....	50
Bills payable .....	2,900 00
	\$20,283 01

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RESOURCES.

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Loans on mortgages of real estate.....	\$18,118 00
Loans on shares.....	726 00
Temporary expense .....	2 50
Cash on hand and on deposit.....	1,436 51
	\$20,283 01

Number of shareholders.....	112
Number of borrowers.....	51
Number of shares outstanding.....	252
Number of shares pledged for loans.....	108
Number of loans.....	58
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$756 03
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.
4	April 2, 1894.....	8	139	\$49 71	\$188 71	\$176 28	\$1,505 68
5	April 1, 1895.....	9	127	40 56	167 56	157 50	1,508 04
6	October 7, 1895.....	10	121	36 44	157 44	148 33	1,570 40
7	April 6, 1896.....	6	115	32 48	147 48	139 36	884 88
8	October 5, 1896.....	7	109	28 97	137 97	130 73	965 79
9	April 5, 1897.....	4	103	25 53	128 53	122 15	513 12
10	October 4, 1897.....	2	97	22 22	119 22	113 67	236 44
11	April 4, 1898.....	5	91	19 43	110 43	105 57	548 15
12	October 3, 1898.....	11	85	16 70	101 70	97 26	1,117 70
13	April 3, 1899.....	23	79	14 26	93 26	89 70	2,049 72
14	October 2, 1899.....	1	73	12 02	85 02	82 02	85 02
15	April 2, 1900.....	9	67	9 99	76 99	74 49	691 91
16	October 1, 1900.....	8	61	8 16	69 16	67 12	542 28
17	April 1, 1901.....	14	55	6 54	61 54	60 15	861 56
18	October 7, 1901.....	17	49	5 11	54 11	52 83	858 87
19	April 7, 1902.....	23	43	3 86	46 86	45 89	843 78
20	October 6, 1902.....	11	37	2 79	39 79	39 09	436 69
21	April 5, 1903.....	25	31	1 91	32 91	32 43	797 75
22	October 5, 1903.....	4	25	1 21	26 21	25 91	104 84
23	April 4, 1904.....	23	19	67	19 67	19 50	446 41
24	October 3, 1904.....	11	13	29	13 29	13 22	144 19
25	April 3, 1905.....	21	7	07	7 07	7 05	146 47
26	October 2, 1905.....	2	1	.....	1 00	1 00	2 00
		252					\$16,861 69

**WATERVILLE LOAN AND BUILDING ASSOCIATION**  
**—WATERVILLE.**

October 28, 1905.

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.

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**LIABILITIES.**

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Accumulated capital .....	\$83,353 70
Advance payments .....	6,037 00
Guaranty fund .....	1,193 67
Profits .....	3,730 13
Bills payable .....	9,380 29
	<b>\$103,694 79</b>

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**RESOURCES.**

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Loans on mortgages of real estate.....	\$101,407 90
Loans on shares.....	730 00
Temporary expense .....	29 75
Cash on hand and on deposit.....	1,527 14
	<b>\$103,694 79</b>

Number of shareholders.....	251
Number of borrowers.....	81
Number of shares outstanding.....	2,072
Number of shares pledged for loans.....	521
Number of loans.....	96
Rate of interest allowed on advance payments.....	5%
Rate of dividend the past year..	5%
Amount of dividend.....	\$4,599 22
Rate of interest charged on loans.....	6%
No premium charged on loans.	





WISCASSET LOAN AND BUILDING ASSOCIATION  
—WISCASSET.

October 28, 1905.

GODFREY P. FARLEY, Pres. WM. D. PATTERSON, Sec'y and Treas.

DIRECTORS—Godfrey P. Farley, John E. Dickinson, William D. Patterson.

Organized June 16, 1888.

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LIABILITIES.

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Accumulated capital .....	\$618 44
Guaranty fund .....	79 40
Profits .....	11 24
Forfeited shares .....	44 94
Bills payable .....	125 00
Matured shares .....	550 00
	\$1,429 02

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RESOURCES.

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Loans on mortgages of real estate.....	\$1,400 00
Cash on hand and on deposit.....	29 02
	\$1,429 02

Number of shareholders.....	4
Number of borrowers.....	2
Number of shares outstanding.....	12
Number of shares pledged for loans.....	7
Number of loans.....	2
Rate of interest allowed on advance payments as may be agreed when advanced.	
Rate of dividend the past year.....	3½%
Amount of dividend.....	\$19 20
Rate of interest charged on loans.....	6%
Average premium charged on loans.....	.6%

## BANK EXAMINER'S REPORT.

Series.	Date of issue.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
5	December, 1901.....	12	47	\$5 37	\$52 37	\$51 03	\$618 44

## YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

October 28, 1905.

GORHAM N. WEYMOUTH, Pres. J. A. STROUT, Sec'y and Treas.

DIRECTORS—Gorham N. Weymouth, James A. Strout, George R. Andrews, J. G. Shaw, Robert McArthur, Cornelius Horigan, C. E. Atwood, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, John C. Haley, Michael Hussey, Melville Woodman, S. H. Emerson, Daniel Snow.

Organized January 21, 1889.

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 LIABILITIES.
 

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Accumulated capital .....	\$78,796 25
Advance payments .....	136 00
Guaranty fund .....	2,549 17
Interest .....	2,006 90
Membership fees .....	1 20
Withdrawal fees .....	89 35
Forfeited shares .....	576 35
	<hr/>
	\$84,155 22

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 RESOURCES.
 

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Loans on mortgages of real estate.....	\$70,352 29
Loans on shares.....	3,900 00
Real estate by foreclosure.....	8,047 07
Temporary expense .....	338 08
Cash on hand and on deposit.....	1,517 78
	<hr/>
	\$84,155 22

Number of shareholders.....	190
Number of borrowers.....	92
Number of shares outstanding.....	1,167
Number of shares pledged for loans.....	456
Number of loans.....	102
No interest allowed on advance payments.	
Rate of dividend the past year.....	5%
Amount of dividend.....	\$3,728 08
Rate of interest charged on loans.....	6%
No premium charged on loans.	



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**STATISTICAL TABLES**

**Compiled from Annual Reports of Treasurers of Savings  
Banks and Trust Companies and Secretaries  
of Loan and Building Associations,  
October 28, 1905.**

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SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources October 28, 1905.  
Liabilities.

Name of Bank.	Deposits.	Reserve fund.	Special reserve und.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$3,131,534 54	\$84,500 00	-	\$85,738 08	-	\$3,301,772 62
Auburn.....	2,115,107 16	56,116 65	-	26,483 90	-	2,197,707 71
Augusta.....	7,304,762 64	320,000 00	-	111,556 44	-	7,736,319 08
Bangor.....	5,024,510 81	297,023 46	\$515 72	130,011 75	-	5,452,061 74
Bath Savings Institution.....	3,758,794 10	127,197 82	-	193,871 52	-	4,079,863 44
Belfast.....	1,295,866 04	82,300 00	-	49,318 76	-	1,427,484 80
Bethel.....	398,599 37	17,168 99	-	19,214 83	-	434,983 19
Biddeford.....	1,195,092 59	13,723 70	-	19,796 35	-	1,228,612 64
Boothbay, Boothbay Harbor.....	328,966 59	18,678 59	-	6,994 71	-	354,659 89
Brewer.....	281,141 19	10,399 85	-	6,757 49	-	298,298 53
Bridgton.....	725,518 81	33,100 00	-	17,035 28	-	775,654 09
Brunswick Savings Institution.....	771,243 45	42,075 64	-	18,536 95	-	831,856 04
Buxton and Hollis, Buxton.....	333,886 42	19,450 00	-	5,019 81	-	358,356 23
Calais.....	413,836 64	17,840 75	-	29,462 44	-	461,139 83
Camden, Rockport.....	243,820 70	14,815 37	-	4,785 84	-	263,421 91
Cascade, Oakland.....	203,095 03	12,500 00	-	4,782 09	\$6,068 98	226,446 10
Dexter.....	400,864 41	7,500 00	-	9,626 88	-	417,991 29
Eastport.....	767,949 57	15,557 34	-	7,883 47	-	791,390 38
Fairfield.....	520,942 29	24,500 00	-	13,954 40	-	559,396 69
Franklin County, Farmington.....	786,125 78	17,000 00	-	7,811 05	-	810,936 83
Gardiner Savings Institution.....	2,590,546 45	137,500 00	-	31,952 74	-	2,759,999 19
Gorham.....	548,088 32	32,430 00	-	6,380 95	-	586,849 27
Hallowell Savings Institution.....	809,808 06	41,000 00	-	19,751 08	-	870,559 14
Hancock County, Ellsworth.....	353,479 76	22,874 00	-	5,567 77	-	381,921 53
Houlton.....	814,415 89	20,110 00	-	20,117 99	-	854,643 88
Kennebec, Augusta.....	1,131,788 41	56,500 00	-	43,052 66	-	1,231,341 07
Kennebunk.....	744,888 60	18,144 62	-	11,242 20	-	774,275 42

Kingfield.....	77,758 00	1,600 00	-	647 20	-	80,005 20
Machias.....	902,448 07	46,020 00	-	8,429 86	-	856,897 93
Maine, Portland.....	10,294,505 32	900,000 00	-	501,857 69	-	11,096,393 01
Mechanics', Auburn.....	508,094 84	35,300 00	-	18,439 62	-	561,834 46
Norway.....	420,693 18	3,000 00	-	8,042 44	-	431,735 62
Penobscot, Bangor.....	2,605,216 80	108,425 75	-	28,545 14	-	2,742,185 69
People's, Lewiston.....	1,506,457 87	61,726 31	-	2,356 97	-	1,570,541 15
People's Safe Deposit and Savings, Bath.....	819,301 02	14,875 00	-	11,198 69	-	839,374 71
Phillips.....	175,115 23	7,500 00	-	4,781 55	-	187,396 78
Piscataquis, Dover.....	823,744 23	21,458 94	-	20,126 10	134 80	865,464 07
Portland.....	10,861,645 20	950,000 00	-	250,719 70	-	12,062,364 90
Rockland.....	1,918,416 85	63,457 41	-	45,194 62	-	2,027,068 88
Saco.....	1,325,476 51	22,150 00	-	51,606 81	-	1,399,233 32
Saco and Biddeford Savings Institution, Saco.....	3,459,646 33	179,838 71	-	263,677 61	-	3,905,162 65
Searsport.....	147,396 51	10,000 00	-	3,929 75	-	161,326 26
Skowhegan.....	1,780,053 68	75,000 00	-	19,385 79	-	1,874,439 47
South Berwick.....	466,613 77	16,778 69	-	4,985 92	-	488,378 38
South Paris.....	320,637 02	6,050 00	-	9,382 65	-	336,069 67
Thomaston.....	642,956 60	31,396 15	-	7,671 08	-	682,023 83
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	319,787 80	9,000 00	-	4,006 59	-	332,794 39
Tremont.....	75,950 69	2,518 37	-	1,090 98	-	79,560 04
Waterville.....	1,523,597 03	58,660 00	-	43,685 79	-	1,625,942 82
Wiscasset.....	221,261 27	10,100 00	-	16,667 66	-	247,028 93
York County, Biddeford.....	1,029,771 22	28,000 00	-	13,168 72	-	1,070,939 94
<b>Total.....</b>	<b>\$79,115,188 66</b>	<b>\$4,222,862 11</b>	<b>\$515 72</b>	<b>\$2,245,334 36</b>	<b>\$6,203 78</b>	<b>\$85,590,104 63</b>

BANK EXAMINER'S REPORT.

TABLE A—Continued.  
Resources.

