

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1908

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments and Institutions

For the Year 1907

VOLUME II

FIFTY-FIRST 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

1907

AUGUSTA
KENNEBEC JOURNAL PRINT
1907

BANKING DEPARTMENT.

WILLIAM B. SKELTON, *Bank Examiner.*
WILLIAM G. ELLIS, *Clerk.*
Miss CLARIDEL BRADSTREET, . . . *Stenographer.*

STATE OF MAINE.

BANKING DEPARTMENT,

AUGUSTA, December 1, 1907.

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

I have the honor to present herewith my annual report as bank examiner for the year ending November 30, 1907. This report consists of

1. A general review of the year.
2. Detailed statements of the condition of the several institutions under the supervision of this department, as they existed on the dates of their respective official examinations.
3. Tabulations of all the institutions based on the semi-annual reports of October 26, 1907.
4. The banking laws of the State revised to date.

GENERAL REVIEW.

There are now in the State, subject to the supervision of this department, 126 institutions with assets aggregating on October 26, 1907, \$136,378,312.79, distributed as follows:

52.....	Savings Banks	\$92,853,235 59
39.....	Trust Companies.....	39,848,624 25
35.....	Loan and Building Associations.....	3,676,452 95
126.....	Total.....	\$136,378,312 79

The following table shows their respective assets for each year beginning with 1890, with the total gain over the preceding year:

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	59,365,755 42	6,641,586 99	2,469,884 11	68,477,226 52	2,685,544 14
1896	60,719,379 70	7,048,760 09	2,691,446 47	70,459,586 26	1,982,359 74
1897	62,826,303 83	7,513,403 15	2,912,963 63	73,252,670 61	2,793,084 35
1898	64,182,542 42	9,182,997 00	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	77,583,815 64	17,035,941 70	2,884,626 60	97,744,383 94	5,048,506 38
1903	80,538,169 30	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	27,904,858 58	3,192,473 92	116,767,437 13	8,000,630 71
1906	89,681,144 72	33,542,166 46	3,434,726 94	126,658,038 12	9,890,600 99
1907	92,853,235 59	39,848,624 25	3,676,452 95	136,378,312 79	9,720,274 67
Total	\$86,262,881 53

NATIONAL BANKS.

For the purpose of affording an adequate basis for study of the entire banking situation in the State, I give herewith a condensed statement of the resources and liabilities of the national banks located in Maine, as they existed on December 3, 1907, as compared with November 12, 1906. It is necessary to select a day subsequent to the formal date of this report because the statistics are not available for any other date since August.

BANK EXAMINER'S REPORT.

V

LIABILITIES.	1906.	1907.
Capital stock paid in.....	\$9,476,000 00	\$9,301,000 00
Surplus fund.....	3,282,701 00	3,332,750 00
Undivided profits, less expenses and taxes.....	2,232,752 56	2,452,435 57
National bank notes outstanding.....	5,912,562 50	5,808,107 50
Due to other national banks.....	343,379 05	232,273 35
Due to state banks and bankers.....	42,492 90	24,564 89
Due to trust companies and savings banks.....	1,139,258 10	965,506 11
Due to approved reserve agents.....	228,733 11	247,492 82
Dividends unpaid.....	21,688 77	16,213 70
Individual deposits.....	31,610,169 56	30,645,399 80
United States deposits.....	485,887 24	589,086 25
Deposits of United States disbursing officers.....	105,686 39	107,021 62
Bonds borrowed.....	244,000 00	214,000 00
Notes and bills re-discounted.....	23,500 00	161,045 00
Bills payable.....	417,000 00	1,247,945 00
Liabilities other than those above stated.....	110,472 32	131,387 98
	\$55,676,283 50	\$55,476,229 59
RESOURCES.		
Loans and discounts.....	\$32,117,071 43	\$32,306,951 36
Overdrafts.....	73,367 71	55,796 34
United States bonds to secure circulation.....	6,009,100 00	5,894,100 00
United States bonds to secure deposits.....	515,000 00	550,000 00
Other bonds to secure deposits.....	90,000 00	253,382 16
United States bonds on hand.....	8,000 00	7,500 00
Premiums on United States bonds.....	105,181 53	112,776 68
Stocks, securities, etc.....	7,697,776 02	7,325,527 30
Banking houses, furniture and fixtures.....	905,495 44	920,106 57
Other real estate owned.....	160,639 86	130,751 01
Due from national banks (not reserve agents).....	233,378 91	259,621 50
Due from state banks and bankers.....	170,057 04	111,928 04
Due from approved reserved agents.....	4,436,479 98	3,941,500 12
Checks and other cash items.....	131,427 11	199,592 99
Exchanges for clearing house.....	154,350 23	185,329 69
Bills of other national banks.....	298,850 00	399,929 00
Fractional currency, nickels and cents.....	12,622 48	14,791 89
Specie.....	1,870,815 07	2,021,995 69
Legal tender notes.....	390,009 00	488,832 00
Redemption fund with treasurer United States.....	289,974 75	291,407 25
Due from treasurer United States.....	6,686 89	4,410 00
	\$55,676,283 50	\$55,476,229 59