Name of Bank.	United States 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 .....	-	\$243,000 00	\$473,200 00	\$181,050 00	\$1,213,600 00	\$96,500 00	-	\$26,600 00
Auburn.....	-	74,918 00	330,100 00	219,235 00	858,530 00	85,300 00	\$23,700 00	32,605 85
Augusta.....	-	240,500 00	5,266,780 00	1,159,100 00	721,000 00	-	-	-
Bangor.....	-	370,480 00	2,823,864 70	308,060 00	1,664,929 35	91,000 00	25,000 00	92,677 75
Bath Savings Institution.....	\$100,000 00	98,500 00	651,882 00	444,071 25	1,901,285 90	109,267 50	118,114 00	55,750 00
Belfast.....	-	10,000 00	325,000 00	150,000 00	566,500 00	70,400 00	-	18,300 00
Bethel.....	-	12,500 00	139,500 00	3,000 00	29,400 00	13,000 00	-	-
Biddeford.....	-	25,500 00	34,000 00	43,970 00	393,705 00	41,560 00	2,500 00	-
Boothbay, Boothbay Harbor.....	-	6,800 00	12,000 00	38,425 00	153,385 00	36,000 00	1,000 00	-
Brewer.....	-	45,500 00	52,500 00	21,810 00	50,750 00	23,000 00	3,000 00	3,000 00
Bridgton.....	-	30,000 00	61,750 00	93,162 50	245,580 00	53,500 00	1,500 00	3,342 50
Brunswick Savings Institution.....	-	4,000 00	174,425 00	68,472 50	311,715 00	64,000 00	5,000 00	9,945 00
Buxton and Hollis, Buxton.....	-	-	105,000 00	16,955 00	107,527 50	19,415 00	-	-
Calais.....	-	48,000 00	69,425 00	20,800 00	234,409 75	-	-	5,000 00
Camden, Rockport.....	-	-	-	19,850 00	23,412 50	83,700 00	-	7,800 00
Cascade, Oakland.....	-	-	-	13,000 00	83,360 90	13,000 00	-	-
Dexter.....	-	3,000 00	6,000 00	57,060 00	173,410 00	54,000 00	-	455 00
Eastport.....	-	61,645 45	171,000 00	63,100 00	176,600 00	18,000 00	4,500 00	-
Fairfield.....	-	35,000 00	57,750 00	39,737 50	106,887 50	10,000 00	7,750 00	-
Franklin County, Farmington.....	-	70,000 00	33,200 00	69,690 00	209,540 00	136,430 00	3,000 00	34,785 30
Gardiner Savings Institution.....	-	400,480 00	1,294,889 45	163,150 00	503,942 50	80,800 00	3,600 00	12,000 00
Gorham.....	-	8,000 00	225,500 00	7,000 00	132,132 50	18,500 00	-	-
Hallowell Savings Institution.....	-	39,660 00	400,500 00	31,000 00	181,387 50	82,875 00	48,000 00	-
Hancock County, Ellsworth.....	6,000 00	28,500 00	33,000 00	12,000 00	16,320 00	23,000 00	-	400 00
Houlton.....	-	98,475 00	48,550 00	107,905 00	43,907 50	54,500 00	5,000 00	-
Kennebec, Augusta.....	-	5,000 00	231,300 00	198,000 00	20,000 00	16,500 00	-	90,100 00



Kennebunk.....	-	19,000 00	78,425 00	55,322 50	390,690 00	41,500 00	7,000 00	11,343 00
Kingfield.....	-	-	-	3,000 00	-	3,000 00	-	-
Machias.....	-	67,000 00	347,500 00	40,500 00	229,020 00	76,500 00	-	10,000 00
Maine, Portland.....	-	220,000 00	1,419,012 50	593,750 00	8,660,277 75	422,545 00	-	-
Mechanics', Auburn.....	-	14,985 00	40,600 00	42,856 25	111,460 00	24,950 00	24,200 00	-
Norway.....	-	5,000 00	50,500 00	9,675 00	155,453 75	35,336 50	-	5,027 50
Penobscot, Bangor.....	100,000 00	223,500 00	440,700 00	537,600 00	496,283 00	102,500 00	-	68,130 75
People's, Lewiston.....	700 00	94,000 00	314,060 00	195,207 50	214,832 50	107,812 50	-	500 00
People's Safe Deposit and Savings, Bath.....	3,500 00	14,593 50	40,233 39	78,265 00	351,788 75	44,500 00	38,950 00	-
Phillips.....	-	6,800 00	8,000 00	24,875 00	14,000 00	21,000 00	5,000 00	-
Piscataquis, Dover.....	-	52,000 00	162,000 00	50,685 00	265,976 25	59,470 00	10,000 00	-
Portland.....	250,000 00	453,916 00	3,869,100 00	835,000 00	2,918,927 50	805,650 00	46,000 00	61,300 00
Rockland.....	-	-	556,700 00	155,670 00	729,485 60	44,450 00	5,270 00	2,350 00
Saco.....	-	10,000 00	24,800 00	71,625 00	562,235 89	75,000 00	-	42,250 00
Saco and Biddeford Savings Institution, Saco.....	-	30,000 00	198,000 00	159,155 00	1,807,780 84	198,465 00	56,525 00	263,756 62
Searsport.....	-	-	68,000 00	4,750 00	43,599 00	9,000 00	-	-
Skowhegan.....	-	38,000 00	524,800 00	282,600 00	481,550 00	42,500 00	10,000 00	23,650 00
South Berwick.....	50,000 00	10,000 00	93,000 00	124,620 00	152,900 74	-	-	-
South Paris.....	-	-	35,425 00	21,012 50	109,655 00	31,920 00	500 00	-
Thomaston.....	10,000 00	8,600 00	197,750 00	36,540 00	286,350 00	49,550 00	-	-
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	-	5,000 00	24,000 00	16,212 50	110,776 25	18,000 00	-	-
Tremont.....	-	-	-	8,450 00	-	7,000 00	-	-
Waterville.....	17,000 00	25,000 00	178,000 00	77,650 00	339,375 00	40,400 00	17,400 00	10,000 00
Wiscasset.....	-	-	8,000 00	26,900 00	99,777 50	15,000 00	-	-
York County, Biddeford.....	-	-	76,500 00	57,060 00	297,447 84	34,000 00	12,750 00	3,000 00
<b>Total.....</b>	<b>\$537,200 00</b>	<b>\$3,262,252 95</b>	<b>\$21,276,722 04</b>	<b>\$7,058,585 00</b>	<b>\$28,956,554 69</b>	<b>\$3,603,836 50</b>	<b>\$487,389 00</b>	<b>\$884,068 97</b>

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	-	\$105,400 00	-	\$4,000 00	\$763,760 41	\$72,114 00	\$5,000 00
Auburn .....	-	8,700 00	-	121,700 00	-	-	265,358 58	35,105 00	-
Augusta .....	-	10,000 00	\$1,000 00	73,900 00	-	-	48,964 00	52,310 00	48,000 00
Bangor.....	\$7,500 00	3,000 00	-	20,900 00	-	-	131,421 98	224,259 80	-
Bath Savings Institution.....	77,056 00	806 60	22,000 00	67,890 00	\$6,400 00	-	158,350 58	140,975 00	15,640 00
Belfast .....	-	1,500 00	-	1,000 00	-	-	97,240 C3	90,243 28	3,600 00
Bethel .....	-	-	-	32,834 00	-	-	177,107 66	1,707 31	-
Biddeford .....	6,000 00	76,182 60	2,500 00	45,000 00	3,500 00	1,000 00	378,571 63	62,752 50	-
Boothbay, Boothbay Harbor.....	-	3,500 00	-	2,900 00	2,000 00	-	78,591 34	1,250 00	-
Brewer .....	900 00	4,000 00	-	2,200 00	-	-	62,750 00	1,600 00	400 00
Bridgton .....	2,250 00	-	-	16,300 00	-	4,000 00	158,028 36	47,480 90	10,691 17
Brunswick Savings Institution.....	6,350 00	3,500 00	-	50,175 00	-	5,000 00	94,907 69	4,665 01	3,700 00
Buxton and Hollis, Buxton.....	-	2,250 00	-	18,200 00	-	500 00	50,428 34	25,579 54	2,900 00
Calais .....	-	-	-	17,525 00	-	1,000 00	35,781 41	15,933 50	-
Camden, Rockport.....	2,120 00	515 00	-	-	-	1,500 00	21,212 14	32,600 68	-
Cascade, Oakland.....	900 00	1,000 00	-	32,100 00	-	-	21,044 87	8,500 00	-
Dexter .....	-	2,000 00	-	21,300 00	-	-	40,238 06	3,400 00	1,000 00
Eastport .....	-	2,100 00	-	14,800 00	3,575 00	-	158,577 50	18,972 14	2,500 00
Fairfield .....	3,000 00	1,400 00	-	26,425 00	-	-	97,275 85	91,883 42	41,625 00
Franklin County, Farmington.....	1,900 00	2,750 00	-	74,170 00	-	400 00	63,495 00	21,200 00	2,500 00
Gardiner Savings Institution.....	3,000 00	-	-	-	-	-	95,412 13	84,555 00	42,400 00
Gorham .....	-	1,400 00	-	1,900 00	-	-	164,221 83	7,450 00	-
Hallowell Savings Institution.....	-	-	-	21,400 00	-	-	42,795 06	1,700 00	8,000 00
Hancock County, Ellsworth.....	1 00	-	-	13,500 00	-	1,000 60	136,852 78	23,470 09	1,000 00
Houlton.....	-	-	-	25,700 00	100 00	-	362,675 00	17,960 00	11,100 00
Kennebec, Augusta.....	10,000 00	21,440 00	400 00	134,475 00	-	-	261,258 88	170,225 00	1,000 00

Kennebunk.....	3,100 00	3,500 00	-	20,250 00	-	-	113,879 28	5,671 79	-
Kingfield.....	-	-	-	1,400 00	-	-	37,851 39	19,424 00	-
Machias.....	-	850 00	-	35,750 00	-	-	23,204 72	11,284 00	300 00
Maine, Portland.....	-	21,675 00	-	-	-	7,200 00	236,111 34	39,287 80	-
Mechanics', Auburn.....	-	3,840 00	-	95,600 00	-	-	122,325 00	13,265 00	-
Norway.....	-	5,450 00	-	38,600 00	-	-	90,634 85	5,045 00	-
Penobscot, Bangor.....	-	12,000 00	-	42,000 00	-	-	315,029 07	334,264 68	-
People's, Lewiston.....	2,400 00	7,800 00	2,972 90	80,350 00	-	-	375,301 88	23,635 02	-
People's Safe Deposit and Savings, Bath.....	1,450 00	1,500 00	300 00	7,500 00	-	3,500 00	130,953 71	63,092 74	-
Phillips.....	-	-	-	13,700 00	-	4,250 60	40,683 44	21,744 25	2,400 00
Piscataquis, Dover.....	-	-	-	26,240 00	-	5,000 00	125,727 34	36,822 78	4,700 00
Portland.....	-	26,500 00	-	96,614 00	-	-	1,419,779 39	379,844 90	-
Rockland.....	15,300 00	1,200 00	-	53,750 00	-	5,000 00	97,192 00	268,146 96	-
Saco.....	7,966 73	29,600 00	3,500 00	50,503 33	-	-	418,309 22	74,589 85	-
Saco and Biddeford Savings Institution, Saco.....	183,150 00	118,530 00	-	60,155 00	8,910 00	-	506,986 59	218,286 35	-
Searsport.....	4,000 00	6,284 00	-	17,800 00	-	-	4,600 00	-	-
Skowhegan.....	-	-	-	68,500 00	-	1,000 00	272,341 22	14,535 00	38,293 00
South Berwick.....	-	4,000 00	-	22,000 00	-	-	24,812 13	900 00	-
South Paris.....	-	4,600 00	9,500 00	19,759 00	-	-	64,901 51	7,863 60	4,000 00
Thomaston.....	1,875 00	250 00	1,000 00	26,600 00	-	600 00	29,149 00	3,706 50	-
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	500 00	1,100 00	-	24,230 00	-	-	78,393 69	16,024 02	21,300 00
Tremont.....	-	-	-	-	-	500 00	30,631 03	75 00	4,855 00
Waterville.....	4,500 00	8,000 00	-	64,220 00	-	4,050 00	472,221 00	176,157 50	2,000 00
Wiscasset.....	2,760 00	-	500 00	17,384 00	-	500 00	47,424 26	11,540 50	3,500 00
York County, Biddeford.....	5,533 72	14,000 00	-	72,175 00	42,575 00	-	334,430 51	10,625 00	-
Total.....	\$353,512 45	\$439,037 00	\$43,672 90	\$1,896,765 33	\$67,060 00	\$50,000 00	\$9,378,794 05	\$3,019,425 41	\$281,804 17

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.....	\$33,500 00	-	\$2,754 83	\$34,139 15	-	-	-	\$24,839 23	\$3,301,772 62
Auburn.....	13,550 00	\$17,000 00	25,332 24	57,988 55	-	885 41	-	26,699 08	2,197,707 71
Augusta.....	26,130 00	15,000 00	350 00	1,331 68	-	1,773 33	-	71,180 07	7,736,319 08
Bangor.....	72,900 00	32,016 78	30,600 03	100 00	-	870 61	-	52,480 71	5,452,061 74
Bath Savings Institution.....	14,200 02	47,357 13	-	-	-	1,139 75	-	49,178 31	4,079,863 44
Belfast.....	13,500 00	7,000 00	5,886 80	-	-	2,113 05	-	66,221 67	1,427,484 80
Bethel.....	148 66	5,120 53	-	-	\$1,492 73	1,997 25	-	14,365 48	434,983 19
Biddeford.....	3,570 28	56,000 60	14,060 00	7,500 00	-	-	\$2,510 23	28,351 00	1,228,612 64
Boothbay, Boothbay Harbor.....	900 00	-	1,914 97	1,190 00	400 00	-	-	14,403 58	354,659 89
Brewer.....	-	2,892 14	2,486 00	4,490 32	-	693 26	-	16,956 81	298,298 53
Bridgton.....	2,667 25	650 00	3,103 87	8,000 00	700 00	770 68	-	32,176 86	775,654 09
Brunswick Savings Institution.....	10,100 00	6,700 00	2,300 00	-	-	-	400 00	6,500 84	831,856 04
Buxton and Hollis, Buxton.....	-	-	4,985 48	-	2,377 62	82 18	-	2,155 57	358,356 23
Calais.....	1,125 00	-	984 52	-	-	769 28	-	10,392 37	461,139 83
Camden, Rockport.....	15,600 00	-	3,685 44	1,427 50	1,440 00	-	415 80	40,142 85	263,421 91
Cascade, Oakland.....	-	22,686 05	14,430 36	6,000 00	5,892 50	450 66	59 58	2,022 08	226,446 10
Dexter.....	-	20,857 16	17,276 02	2,321 90	-	-	-	15,673 15	417,991 29
Eastport.....	7,103 04	19,459 44	-	14,312 91	1,000 00	-	1,450 00	52,694 90	791,390 38
Fairfield.....	450 00	-	5,000 00	2,500 00	-	1,864 76	-	30,847 66	559,396 69
Franklin County, Farmington.....	33,900 00	20,800 00	19,700 00	-	-	-	-	7,476 83	810,936 83
Gardiner Savings Institution.....	22,500 00	12,000 00	12,000 00	-	-	-	-	21,870 11	2,759,999 19
Gorham.....	1,200 00	-	5,950 00	-	-	-	-	10,844 94	586,849 27
Hallowell Savings Institution.....	-	1,000 00	2,100 15	-	-	153 66	-	10,487 77	870,559 14
Hancock County, Ellsworth.....	9,250 00	-	20,520 20	4,209 05	-	641 98	-	50,586 43	381,921 53
Houlton.....	1,566 45	3,750 00	-	15,886 00	800 00	3,331 54	-	54,337 39	854,643 88
Kennebec, Augusta.....	2,040 00	34,750 00	-	-	2,000 00	-	-	32,852 19	1,231,341 07
Kennebunk.....	-	-	3,744 25	5,604 82	-	602 12	-	14,642 66	774,275 42

Kingfield.....	13,200 00	-	-	300 00	600 00	-	-	1,229 81	80,005 20
Machias.....	1,350 00	2,000 00	-	1,055 00	-	-	-	10,554 21	856,897 93
Maine, Portland.....	8,000 00	5,000 00	-	-	-	6,400 08	-	57,133 54	11,696,393 01
Mechanics', Auburn.....	9,550 00	40,000 00	2,000 00	4,817 85	-	-	1,400 00	9,985 36	561,834 46
Norway.....	11 00	5,500 00	3,036 07	7,089 50	1,300 00	-	92 20	13,537 04	431,735 62
Penobscot, Bangor.....	2,000 00	-	-	2,795 91	-	104 91	-	65,277 37	2,742,185 69
People's, Lewiston.....	61,110 40	14,612 38	8,885 75	40,269 79	4,000 00	16 40	1,497 22	20,576 91	1,570,541 15
People's Safe Deposit and Savings, Bath.....	825 00	25,859 99	-	13,290 35	9,500 00	-	-	9,772 28	839,374 71
Phillips.....	-	794 00	-	-	200 00	-	-	23,950 09	187,386 78
Piscataquis, Dover.....	15,193 83	2,012 80	-	15,488 37	-	1,348 00	-	32,799 70	865,464 07
Portland.....	366,914 87	399,438 75	79,720 01	-	-	10,292 86	-	43,366 62	12,062,364 90
Rockland.....	19,600 00	9,000 00	355 86	11,759 39	4,000 00	1,773 26	-	46,065 81	2,027,068 88
Saco.....	-	-	9,658 43	4,678 75	-	658 25	-	13,857 87	1,399,233 32
Saco and Biddeford Savings Institution, Saco	30,215 57	15,722 29	-	-	-	-	-	47,524 39	3,903,162 65
Searsport.....	-	-	-	1,254 99	-	753 91	-	1,254 36	161,326 26
Skowhegan.....	33,600 00	-	2,881 91	6,000 00	-	-	-	29,188 34	1,874,439 47
South Berwick.....	-	-	-	-	-	-	-	6,645 51	488,378 38
South Paris.....	1,600 00	6,700 00	4,335 00	2,675 00	-	695 10	300 00	10,636 96	336,069 67
Thomaston.....	-	3,600 00	-	17,264 94	7,000 00	-	-	2,788 39	682,023 83
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	-	-	7,426 20	3,225 00	-	4 43	-	6,602 90	332,794 39
Tremont.....	300 00	-	-	-	-	-	1,537 00	26,212 01	79,560 04
Waterville.....	38,511 00	60,000 00	13,690 50	5,025 00	12,000 00	-	-	60,742 82	1,625,942 82
Wiscasset.....	-	-	2,700 00	-	-	-	-	10,672 67	247,028 93
York County, Biddeford.....	-	-	41,547 89	50,000 00	1,200 00	-	-	18,094 98	1,070,939 94
<b>Total.....</b>	<b>\$892,882 37</b>	<b>\$923,279 44</b>	<b>\$378,132 35</b>	<b>\$354,111 72</b>	<b>\$55,902 85</b>	<b>\$40,248 92</b>	<b>\$10,016 04</b>	<b>\$1,328,850 48</b>	<b>\$85,590,104 63</b>

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 \$5,000.	Amount of deposits of over \$500 and not over \$5,000.
Androscoggin County, Lewiston.....	8,953	594	-	\$1,014,170 50	\$744,772 62	\$269,397 88	-	6,892	\$851,414 78	1,944	\$1,961,071 54
Auburn.....	5,805	131	-	512,434 26	392,446 56	119,887 70	-	4,352	559,961 46	1,381	1,383,311 60
Augusta.....	12,626	48	-	1,042,895 93	984,954 71	57,941 22	-	8,178	1,104,240 90	3,898	4,315,791 34
Bangor.....	12,440	336	-	1,051,478 65	824,846 52	226,632 13	-	9,275	1,221,944 41	2,910	3,065,470 83
Bath Savings Institution.....	6,415	-	97	612,687 45	584,766 26	27,821 19	-	4,265	493,948 93	1,760	1,559,050 12
Belfast.....	4,462	-	102	245,195 50	273,134 89	-	27,939 39	3,634	438,505 60	804	784,640 02
Bethel.....	1,659	41	-	96,547 12	83,844 94	12,702 18	-	1,397	127,224 79	243	241,436 59
Biddeford.....	2,940	83	-	279,607 71	217,682 27	61,925 44	-	2,181	313,613 62	696	715,697 54
Boothbay, Boothbay Harbor.....	1,535	25	-	99,915 09	83,557 11	16,357 98	-	1,160	142,060 50	374	184,676 09
Brewer.....	1,385	42	-	80,356 75	71,024 60	9,332 15	-	1,200	95,443 55	177	164,839 33
Bridgton.....	2,760	64	-	264,621 52	229,369 22	35,252 30	-	2,285	222,288 79	464	479,783 73
Brunswick Savings Institution.....	2,315	50	-	191,623 29	170,344 06	21,279 23	-	1,820	209,949 00	463	476,749 28
Buxton and Hollis, Buxton.....	1,093	-	15	58,756 97	52,962 03	5,794 94	-	863	83,574 38	213	214,070 02
Calais.....	1,472	19	24	69,594 95	59,115 01	10,479 94	-	1,191	134,218 24	95	257,936 60
Camden, Rockport.....	954	-	-	379,005 66	371,282 55	7,723 11	-	855	147,692 10	63	59,762 50
Cascade, Oakland.....	1,312	30	-	92,279 97	93,276 42	-	996 45	1,248	141,280 40	82	246,694 54
Dexter.....	1,755	-	57	79,301 27	78,665 54	5,635 73	-	1,494	142,645 52	252	371,048 04
Eastport.....	2,404	-	8	198,222 33	156,209 03	42,013 30	-	1,973	271,104 84	385	323,571 53
Fairfield.....	1,705	101	-	155,467 34	132,824 68	22,642 66	-	1,367	170,126 16	325	437,076 16
Franklin County, Farmington.....	3,069	4	-	205,868 71	188,851 55	17,017 16	-	2,569	297,385 33	488	1,579,357 57
Gardner Savings Institution.....	6,356	-	22	453,563 29	374,853 17	80,705 12	-	4,862	570,012 95	1,334	329,088 89
Garham.....	1,760	17	-	96,360 05	77,794 45	18,565 60	-	1,391	239,314 57	356	513,355 06
Hallowell Savings Institution.....	1,849	-	5	126,453 44	124,542 35	1,911 09	-	1,329	150,594 42	467	187,776 18
Hancock County, Ellsworth.....	1,960	-	66	58,056 60	70,311 57	-	12,255 57	1,771	174,844 32	184	429,169 09
Houlton.....	3,071	-	70	660,571 19	735,501 52	-	74,930 33	2,539	213,297 14	612	671,742 70
Kennebec, Augusta.....	2,607	10	-	158,692 82	143,966 13	12,726 69	-	1,905	191,208 04	612	421,975 16
Kennebunk.....	2,237	22	-	163,825 70	142,452 54	21,373 16	-	1,738	179,818 94	433	

Kingfield.....	415	58	-	40,295 46	28,844 77	11,450 69	-	371	32,485 36	40	37,136 42
Machias.....	2,300	101	-	134,808 65	111,618 57	23,199 08	-	1,784	201,369 00	473	500,157 77
Maine, Portland.....	26,459	784	-	2,039,210 12	1,462,136 49	577,073 63	-	19,559	2,239,939 57	6,401	6,874,573 13
Mechanics', Auburn.....	2,192	-	14	118,184 93	99,386 67	18,798 26	-	1,873	183,985 76	305	294,929 96
Norway.....	2,370	122	-	132,916 36	101,230 95	31,685 41	-	2,123	221,574 54	242	188,169 21
Penobscot, Bangor.....	7,036	139	-	541,763 62	437,616 67	104,146 95	-	5,383	674,967 71	1,478	1,557,014 60
People's Lewiston.....	4,850	-	10	442,046 18	377,887 38	64,158 80	-	3,895	529,848 64	942	935,106 15
People's Safe Deposit and Sav- ings, Bath.....	4,567	-	113	208,037 10	195,258 50	12,778 60	-	4,077	236,036 09	419	387,896 21
Phillips.....	1,029	-	34	42,822 65	40,553 29	2,269 36	-	931	94,419 58	96	76,405 65
Piscataquis, Dover.....	3,383	144	-	279,090 37	246,798 21	32,292 16	-	2,820	278,491 09	544	504,114 90
Portland.....	24,528	-	3	1,789,016 48	1,562,831 38	226,185 10	-	17,127	2,139,277 28	7,044	7,931,562 37
Rockland.....	6,458	48	-	435,040 26	392,551 40	42,488 66	-	5,222	632,549 92	1,175	1,125,830 29
Saco.....	2,619	29	-	262,746 78	246,050 33	16,696 45	-	1,756	171,885 69	775	902,588 59
Saco and Biddeford Savings In- stitution, Saco.....	8,169	64	-	542,202 55	513,764 05	28,438 50	-	5,942	560,340 37	1,960	2,115,277 50
Searsport.....	553	-	12	24,297 84	24,078 08	219 76	-	456	50,413 60	90	82,516 14
Skowhegan.....	4,848	99	-	466,512 13	407,017 84	59,494 29	-	3,744	473,538 68	974	950,522 00
South Berwick.....	1,296	61	-	94,573 98	64,946 64	29,627 34	-	979	123,561 82	297	298,919 23
South Paris.....	1,577	54	-	101,591 93	88,239 67	13,352 26	-	1,381	160,975 66	192	150,251 70
Thomaston.....	1,972	-	20	102,783 82	112,515 62	-	9,731 80	1,547	201,447 95	396	365,061 54
Topsham & Brunswick Twenty- five Cent Savings, Brunswick.....	1,197	9	-	78,992 38	69,578 25	9,414 13	-	994	109,113 95	193	185,700 85
Tremont.....	376	7	-	12,913 13	6,318 57	6,594 56	-	332	40,602 19	44	33,348 50
Waterville.....	5,226	256	-	521,479 21	423,638 65	97,840 56	-	4,214	473,620 78	975	952,831 91
Wiscasset.....	1,083	16	-	49,542 11	30,537 34	19,004 77	-	952	96,788 22	125	115,525 61
York County, Biddeford.....	3,718	53	-	303,081 32	281,009 41	22,071 91	-	3,057	453,689 63	623	479,032 48
<b>Total.....</b>	<b>215,122</b>	<b>3,661</b>	<b>672</b>	<b>\$17,213,402 82</b>	<b>\$14,784,761 03</b>	<b>\$2,554,495 33</b>	<b>\$125,853 54</b>	<b>164,250</b>	<b>\$19,168,656 46</b>	<b>46,866</b>	<b>\$48,726,645 40</b>

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 1905.	State tax 1905.	Annual expenses.
Androscoggin County, Lewiston .....	111	\$273,405 28	6	\$45,642 94	3 1/2	\$89,207 53	\$81 20	\$15,405 75	\$5,703 45
Auburn .....	71	163,978 43	1	7,855 67	3 1/2	70,669 43	648 08	10,766 56	2,861 69
Augusta .....	489	1,304,670 00	61	580,060 40	3 1/2	250,045 38	523 32	43,307 52	13,012 36
Bangor .....	238	569,452 37	17	164,643 20	3 1/2	163,598 82	1,322 00	28,550 74	10,111 98
Bath Saving Institution .....	335	841,693 84	55	564,101 21	3 1/2	129,109 73	676 20	21,350 19	4,700 00
Belfast .....	23	53,910 42	1	18,810 00	3	38,426 67	268 80	7,467 44	4,500 00
Bethel .....	14	29,887 99	-	-	3	10,967 48	152 13	2,146 25	1,000 00
Biddeford .....	62	160,332 22	1	5,449 21	3 1/2	38,981 23	838 80	4,888 33	2,500 00
Boothbay, Boothbay Harbor .....	1	2,250 00	-	-	3 1/2	10,068 64	38 53	1,620 32	1,075 00
Brewer .....	8	20,858 31	-	-	3 1/2	8,961 65	129 87	1,268 83	1,141 04
Bridgton .....	11	23,446 29	-	-	3 1/2	23,006 01	107 00	3,574 10	2,468 39
Brunswick Savings Institution .....	30	73,237 71	2	11,307 46	3 1/2	25,088 70	207 52	4,126 77	2,150 00
Buxton and Hollis, Buxton .....	17	36,242 02	-	-	3 1/2	11,195 27	12 53	1,823 53	1,100 00
Calais .....	10	21,631 76	-	-	3 1/2	13,538 31	27 92	2,348 47	1,500 00
Camden, Rockport .....	4	13,192 00	-	-	3 1/2	6,967 64	62 18	881 57	1,500 00
Cascade, Oakland .....	1	2,052 13	-	-	3	5,900 60	533 26	1,007 44	1,167 88
Dexter .....	5	11,524 35	-	-	3 1/2	12,376 85	540 00	1,923 31	2,913 50
Eastport .....	45	107,342 29	1	18,454 70	3	20,728 41	348 00	3,753 98	1,350 00
Fairfield .....	13	27,244 60	-	-	3 1/2	16,473 61	68 44	2,410 00	1,200 00
Franklin County, Farmington .....	14	37,030 90	1	14,633 39	3	22,389 66	243 39	3,380 84	1,718 79
Gardiner Savings Institution .....	148	372,065 39	12	75,110 54	3 1/2	86,400 55	758 50	14,557 06	3,800 00
Gorham .....	13	26,634 86	-	-	3 1/2	17,963 69	109 05	3,025 49	1,900 00
Hallowell Savings Institution .....	50	121,014 13	3	24,844 45	3 1/2	27,693 78	21 33	4,758 53	2,210 15
Hancock County, Ellsworth .....	5	10,859 26	-	-	3	10,341 10	80 25	1,465 68	3,137 33
Houlton .....	70	164,372 50	2	13,583 16	3 1/2	25,721 85	76 47	3,544 91	2,500 00
Kennebec, Augusta .....	83	202,890 67	7	65,938 00	3 1/2	38,337 34	576 58	4,593 76	4,000 00
Kennebunk .....	66	143,094 50	-	-	3 1/2	24,113 86	39 69	3,931 20	2,095 86
Kingfield .....	4	8,136 22	-	-	4	2,612 31	-	285 22	600 00
Machias .....	43	100,921 30	-	-	3 1/2	26,451 49	45 50	4,515 05	1,950 00

BANK EXAMINER'S REPORT.



Maine, Portland .....	489	1,108,905 38	-	10	71,087 24	3½	333,356 58	636 00	67,127 19	21,864 91
Mechanics', Auburn.....	14	29,179 12	-	-	-	3½	16,964 52	816 15	2,335 14	2,150 00
Norway.....	5	10,949 43	-	-	-	3	11,075 00	108 00	2,029 49	1,200 00
Penobscot, Bangor.....	166	408,875 10	-	9	64,339 39	3½	85,555 83	-	11,182 85	6,085 93
People's, Lewiston.....	11	27,376 06	-	2	14,127 00	3½	45,765 69	294 00	7,049 91	2,917 93
People's Safe Deposit and Savings, Bath.....	68	170,298 39	-	3	19,070 33	3½	26,825 25	405 72	4,070 30	2,500 00
Phillips.....	2	4,290 00	-	-	-	3	4,887 08	-	738 54	750 00
Piscataquis, Dover.....	19	41,138 24	-	-	-	3	22,523 75	97 60	4,163 61	2,516 67
Portland.....	356	784,992 43	-	1	5,813 12	3½	361,501 61	7,304 46	58,148 32	24,376 68
Rockland.....	59	139,056 29	-	2	20,980 35	3½	57,712 03	187 00	10,626 41	4,831 15
Saco.....	83	214,497 05	-	5	36,505 18	3½	44,683 74	80 52	6,127 32	2,249 09
Saco and Biddeford Savings Institution, Saco	250	670,229 92	-	17	113,798 54	3½	116,500 70	302 40	17,067 00	5,500 00
Searsport.....	7	14,466 77	-	-	-	3	4,233 33	-	823 92	837 29
Skowhegan.....	124	323,422 00	-	6	32,571 00	3	50,003 33	145 20	9,150 69	2,507 90
South Berwick.....	20	44,132 72	-	-	-	3½	14,911 58	-	2,020 94	1,600 00
South Paris.....	4	9,409 66	-	-	-	3	8,842 50	223 69	1,593 21	1,200 00
Thomaston.....	28	62,095 27	-	1	14,351 84	3	18,620 45	35 19	3,772 57	1,711 78
Topsham and Brunswick Twenty-five Cent	-	-	-	-	-	-	-	-	-	-
Savings, Brunswick.....	7	14,550 16	-	1	10,422 84	3	8,981 17	248 33	1,535 65	1,403 95
Tremont.....	-	-	-	-	-	2½	2,511 42	83 79	272 08	250 00
Waterville.....	36	91,785 07	-	1	5,359 27	3½	46,644 30	997 15	6,817 66	3,890 00
Wiscasset.....	8	8,947 44	-	-	-	3½	7,090 11	183 67	1,111 54	1,095 80
York County, Biddeford.....	37	91,902 82	-	1	5,146 29	3½	34,686 57	829 68	4,739 09	3,300 00
<b>Total.....</b>	<b>3,777</b>	<b>\$9,195,880 08</b>		<b>229</b>	<b>\$2,024,006 72</b>	<b>*3.41</b>	<b>\$2,551,215 53</b>	<b>\$21,530 99</b>	<b>\$425,182 21</b>	<b>\$180,516 80</b>

\* Average.

BANK EXAMINER'S REPORT.

**TRUST AND BANKING COMPANIES.**  
**TABLE C—Statement of Liabilities and Resources October 28, 1905.**  
**Liabilities.**

Name of Bank.	Capital stock.	Surplus.	Undivided profits.	Savings deposits.	Demand deposits.	Certificates of deposit.	Trust department.
Aroostook Trust and Banking Company, Caribou.....	\$50,000 00	\$40,000 00	\$18,662 98	-	\$104,989 38	\$61,565 66	-
Augusta Trust Company, Augusta.....	100,000 00	25,000 00	127,899 60	\$2,774,977 89	485,333 76	138,091 21	\$15,000 00
Bar Harbor Banking and Trust Company, Bar Harbor.....	50,000 00	50,000 00	39,678 19	99,171 28	516,605 17	193,997 70	6,000 00
Bath Trust Company, Bath.....	100,000 00	9,000 00	15,415 64	145,989 47	287,997 91	165,154 17	-
Eastern Trust and Banking Company, Bangor.....	175,000 00	175,000 00	156,668 41	1,809,565 23	1,271,340 87	48,853 24	-
Fort Kent Trust Company, Fort Kent.....	50,000 00	5,000 00	1,877 68	19,298 32	41,993 42	271 02	-
International Trust and Banking Company, Calais.....	50,000 00	10,000 00	1,742 29	117,171 72	104,664 54	-	-
Lewiston Trust and Safe Deposit Company, Lewiston.....	75,000 00	2,500 00	14,341 43	398,726 18	201,699 72	16,450 00	-
Livermore Falls Trust & Banking Company, Livermore Falls	50,000 00	20,000 00	18,712 29	423,558 74	138,177 84	38,924 75	-
Machias Banking Company, Machias.....	25,000 00	6,300 00	3,826 38	14,825 51	93,666 45	302 77	-
Maine Trust and Banking Company, Gardiner.....	100,000 00	30,000 00	54,630 42	514,385 62	150,871 35	14,450 00	433,961 52
Mercantile Trust Company, Portland.....	100,000 00	25,000 00	73,305 03	182,336 45	440,674 57	186,621 06	20,450 00
Merchants' Trust and Banking Company, Presque Isle.....	50,000 00	10,000 00	11,278 30	33,840 18	32,888 97	947 00	-
Merrill Trust Company, Bangor.....	100,000 00	25,000 00	35,882 15	-	616,437 38	7,289 28	-
People's Trust Company, Farmington.....	50,000 00	2,200 00	8,870 77	109,421 63	78,115 38	-	11,000 00
Pittsfield Trust Company, Pittsfield.....	50,000 00	2,000 00	6,487 21	149,761 10	96,800 62	-	-
Portland Trust Company, Portland.....	250,000 00	500,000 00	21,616 93	856,937 11	3,956,627 85	15,799 20	1,085,506 41
Rockland Trust Company, Rockland.....	100,000 00	25,000 00	26,413 26	165,795 89	106,600 79	-	-
Rumford Falls Trust Company, Rumford Falls.....	100,000 00	100,000 00	18,902 35	717,857 77	233,856 40	35,500 00	-
Security Trust Company, Rockland.....	50,000 00	13,000 00	13,109 37	279,303 35	145,670 72	15 00	-
Union Safe Deposit and Trust Company, Portland.....	250,000 00	125,000 00	29,823 43	130,855 97	34,665 07	35,794 50	116,588 16
United States Trust Company, Portland.....	100,000 00	50,000 00	1,253 53	-	102,351 55	11,625 48	-
Van Buren Trust Company, Van Buren.....	50,000 00	-	1,982 93	6,320 90	30,951 55	-	-
Waldo Trust Company, Belfast.....	50,000 00	12,500 00	16,758 91	254,432 23	241,790 59	8,336 00	-
Waterville Trust Company, Waterville.....	100,000 00	16,000 00	54,639 22	933,512 99	444,845 72	-	-
Westbrook Trust Company, Westbrook.....	50,000 00	11,000 00	2,697 15	278,158 12	77,341 61	200 00	-
<b>Total.....</b>	<b>\$2,275,000 00</b>	<b>1,283,500 00</b>	<b>\$776,475 83</b>	<b>\$10,416,253 65</b>	<b>\$10,036,959 18</b>	<b>\$980,188 04</b>	<b>\$1,688,506 09</b>

**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.....	-	-	-	-	\$36,929 00	-	\$312,147 02
Augusta Trust Company, Augusta.....	\$280 00	-	\$4,779 78	\$10,366 93	-	\$230 00	3,681,959 17
Bar Harbor Banking and Trust Company, Bar Harbor.....	188 00	\$300 00	676 29	-	-	-	956,616 63
Bath Trust Company, Bath.....	-	-	1,115 00	63 22	-	-	724,735 41
Eastern Trust and Banking Company, Bangor.....	-	1,707 27	-	9,207 85	-	49,150 00	3,696,492 87
Fort Kent Trust Company, Fort Kent.....	-	-	1,826 55	-	2,500 00	-	192,766 99
International Trust and Banking Company, Calais.....	-	-	-	-	-	-	283,578 55
Lewiston Trust and Safe Deposit Company, Lewiston.....	-	-	\$33 79	-	25,000 00	1,595 00	736,146 12
Livermore Falls Trust and Banking Company, Livermore Falls.....	31 20	-	4,993 38	-	-	-	694,398 20
Machias Banking Company, Machias.....	-	-	-	-	-	-	143,921 09
Maine Trust and Banking Company, Gardiner.....	-	-	976 27	-	71,772 37	-	1,371,047 55
Mercantile Trust Company, Portland.....	-	457 50	1 00	12,268 42	-	-	1,041,164 03
Merchants' Trust and Banking Company, Presque Isle.....	9 00	-	-	-	24,842 36	5 00	163,810 91
Merrill Trust Company, Bangor.....	-	-	1,375 00	-	-	-	785,983 81
People's Trust Company, Farmington.....	459 00	-	-	26 07	-	-	260,092 85
Pittsfield Trust Company, Pittsfield.....	-	-	-	-	10,000 00	-	315,048 93
Portland Trust Company, Portland.....	-	15,350 00	-	4,822 74	120,632 73	-	6,827,292 87
Rockland Trust Company, Rockland.....	134 84	-	-	9,627 83	-	-	433,572 61
Rumford Falls Trust Company, Rumford Falls.....	-	1,327 50	4,333 88	-	50,000 00	-	1,261,777 90
Security Trust Company, Rockland.....	-	-	155 50	73 61	-	-	501,327 55
Union Safe Deposit and Trust Company, Portland.....	-	39,329 00	124 48	-	5,000 00	-	767,180 61
United States Trust Company, Portland.....	-	-	-	-	-	-	265,230 56
Van Buren Trust Company, Van Buren.....	-	-	-	-	-	-	89,255 38
Waldo Trust Company, Belfast.....	-	470 00	142 65	-	-	2 45	584,432 83
Waterville Trust Company, Waterville.....	-	1,182 50	1,227 11	73 72	-	-	1,545,481 26
Westbrook Trust Company, Westbrook.....	-	-	-	-	-	-	419,396 88
<b>Total.....</b>	<b>\$1,102 04</b>	<b>\$60,123 77</b>	<b>\$22,560 68</b>	<b>\$46,530 39</b>	<b>\$346,676 46</b>	<b>\$50,982 45</b>	<b>\$27,984,858 58</b>

BANK EXAMINER'S REPORT.

TABLE C—Continued.  
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.
Aroostook Trust and Banking Company, Caribou.....	\$178,652 52	\$37,096 44	\$21,350 00	-	\$3,000 00	\$2,189 66
Augusta Trust Company, Augusta.....	584,794 93	90,787 19	2,820,489 77	\$15,000 00	20,000 00	-
Bar Harbor Banking and Trust Company, Bar Harbor.....	517,435 65	145,797 50	125,897 50	6,000 00	4,000 00	10,204 74
Bath Trust Company, Bath.....	471,088 59	5,275 00	105,188 45	-	22,225 40	-
Eastern Trust and Banking Company, Bangor.....	2,024,610 83	644,011 95	680,583 14	-	37,698 91	16,687 54
Fort Kent Trust Company, Fort Kent.....	75,529 20	9,872 10	950 00	-	13,809 10	2,540 78
International Trust and Banking Company, Calais.....	160,028 65	3,954 80	103,660 45	-	-	-
Lewiston Trust and Safe Deposit Company, Lewiston.....	548,484 52	-	88,500 00	-	20,000 00	-
Livermore Falls Trust and Banking Company, Livermore Falls.....	260,472 07	183,714 30	188,508 50	-	-	-
Machias Banking Company, Machias.....	72,268 58	-	53,325 00	-	-	-
Maine Trust and Banking Company, Gardiner.....	242,434 30	-	68,887 09	433,961 52	-	-
Mercantile Trust Company, Portland.....	397,761 52	76,024 00	457,401 72	20,450 00	-	-
Merchants' Trust and Banking Company, Presque Isle.....	126,712 93	2,750 00	1,900 00	-	2,000 00	-
Merrill Trust Company, Bangor.....	359,785 13	-	268,652 67	-	-	-
People's Trust Company, Farmington.....	17,733 40	76,661 97	88,938 60	11,000 00	63,696 87	-
Pittsfield Trust Company, Pittsfield.....	202,970 28	20,821 31	44,830 00	-	-	-
Portland Trust Company, Portland.....	3,679,819 51	-	983,592 75	1,065,245 76	-	3,506 21
Rockland Trust Company, Rockland.....	219,845 00	22,100 00	128,120 65	-	-	-
Rumford Falls Trust Company, Rumford Falls.....	455,491 75	180,640 15	527,619 15	-	32,806 33	1,392 90
Security Trust Company, Rockland.....	316,686 93	18,340 00	94,679 44	-	5,195 00	-
Union Safe Deposit and Trust Company, Portland.....	69,602 28	6,750 00	543,279 40	103,517 33	15,078 37	-
United States Trust Company, Portland.....	149,559 31	-	67,042 03	-	-	-
Van Buren Trust Company, Van Buren.....	52,309 36	123 00	-	-	7,899 20	2,089 03
Waldo Trust Company, Belfast.....	195,554 47	12,163 75	275,375 00	-	7,000 00	-
Waterville Trust Company, Waterville.....	1,003,092 03	158,073 39	186,030 00	-	2,308 85	-
Westbrook Trust Company, Westbrook.....	149,915 72	57,583 74	151,763 18	-	17,208 18	-
Total.....	\$12,924,638 96	\$1,920,397 68	\$8,096,786 49	\$1,655,174 61	\$273,926 21	\$33,500 86

**TABLE C—Concluded.**  
**Resources—Concluded.**

Name of Bank.	Expense account.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust and Banking Company, Caribou .....	-	-	\$69,888 40	-	\$312,147 02
Augusta Trust Company, Augusta .....	\$3,196 13	-	247,691 15	-	3,681,959 17
Bar Harbor Banking and Trust Company, Bar Harbor .....	3,162 02	-	144,019 22	-	956,616 03
Bath Trust Company, Bath .....	1,539 95	\$1,100 00	112,438 12	\$5,849 90	724,735 41
Eastern Trust and Banking Company, Bangor .....	-	4,507 13	282,393 37	-	3,696,492 87
Fort Kent Trust Company, Fort Kent .....	731 61	2,347 50	17,186 70	-	122,766 99
International Trust and Banking Company, Calais .....	252 57	307 90	15,374 18	-	283,578 55
Lewiston Trust and Safe Deposit Company, Lewiston .....	2,373 67	30,300 00	45,957 93	2,530 00	736,146 12
Livermore Falls Trust and Banking Company, Livermore Falls .....	1,356 02	5,000 00	55,447 31	-	694,398 20
Machias Banking Company, Machias .....	-	-	15,327 51	-	143,921 09
Maine Trust and Banking Company, Gardiner .....	2,361 31	3,000 00	31,394 24	-	1,371,047 55
Mercantile Trust and Banking Company, Portland .....	3,039 88	1,000 00	55,486 91	-	1,041,164 03
Merchants' Trust and Banking Company, Presque Isle .....	3,932 92	-	32,514 96	-	163,810 81
Merrill Trust Company, Bangor .....	5,739 36	22,500 00	128,280 32	1,026 33	755,983 81
People's Trust Company, Farmington .....	388 28	-	2,673 73	-	260,092 35
Pittsfield Trust Company, Pittsfield .....	-	9,000 00	37,427 34	-	315,048 93
Portland Trust Company, Portland .....	2,432 27	100 00	1,092,506 47	-	6,827,292 97
Rockland Trust Company, Rockland .....	-	4,500 00	58,921 17	85 79	433,572 61
Rumford Falls Trust Company, Rumford Falls .....	2,736 84	1,000 00	60,600 78	-	1,261,777 90
Security Trust Company, Rockland .....	-	6,936 61	59,490 57	-	501,327 55
Union Safe Deposit and Trust Company, Portland .....	-	-	21,232 54	7,720 69	767,180 61
United States Trust Company, Portland .....	1,014 01	5,941 27	41,673 44	-	265,230 56
Van Buren Trust Company, Van Buren .....	1,516 92	763 55	24,554 32	-	59,255 38
Waldo Trust Company, Belfast .....	-	2,000 00	91,654 90	684 71	584,432 86
Waterville Trust Company, Waterville .....	10,354 56	27,000 00	156,122 43	2,500 00	1,545,481 26
Westbrook Trust Company, Westbrook .....	2,426 62	2,000 00	38,499 44	-	419,396 88
<b>Total .....</b>	<b>\$48,484 94</b>	<b>\$129,803 96</b>	<b>\$2,977,247 45</b>	<b>\$20,397 42</b>	<b>\$27,984,858 58</b>

**TABLE D—Giving Details of Depositors and Deposits, Rate and Amount of Interest, Dividends and Taxes.**

Name of Bank.	Number of depositors of time deposits and deposits bearing interest at 3% or more.	Amount of such deposits.	Number of depositors of demand deposits bearing interest at less than 3%.	Amount of such deposits.	Number of holders of certificates of deposit liable to state taxation.	Amount of such certificates.	Number of holders of certificates of deposit not liable to state taxation.
Aroostook Trust and Banking Company, Caribou.....	-	-	-	-	66	\$28,500 00	42
Augusta Trust Company, Augusta.....	4,433	\$2,774,977 89	931	\$455,333 76	5	16,041 21	3
Bar Harbor Banking and Trust Company, Bar Harbor.....	463	99,171 28	38	135,746 42	-	-	1,706
Bath Trust Company, Bath.....	331	145,989 47	531	287,997 91	113	165,154 17	-
Eastern Trust and Banking Company, Bangor.....	5,097	1,809,565 23	781	1,074,343 78	46	2,058 50	77
Fort Kent Trust Company, Fort Kent.....	72	19,298 32	-	-	3	271 02	-
International Trust and Banking Company, Calais.....	249	117,171 72	2	11,166 31	-	-	-
Lewiston Trust and Safe Deposit Company, Lewiston.....	1,724	398,726 18	2	4,423 00	3	16,450 00	-
Livermore Falls Trust and Banking Company, Livermore Falls.....	1,962	423,558 74	-	-	49	32,924 75	-
Machias Banking Company, Machias.....	19	14,825 51	11	48,478 35	-	-	1
Maine Trust and Banking Company, Gardiner.....	793	526,885 62	4	55,902 09	-	-	4
Mercantile Trust Company, Portland.....	140	182,386 45	194	405,027 64	166	181,621 06	5
Merchants' Trust and Banking Company, Presque Isle.....	711	33,840 18	134	32,883 97	-	-	1
Merrill Trust Company, Bangor.....	-	-	-	-	-	-	36
People's Trust Company, Farmington.....	509	109,421 63	153	73,436 09	-	-	-
Pittsfield Trust Company, Pittsfield.....	695	149,761 10	47	59,938 12	-	-	-
Portland Trust Company, Portland.....	564	856,937 11	1,511	3,168,480 69	37	15,799 20	-
Rockland Trust Company, Rockland.....	388	165,795 89	-	-	-	-	-
Rumford Falls Trust Company, Rumford Falls.....	2,524	717,857 77	2	9,016 92	9	35,500 00	-
Security Trust Company, Rockland.....	806	279,303 35	262	145,670 72	-	-	1
Union Safe Deposit and Trust Company, Portland.....	76	130,855 97	7	15,644 11	8	35,794 50	-
United States Trust Company, Portland.....	-	-	52	102,351 55	1	11,625 48	-
Van Buren Trust Company, Van Buren.....	30	6,320 90	-	-	-	-	-
Waldo Trust Company, Belfast.....	674	254,432 23	127	219,104 83	5	7,726 00	5
Waterville Trust Company, Waterville.....	3,485	937,461 60	1	10,167 45	-	-	-
Westbrook Trust Company, Westbrook.....	1,434	278,158 12	7	32,065 84	1	200 00	-
<b>Total.....</b>	<b>27,179</b>	<b>\$10,432,702 26</b>	<b>4,797</b>	<b>\$6,377,189 55</b>	<b>517</b>	<b>\$555,665 89</b>	<b>1,881</b>

TABLE D—Continued.

Name of Bank.	Amount of such certificates.	Number of all other depositors.	Amount of such deposits.	Total number of depositors.	Total amount of deposits.	Rate of interest paid on taxable deposits.	Amount of interest paid on taxable deposits.
Aroostook Trust and Banking Company, Caribou.....	\$33,065 66	285	\$104,989 38	393	\$166,555 04	3½-4	\$669 75
Augusta Trust Company, Augusta .....	122,050 00	-	-	5,372	3,398,402 86	3-3½	104,493 25
Bar Harbor Banking and Trust Company, Bar Harbor.....	193,997 70	1,073	381,158 75	3,274	810,074 15	3-4	1,813 70
Bath Trust Company, Bath.....	-	-	-	980	599,141 55	3-4	4,643 98
Eastern Trust and Banking Company, Bangor.....	46,794 74	1,169	198,704 36	7,170	3,131,466 61	3-3½	48,417 23
Fort Kent Trust Company, Fort Kent.....	-	133	41,993 42	208	61,562 76	3-3	450 51
International Trust and Banking Company, Calais.....	-	126	93,498 23	377	221,836 26	3-3½	3,569 39
Lewiston Trust and Safe Deposit Company, Lewiston.....	-	686	197,271 72	2,415	616,875 90	3-3½-4	12,171 08
Livermore Falls Trust and Banking Company, Livermore Falls.....	-	430	138,177 84	2,441	600,661 33	3-3½	12,935 79
Machias Banking Company, Machias.....	302 77	272	45,188 10	303	108,794 73	3-3½	306 65
Maine Trust and Banking Company, Gardiner.....	14,450 00	235	82,469 26	1,036	679,706 97	3½-4	16,035 88
Mercantile Trust Company, Portland.....	5,000 00	452	36,104 43	957	810,139 58	3-3½	13,009 71
Merchants' Trust and Banking Company, Presque Isle.....	947 00	-	-	852	67,676 15	3-3	788 42
Merrill Trust Company, Bangor.....	7,289 28	603	616,437 38	639	623,726 66	-	-
People's Trust Company, Farmington.....	-	26	4,679 29	688	187,537 01	3-3	4,577 23
Pittsfield Trust Company, Pittsfield .....	-	270	36,862 50	1,012	246,561 72	3-3½	3,808 52
Portland Trust Company, Portland .....	-	210	803,497 16	2,322	4,844,714 16	3-3½	21,873 00
Rockland Trust Company, Rockland.....	-	246	106,600 79	634	272,396 68	3-3½	4,083 40
Rumford Falls Trust Company, Rumford Falls.....	-	918	226,166 98	3,453	988,541 67	3½-4	23,142 39
Security Trust Company, Rockland.....	15 00	-	-	1,069	424,989 07	3-3½	8,450 74
Union Safe Deposit and Trust Company, Portland.....	-	46	58,349 96	137	240,644 54	3-3½-4	6,277 41
United States Trust Company, Portland.....	-	-	-	53	113,977 03	3-3½	-
Van Buren Trust Company, Van Buren.....	-	75	30,951 55	105	37,272 45	3-3	-
Waldo Trust Company, Belfast.....	610 00	244	23,155 76	1,055	505,028 82	3-3	5,308 84
Waterville Trust Company, Waterville.....	-	1,083	431,912 16	4,569	1,379,541 21	3-3½	28,969 13
Westbrook Trust Company, Westbrook.....	-	286	45,275 77	1,728	355,699 73	3½	10,320 24
<b>Total .....</b>	<b>\$424,522 15</b>	<b>8,868</b>	<b>\$3,703,444 79</b>	<b>43,242</b>	<b>\$21,493,524 64</b>	<b>*3.35</b>	<b>\$336,116 24</b>

\* Average.

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TABLE D—Concluded.

Name of Bank.	Rate of interest paid on non-taxable deposits.	Amount of interest paid on non-taxable deposits.	Total amount of interest paid to depositors.	Rate of dividends paid on stock.	Amount of dividends paid on stock.	State tax 1905.
Aroostook Trust and Banking Company, Caribou .....	-	-	\$669 75	10	\$5,000 00	\$111 62
Augusta Trust Company, Augusta.....	2	\$9,306 13	113,799 33	8	5,000 00	13,250 65
Bar Harbor Banking and Trust Company, Bar Harbor.....	2-2.99	7,099 02	8,912 72	14	7,000 00	406 71
Bath Trust Company, Bath.....	2	13,651 79	18,295 77	6	6,000 00	1,752 89
Eastern Trust and Banking Company, Bangor.....	2-2½-2.95	20,541 75	68,958 98	12	20,970 00	2,851 49
Fort Kent Trust Company, Fort Kent.....	-	-	450 51	-	-	89 72
International Trust and Banking Company, Calais.....	2-2½	262 48	3,831 87	-	-	506 65
Lewiston Trust and Safe Deposit Company, Lewiston.....	2	148 65	12,319 73	-	-	2,063 12
Livermore Falls Trust and Banking Company, Livermore Falls.....	-	-	12,935 79	6	3,000 00	2,096 23
Machias Banking Company, Machias.....	2-2½	1,135 36	1,442 01	8	2,000 00	55 48
Maine Trust and Banking Company, Gardiner.....	2-2½	1,583 87	17,619 55	10	10,000 00	1,989 96
Mercantile Trust Company, Portland.....	2½-2¾	5,153 85	22,163 06	8	8,000 00	1,711 35
Merchants' Trust and Banking Company, Presque Isle.....	2	25 63	814 10	3	1,500 00	150 23
Merrill Trust Company, Bangor.....	2-2½-2¾-2.98	6,365 49	6,365 49	7½	7,500 00	-
Peoples' Trust Company, Farmington.....	2½	1,789 29	6,366 52	6	3,000 00	581 16
Pittsfield Trust Company, Pittsfield.....	2	1,101 15	4,909 67	-	-	651 95
Rockland Trust Company, Rockland.....	2-2½	47,397 00	69,270 00	25	62,500 00	3,871 59
Rumford Falls Trust Company, Rumford Falls.....	-	-	4,083 40	6	6,000 00	665 76
Security Trust Company, Rockland.....	2	228 01	23,370 40	6	8,000 00	3,203 81
Union Safe Deposit and Trust Company, Portland.....	2-2½-2¾	-	8,450 74	7½	3,750 00	1,185 24
United States Trust Company, Portland.....	2-2½	538 46	6,815 87	5	12,500 00	876 31
Van Buren Trust Company, Van Buren.....	-	-	-	7	-	4 84
Waldo Trust Company, Belfast.....	2	3,140 76	8,449 60	6	1,500 00	1,276 86
Waterville Trust Company, Waterville.....	2	154 69	29,123 72	10	10,600 00	4,511 58
Westbrook Trust Company, Westbrook.....	2	533 34	10,853 58	2	1,000 00	1,471 58
Total.....		\$124,155 29	\$460,272 21	*8.23	\$187,220 00	\$51,346 54

\* Average.



## LOAN AND BUILDING ASSOCIATIONS.

**TABLE E—Statement of Liabilities and Resources, October 28, 1905.**  
**Liabilities.**

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Total liabilities.
Auburn.....	\$77,911 93	\$3,303 62	\$12,952 20	-	\$3,000 00	\$446 92	-	\$97,614 67
Augusta.....	186,041 42	5,861 15	75 00	-	-	18,028 51	-	209,946 08
Bangor.....	274,977 70	10,059 39	1,173 00	-	800 00	6,224 14	-	293,234 23
Bar Harbor.....	19,725 96	50 00	314 00	-	-	786 56	\$2,950 00	23,826 52
Bath.....	86,199 48	1,900 00	-	\$54 28	-	967 18	-	89,120 94
Belfast.....	23,518 22	1,251 89	63 00	-	-	102 82	5,493 88	30,429 81
Brunswick.....	78,054 77	2,350 00	100 13	-	-	1,251 02	5,934 98	87,690 90
Bucksport.....	31,036 10	455 64	-	-	-	782 43	-	32,274 17
Casco, Portland.....	232,872 69	4,422 28	17,900 00	47 80	2,000 00	3,552 57	-	260,795 34
Cumberland, Portland.....	203,237 80	7,500 00	11,788 15	298 82	-	1,016 55	690 43	224,531 75
Deering, Portland.....	121,604 55	1,548 97	1,659 00	22 80	2,627 41	2,116 04	-	128,978 77
Dexter.....	106,269 67	1,179 11	65 00	-	-	2,022 16	-	109,535 94
Ellsworth.....	74,439 22	1,900 00	1 26	22 72	-	1,968 29	-	78,331 49
Falmouth, Portland.....	100,485 81	2,896 87	2,370 05	-	-	-	6,500 00	112,252 73
Forest City, Portland.....	27,938 78	413 80	-	-	-	578 41	4,000 00	32,930 99
Gardiner.....	36,074 70	2,200 00	374 00	-	23 84	6,029 38	14,173 04	58,874 96
Guilford.....	7,354 75	27 37	40 00	-	-	160 05	100 00	7,682 17
Hallowell.....	29,987 78	1,569 06	-	-	-	841 94	-	32,338 78
Kennebunk.....	65,742 91	2,596 64	19,137 76	-	-	-	-	87,477 81
Lewiston.....	7,378 15	25 66	-	75 00	-	300 17	4,254 49	12,033 47
Madison.....	13,072 50	152 00	30 00	-	-	343 36	-	13,597 86
Mechanics, Portland.....	61,801 96	903 57	-	-	1,336 17	-	5,538 98	69,580 68
Mechanic Falls.....	32,293 83	1,086 30	868 55	-	-	152 00	1,000 00	35,400 68
Old Town.....	100,162 00	2,730 33	172 00	-	-	1,845 24	-	104,909 57

BANK EXAMINER'S REPORT.

**TABLE E—Continued.**  
**Liabilities—Concluded.**

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Total liabilities.
Penobscot, Bangor.....	\$112,937 01	\$1,139 15	\$464 00	\$226 55	-	\$2,123 68	\$8,437 50	\$125,327 89
Piscataquis, Foxcroft .....	59,708 13	2,350 74	444 00	-	-	3,351 68	3,000 00	68,554 55
Portland .....	192,169 17	1,985 06	7,900 00	335 15	-	341 66	-	202,731 04
Rockland .....	145,782 55	3,659 01	500 00	107 54	-	1,278 56	2,500 00	153,827 66
Sanford .....	59,967 72	1,380 41	9,805 99	-	-	3,837 17	-	74,991 29
Somerset, Skowhegan .....	56,267 29	1,985 82	11,113 04	-	-	279 23	6,500 00	76,145 38
South Portland .....	35,543 26	1,342 06	7,244 50	1,243 83	-	2,290 61	-	47,664 26
Waldoboro .....	16,861 69	317 73	-	-	-	203 54	2,900 00	20,283 01
Waterville .....	83,353 70	1,193 67	6,037 00	-	-	3,730 13	9,380 29	103,694 79
Wiscasset .....	618 44	79 40	-	44 94	-	11 24	675 00	1,429 02
York, Biddeford.....	78,796 25	2,549 17	136 00	576 35	-	2,097 45	-	84,156 22
<b>Total .....</b>	<b>\$2,839,587 89</b>	<b>\$74,245 92</b>	<b>\$112,727 63</b>	<b>\$3,055 78</b>	<b>\$9,787 42</b>	<b>\$69,040 69</b>	<b>\$84,028 59</b>	<b>\$3,192,473 92</b>

**TABLE E--Continued.  
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 .....	\$79,634 29	\$4,450 00	-	\$8,153 29	-	\$222 00	\$209 70	\$4,287 50	\$657 89	\$97,614 67
Augusta .....	202,846 01	2,797 00	-	-	-	-	105 75	4,197 32	-	209,946 08
Bangor .....	269,395 51	5,900 00	-	-	-	181 14	873 37	17,425 89	1,458 32	293,234 23
Bar Harbor .....	22,338 00	1,307 50	-	-	-	100 00	-	81 02	-	23,826 52
Bath .....	78,453 40	7,435 00	-	-	-	110 00	-	1,910 06	1,212 48	89,120 94
Belfast .....	29,280 80	50 00	-	-	-	-	-	1,099 01	-	30,429 81
Brunswick .....	78,906 91	8,365 00	-	5,356 43	-	-	32 15	30 41	-	87,690 90
Bucksport .....	27,711 72	4,091 00	-	-	-	-	53 05	415 40	-	32,274 17
Casco, Portland .....	206,336 00	2,300 00	\$2,000 00	49,398 26	-	149 78	254 35	356 95	-	260,795 34
Cumberland, Portland .....	223,104 00	1,415 00	-	-	-	12 75	-	-	-	224,531 75
Deering, Portland .....	102,950 20	8,040 00	-	8,178 97	-	-	49 82	14,759 78	-	128,978 77
Dexter .....	81,568 50	5,235 00	-	-	\$18,097 54	-	7 28	4,627 62	-	109,535 94
Ellsworth .....	67,837 50	600 00	4,034 63	-	2,500 00	30 00	30 00	3,299 36	-	78,331 49
Falmouth, Portland .....	98,820 75	250 00	-	8,662 54	-	-	-	1,780 31	2,739 13	112,252 73
Forest City, Portland .....	31,684 00	1,100 00	-	-	-	-	-	14 14	-	32,930 99
Gardiner .....	57,930 00	400 00	-	-	-	-	19 50	525 46	-	58,874 96
Gulford .....	6,900 00	630 00	-	-	-	10 00	2 54	139 63	-	7,682 17
Hallowell .....	31,614 77	-	-	-	-	35 00	2 00	687 01	-	32,338 78
Kennebunk .....	82,697 50	1,090 39	-	2,900 00	-	-	-	789 42	-	87,477 31
Lewiston .....	11,450 00	-	-	-	-	169 90	117 23	296 34	-	12,033 47
Madison .....	8,850 00	800 00	600 00	-	-	-	-	3,347 86	-	13,597 86
Mechanics', Portland .....	45,167 71	2,780 00	300 00	10,462 17	-	154 58	280 31	10,435 51	-	69,580 68
Mechanic Falls .....	30,891 41	3,480 00	-	696 68	-	-	118 70	213 89	-	35,400 68
Old Town .....	90,780 00	4,230 00	-	-	-	-	132 50	9,579 19	177 88	104,909 57

**TABLE E—Concluded.**  
**Resources—Concluded.**

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.
Penobscot, Bangor .....	\$116,067 17	\$4,569 00	-	-	\$3,100 00	-	\$521 25	\$1,062 64	27 83	\$125,327 89
Piscataquis, Foxcroft .....	66,720 00	-	-	-	-	-	110 61	1,493 26	510 08	68,834 55
Portland .....	133,514 00	800 00	\$4,610 00	\$40,525 50	-	\$173 72	-	21,607 82	1,500 00	202,731 04
Rockland .....	144,879 26	6,055 00	950 00	-	-	300 00	12 53	1,630 85	-	153,827 66
Sanford .....	64,150 00	800 00	3,500 00	5,799 19	-	-	718 69	23 41	-	74,991 29
Somerset, Skowhegan .....	66,741 93	200 00	-	194 81	8,399 50	-	-	609 14	-	76,145 38
South Portland .....	45,627 00	-	-	-	-	56 52	116 56	1,864 18	-	47,664 26
Waldoboro .....	18,118 00	726 00	-	-	-	-	2 50	1,436 51	-	20,283 01
Waterville .....	101,407 90	730 00	-	-	-	-	29 75	1,527 14	-	103,694 79
Wiscasset .....	1,400 00	-	-	-	-	-	-	29 02	-	1,429 02
York, Biddeford .....	70,352 29	3,900 00	-	8,047 07	-	-	338 08	1,517 78	-	84,155 22
<b>Total .....</b>	<b>\$2,796,136 53</b>	<b>\$72,528 89</b>	<b>\$15,994 63</b>	<b>\$148,374 91</b>	<b>\$32,097 04</b>	<b>\$1,705 39</b>	<b>\$4,271 09</b>	<b>\$113,101 83</b>	<b>\$8,263 61</b>	<b>\$3,192,473 92</b>

**TABLE F—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.....	198	85	1,077	425	120	3½	5½	\$3,949 93	-
Augusta.....	455	259	2,791	1,214	327	-	5½	9,444 51	-
Bangor.....	886	271	7,359	1,645	408	-	4½	12,442 74	-
Bar Harbor.....	114	24	723	216	26	5	5½	731 16	1.20
Bath.....	264	132	1,394	479	181	-	5½	4,339 17	-
Belfast.....	82	46	489	165	50	-	7	1,421 88	.90
Brunswick.....	235	110	1,173	500	165	-	5	3,759 53	-
Bucksport.....	166	81	348	161	139	-	5	1,568 31	.60
Casco, Portland.....	678	207	3,889	1,170	207	4	5½	12,927 23	1.80
Cumberland, Portland.....	604	139	3,370	1,196	160	4	6	11,616 74	1.80
Deering, Portland.....	296	63	2,246	634	87	4	7	7,569 22	1.80
Dexter.....	334	113	1,475	525	179	-	5	4,870 70	-
Ellsworth.....	330	88	1,340	374	88	-	6	3,913 07	1.50
Falmouth, Portland.....	211	70	2,184	568	79	4	6	5,104 69	1.80
Forest City, Portland.....	46	23	359	150	28	-	6½	1,648 80	2.40
Gardner.....	167	85	664	329	91	4	6	2,024 28	.41
Guilford.....	43	13	155	53	13	-	3½	225 72	-
Hallowell.....	94	35	446	167	35	-	5	1,472 15	-
Kennebunk.....	228	126	1,036	431	159	5	6½	4,496 83	1.50
Lewiston.....	34	8	191	59	8	4	6	346 95	1.80
Madison.....	41	15	260	99	18	-	4½	512 76	-
Mechanics, Portland.....	142	32	872	225	43	-	5	2,894 11	-
Mechanic Falls.....	115	62	392	378	67	3½	8	1,803 67	2.00
Old Town.....	285	109	1,636	638	158	-	6	5,489 63	-

BANK EXAMINER'S REPORT.

TABLE F—Concluded.

Name of Association.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividends the past year.	Amount of dividends the past year.	Average premium charged on loans.
Penobscot, Bangor .....	293	115	2,253	685	120	-	5	\$5,213 53	-
Piscataquis, Foxcroft.....	170	78	1,071	394	111	-	5	2,668 46	.90
Portland .....	564	186	3,264	733	186	4	5	9,806 40	1.80
Rockland .....	503	214	2,498	814	235	-	5	7,218 17	-
Sanford.....	240	61	1,289	356	76	4	5	3,032 12	.60
Somerset, Skowhegan.....	174	56	1,199	355	72	3	5	2,687 70	-
South Portland .....	145	48	818	230	49	5	5	2,615 76	1.80
Waldoboro .....	112	51	252	108	58	-	5	756 03	-
Waterville.....	251	81	2,072	521	96	5	5	4,599 22	-
Wiscasset.....	4	2	12	7	2	-	3	19 20	.60
York, Biddeford.....	190	92	1,167	456	102	-	5	3,728 08	-
Total.....	8,694	3,130	51,864	16,465	3,893	*4.18	*5.50	\$146,919 45	*.72

\* Average.

APPENDIX.

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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.

1905.

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# BANKING LAWS

OF THE

## STATE OF MAINE.

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### 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. no 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 incorporators, 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, issued 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 incorporators.  
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.

Officers of savings bank shall not act as agents for certain corporations.  
1893, c. 286, § 4.

—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

Officers, election of.  
1887, c. 142, § 2.  
69 Me., 369.

—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.

—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.

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

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.

—special meetings.  
R. S., c. 47, § 97.

—notice of annual meetings.

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.

Regulation of deposits.  
1899, c. 50, § 2.  
72 Me., 276.  
73 Me., 72.  
90 Me., 551.

—deposits in trust, how made. ●

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.

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. 1903, 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 railroads and water companies, incorporated under the authority of this state, and actually conducting

—investment  
of deposits.  
1905, c. 103.

in this state the business for which such corporation was created, which are earning and paying a regular dividend of not less than five per cent a year.

**Investment  
of deposits.**

Sixth, *a*: In the stock of any bank or banking association incorporated under the authority of the 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 bonds.

1905, c. 103.

*f*: In the stock of any corporation, other than railroad and water companies, incorporated under authority of this state, and actually conducting in this state the business for which such corporation was created, 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 or to an amount not exceeding its reserve fund.

May hold real estate.  
1905, c. 122.

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

Investments in capital stock of corporations restricted.  
R. S., c. 47, § 102.

the capital stock of any corporation, nor have more than fifty per cent of its deposits in mortgages of real estate. This section and the two preceding do not apply to real estate, or other assets, acquired by the foreclosure of a mortgage thereon, or upon judgment for debts, or in settlements to secure debts.

—application  
of §§ 23, 24  
and 25,

May deposit  
on call in  
banks.  
R.S., c. 47, § 103.

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.

Trustees to  
invest.  
1889, c. 165.

—no loan  
shall be made  
to any officer.

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)

Dividends  
from earn-  
ings.  
R.S., c. 47, § 106.  
1903, c. 106.

—exceptions.

—reserve

—excess,  
when to be  
divided.

—dividends,  
declared only  
by vote of  
trustees.

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. Trustees of savings banks and savings institutions are forbidden to make any semi-annual dividend of a rate per cent which will make the aggregate amount of said dividend greater than the actual earnings of the bank or institution, actually collected.

—not to exceed earnings of bank.

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 a 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, § 10

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. 1893, 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 treas-



urer 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.

Funds 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, book and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to fulfill all its engagements, and whether it has complied

Annual examinations by bank examiner. 1897, c. 218, § 1.

—visitations.

—examinations. 93 Me., 305.

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 corporation, may dissolve or modify the injunction or make the same perpetual, and make such orders and decrees to suspend, restrain or prohibit the further

prosecution of its business, as may be needful in the premises, according to the course of proceedings in equity; and he may appoint one or more receivers or trustees to take possession of its property and effects, subject to such rules and orders as are from time to time prescribed by the supreme judicial court, or by any justice thereof in vacation. Such receivers or trustees shall annually, in November, and at such other times as the examiner requires, make a report to him of the progress made in the settlement of the affairs of said corporation; and the examiner shall seasonably give notice of the time and furnish blanks for the report.

--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 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

After decree  
of sequestra-  
tion, appoint-  
ment of com-  
missioners.  
R. S., c. 47, § 122.  
1899, c. 50, § 5.

--duties and  
powers.

--court may  
extend time  
for hearing  
claims.

--claims  
how paid.

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 judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

-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 deposits 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, 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

—proviso.

—proceedings, 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.

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 governor 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.

—distribution.

**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 unauthorized 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.

**Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter.**  
R. S., c. 47, § 131.

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 cor-

poration 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.

—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, 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.

Organization.  
R. S., c. 47, § 132.

—powers.

**First meeting**  
**R. S., c. 47, § 133.**  
**See c. 117, § 17.** SEC. 55. The certificate of authorization issued by the bank examiner, shall provide the method of calling the first meeting of the association.

**Capital stock.**  
**1887, c. 61.** SEC. 56. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-yearly or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any such association. No shares of a prior series shall be issued after the issue of a new series.

—shares may be issued in series.

**Minors may hold shares.**  
**1887, c. 61.** 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.**  
**1887, c. 61.** 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.

**—secretary and treasurer may be same person.**  
**1891, c. 123.** 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 shall give bonds.**  
**1897, c. 319, § 5.** SEC. 59. The secretary, treasurer and other persons holding positions of trust in loan and building associations shall give bonds to the corporation for the faithful discharge of the duties of their offices in such sums as the directors decide to be necessary for the safety of the funds, and such bonds shall continue to be valid from year to year so long as they are elected and hold said offices, subject to renewal whenever ordered by the bank examiner or directors.

—valid from year to year, subject to renewal when ordered.

**—may insure with some guaranty company.** The directors may, in lieu of said bond, insure at the expense of the association with some fidelity or guaranty company which shall be satisfactory to the



examiner, for the faithful discharge of the duties of the secretary and treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. The examiner shall annually examine the bonds given, as aforesaid, and inquire into and certify to the sufficiency thereof and when he deems any such bond insufficient he shall order a new bond to be given, within a time by him specified.

—bonds shall be 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 members, 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.

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.

-how balances may be invested.

Premiums to be received as profits, and

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.

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 distributed to shareholders. 1887, c. 61.  
 paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the association as a profit on the capital invested in the loan, and shall be distributed to the various shares and series of said capital as hereinafter provided.

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 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

Loans shall be secured by mortgages 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.

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.

**Borrower  
may repay  
loan at any  
time.  
1887, c. 61.**

**--settlement  
of accounts,  
how made.**

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.

**Members  
failing to pay  
dues, etc.,  
shall be fined.  
1887, c. 61.**

**--shares in  
arrears more  
than six  
months, shall  
be forfeited.**

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.

Forfeiture of shares of borrowing members. 1887, c. 61.

—account, how adjusted.

—balance of account enforced against security.

—shares shall revert to association.

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

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.  
1897, c. 319, § 2.

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 endorsed 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

—duty of  
treasurer.

property of the corporation, in the manner designated by its by-laws.

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.

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.

May purchase real estate upon which it has lien. 1887, c. 61. 1903, c. 79, § 3.

—sale within five years.

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

Directors shall insure all real estate 1897, c. 319, § 5.

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.

Examina-  
tions by bank  
examiner.  
1897, c. 319, § 4.

—report.  
93 Me., 305.

Incorporation  
of loan and  
building  
associations.  
1905, c. 42.

Bank  
examiner  
may  
authorize  
foreign  
associations  
to do business  
in this state.  
1891, c. 79, § 2.

—what  
securities  
deposit may  
consist of.

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 hereinafter provided, no person, association or corporation shall carry on the business of accumulating and loaning or investing the savings of its members or of other persons in the manner of loan and building associations or carry on any business similar thereto 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 under the laws of another state to carry on such business in this state, but said association or corporation shall not transact such business in this state unless it shall first deposit with the 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 saving 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 use 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 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.

—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.

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.

Penalty for violation. 1891, c. 79, § 4.

#### TRUST AND BANKING COMPANIES.

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

Authority of bank examiner over trust and banking companies. 1905, c. 12.

he now has over savings banks or savings institutions, and shall perform, in reference to such companies, the same duties as are required of him in reference to savings banks. He 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 said companies, making such suggestions as he deems expedient or the public interest requires. Such report shall be printed and laid before the legislature at its next session, and one copy sent to each trust and banking company in the state. The provisions of sections forty-two, forty-three, forty-four, forty-five, forty-six and forty-seven of this chapter shall apply to 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. Such distribution of assets of trust and banking companies shall be made under order of the court.

—shall make  
annual report  
to governor  
and council.

Cash reserve.  
1905, c. 15.

—amount of.

—proviso.

Sec. 80. Every trust and banking company having authority to receive money on deposit shall at all times have on hand in the lawful money or national bank notes of the United States, as a cash reserve, an amount equal to at least fifteen per cent of the aggregate amount of its deposits which are subject to withdrawal upon demand or within ten days; *provided*, that in lieu of such cash reserve, two-thirds of said fifteen per cent may consist of balances payable on demand, due from any national bank or trust company created under the laws of this state, or from any trust company located in any of the other New England states or New York and approved by the bank examiner in writing; and one-third of said fifteen per cent may consist of the bonds of the United States, the District of Columbia, and any of the New England states and the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska, the absolute property of such corporation. Whenever said reserve shall be below said percentage of such deposits, such corporation

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 cash reserve shall be restored. All provisions of charters in conflict with this section are 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 branches and agencies established before April

Shall not establish agencies without consent of the legislature. 1901, c. 196, § 4.

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.

Individual responsibility of shareholders. 1903, c. 19.

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. Whenever in liquidating the affairs of such a corporation it appears that its assets are not sufficient to pay its indebtedness the receiver thereof, under proper orders of the court, shall proceed to enforce such individual liability of shareholders in any appropriate action at law or in equity, in his own name or in the name of the corporation for the benefit of the creditors.

—liability, how enforced.

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

—application for assessment.

—if shareholder neglects or refuses to pay, his shares may be sold.

within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

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 last 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

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 renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its management unsafe, whereupon the right of such corporation to do business in this state shall terminate.

—license may be revoked. See c. 117, § 17.

Corporation shall publish statement in some newspaper. 1891, c. 131, § 2.

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 judgment rendered therein shall bind the corporation as valid in every respect whether the defendants appear or not. If license is granted by the bank examiner he shall place said writing on file in his office to take effect therefrom, but if license is not granted by him it shall be returned to the corporation. Copies of said writing, certified by the bank examiner, shall be deemed sufficient evidence thereof.

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

—duties of bank examiner.

See c. 117, § 17.

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.

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.

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required. 1891, c. 131, § 3.

—penalty for violation of §§89-91.

PUBLIC LAWS, 1905—CHAP. 171.

An Act prohibiting the use of Titles ordinarily applied to Banks and Trust Companies by other than duly authorized Banking Corporations.

No person, partnership, association or corporation, hereafter organized, excepting those duly authorized under the laws of this state or of the United States to conduct a bank or trust company business, shall use as a part of their name or title or as designating their business, the word or words 'bank,' 'savings,' 'savings bank,' 'savings department,' 'trust,' 'trust company,' 'banking' or 'trust and banking company,' or the plural of any such word or words in, or in connection with, any other business than that of a bank or trust company duly authorized as aforesaid. Any person, partnership, association or corporation violating the provisions of this section may be enjoined therefrom by any court having general equity jurisdiction, on application of the bank examiner or of any person, corporation, or association injured or affected by such use, and any person or persons violating the provisions of this section either individually, as members of a copartnership or as interested in any such corporation, may be punished

Only banks and trust companies may use as part of name the words "bank" "savings" "trust" and kindred words.

on indictment by a fine not exceeding one thousand dollars or by imprisonment for not less than sixty days nor more than one year or by both fine and imprisonment.

PUBLIC LAWS, 1905—CHAP. 73.

An Act regulating the sale of Bonds and other obligations on the installment plan by foreign corporations.

Business of selling bonds, etc., on installment plan, must be authorized under laws of this state.

SEC. 1. Except as hereinafter provided, no person, association or corporation shall carry on the business of issuing, negotiating or selling any bonds, certificates or other obligations issued or based on the partial payment or installment plan within this state, unless incorporated or otherwise authorized under the laws thereof.

Bank examiner may authorize such business.

SEC. 2. The bank examiner may authorize any such corporation, duly established under the laws of another state, to carry on such business in this state, but such authority shall not be granted until said corporation shall have deposited with the treasurer of this state, for the protection and indemnity of residents of this state with whom the corporation making such deposit may transact business, not less than twenty-five thousand dollars and annually thereafter a sum equal to fifteen per cent. of the payments made to such corporation by citizens of this state, the amount of such percentage to be determined by the bank examiner. Said deposit shall be held and disposed of as provided in section seventy-seven of chapter forty-eight of the revised statutes regulating such deposits made by foreign loan and building associations.

—requirements before authority shall be given.

Authority of bank examiner over such business.

SEC. 3. The bank examiner shall have the same supervision over, and the same authority to make examinations and revoke and renew licenses of such corporations to do business as aforesaid as now provided in sections eighty-nine, ninety and ninety-one of chapter forty-eight of the revised statutes relating



to foreign investment corporations, and all proceedings hereunder, other than those provided for in section two of this act shall be in conformity with said sections eighty-nine, ninety and ninety-one, so far as the same may be applicable. For such license and each renewal the corporation shall pay the examiner a fee of twenty dollars. —fee.

SEC. 4. This act shall take effect when approved.

## REVISED STATUTES—CHAPTER 34.

### BANK HOLIDAYS.

SEC. 9. Any day of public fast or public thanksgiving, appointed by the governor and council or by the president of the United States, the first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of September and the twenty-fifth day of December are hereby declared to be bank holidays. Bank holidays. 1897, c. 259, § 1.

SEC. 10. No days of grace, according to the custom of merchants, shall be allowed on any promissory note, draft, check, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after July one, eighteen hundred and ninety-seven, unless expressly stipulated therein; but the same shall be due and payable as therein expressed, without grace; *provided*, that this section shall not apply to any draft or bill of exchange drawn payable at sight. Days of grace abolished. 1897, c. 259, § 2.

SEC. 11. Any promissory note, draft, check, acceptance, bill of exchange, bond or other evidence of indebtedness made, drawn or accepted after July one, eighteen hundred and ninety-seven, that shall fall due on Sunday or any bank holiday, shall be payable and presentable for payment on the secular or business day next succeeding such Sunday or holiday. If a bank holiday falls on Sunday, the following Monday shall be deemed a bank holiday for the purposes of this chapter. (\*) Notes, etc., falling due on Sunday or any bank holiday, shall be payable next succeeding business day. 1897, c. 259, § 3.

(\*) 13 Me., 414; 14 Me., 100, 288; 84 Me., 241.

Every Saturday afternoon, not a bank holiday, shall for certain purposes, be deemed a half holiday. 1897, c. 247.

SEC. 12. Every Saturday, which is not a bank holiday according to the law, from twelve o'clock noon until twelve o'clock midnight shall, for all purposes whatever as regards the presenting for payment or acceptance and the protesting and giving of notice of dishonor of bills of exchange, drafts, bank checks and promissory notes made after March twenty, eighteen hundred and ninety-seven, be treated as and deemed a half holiday; and all bills of exchange, drafts, bank checks and promissory notes which are liable to be protested for non-acceptance or non-payment at twelve o'clock noon on any Saturday which is not a bank holiday according to law, may be protested for non-acceptance or non-payment, as the case may be, on any such Saturday at any time after twelve o'clock noon, or on the next succeeding secular or business day.

## TAXATION.

### REVISED STATUTES—CHAPTER 8.

#### SAVINGS BANKS.

Savings banks shall make semi-annual statement of assets, loans, investments and deposits. 1895, c. 180, § 1. 1903, c. 9, § 1. 68 Me., 243. 68 Me., 517, 519.

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.

--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 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.

State assessors shall determine values of the several franchises.  
1895, c. 130, § 2.  
1903, c. 9, § 2.  
Sec § 68.

—rule for determining.

—rate of taxation.

—when tax shall be assessed.

—when paid.  
1895, c. 130, § 3.  
See c. 15, § 122.

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.

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.

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.

Required to make semi-annual returns.  
1893, c. 274, § 1.  
1897, c. 319, § 6.

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.

—when.

—penalty for making false returns.

—rate of taxation.

Taxes, how assessed.  
1893, c. 274, § 2.

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.

Capital dues exempt from taxation.  
1893, c. 274, § 3.

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.

## 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 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.

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.

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

Shall report to bank examiner, amount of business transacted, etc. 1899, c. 123, § 2.

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.

Shall keep account of money used and deposits made.  
1899, c. 123, § 3.

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.

Penalty for violation.  
1899, c. 123, § 4.

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.

#### TRUST AND BANKING COMPANIES.

Trust and banking companies shall semi-annually return to state assessors the amount of certain deposits.  
1901, c. 286, § 1.  
1903, c. 175, § 1.

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, he shall fix and determine the market values of the 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.

—penalty for false returns.

—valuation of bonds, etc.

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.

Assessment of tax. 1903, c. 175, § 2.

—when tax shall be assessed.

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.

Assessment when no return. 1903, c. 175, § 3.

Exemption  
from municipal tax-  
ation.  
1903, c. 175, § 4.

Proceedings,  
in case of  
failure to  
make returns  
and pay tax.  
R. S., c. 6, § 68.  
1901, c. 174, § 5.

—state taxes  
may be col-  
lected of any  
corporation  
by action  
of debt or  
case.  
See c. 83, § 15.  
86 Me., 495.  
88 Me., 517, 519.

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.



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