It is difficult to estimate what allowance should be made for extreme conditions prevailing during the month succeeding the slump of the last two weeks in October, and it is unfortunate that figures for a day nearer the date of the report of our State institutions could not have been secured. This statement, however, shows that there are now in the State 78 national banks against 80 on November 9, 1906, with a net loss in assets of \$200,053.91, which subtracted from the gain made by the State institutions leaves a net gain in assets by all of the banking institutions in the State of \$9,520,220.76. It should not be understood, however, that these figures show a falling off in the average resources of the individual national banks, because the two which ceased to do business as such would considerably more than account for this apparent shrinkage, and would show a net gain for the 78 still in existence.

SAVINGS BANKS.

There are now 52 savings banks in the State, that at Bar Harbor having been chartered during the year. This is the first savings bank to be organized since 1895, and while there was already a trust company, a loan and building association and a national bank in this town, the call for a savings bank had such local backing that it ought to enjoy a healthy growth

The total resources and liabilities of the savings banks on October 26, 1907, as compared with those of October 27, 1906, are as follows:

1906.	LIABILITIES.	1907.
\$82,677,981 25	Deposits.....	\$85,382,447 57
4,695,873 74	Reserve fund.....	5,051,899 91
2,293,620 88	Undivided profits.....	2,380,922 61
8,668 85	Other liabilities.....	37,965 80
\$89,681,144 72	Total liabilities.....	\$92,853,235 89
RESOURCES.		
\$510,200 00	United States and District of Columbia bonds.....	\$225,000 00
3,521,141 95	Public funds in Maine.....	3,742,593 25
20,977,781 89	Public funds out of Maine.....	20,211,032 03
7,976,593 75	Railroad bonds in Maine.....	9,059,881 44
30,691,583 07	Railroad bonds out of Maine.....	32,937,244 57
3,990,300 00	Corporation bonds in Maine.....	4,134,577 50
501,039 00	Corporation bonds out of Maine.....	449,809 00
917,260 72	Railroad stock in Maine.....	879,333 22
343,736 45	Railroad stock out of Maine.....	408,906 45
406,381 00	Corporation stock in Maine.....	425,631 00
51,844 60	Corporation stock out of Maine.....	51,844 60
1,720,090 33	National bank stock in Maine.....	1,687,515 33
59,060 00	National bank stock out of Maine.....	48,860 00
54,100 00	Other bank stock in Maine.....	53,500 00
10,073,836 33	Loans on mortgages of real estate.....	10,477,089 65
3,162,140 59	Loans on collateral.....	3,410,473 07
381,501 53	Loans to municipalities.....	353,710 93
933,643 79	Loans to corporations.....	1,023,907 78
1,060,604 29	Real estate investment.....	1,204,904 19
298,264 27	Real estate foreclosure.....	238,365 05
49,127 43	Furniture and fixtures.....	48,242 57
309,368 76	Premium account.....	320,201 67
44,327 45	Expense account.....	47,273 08
17,652 27	Other resources.....	29,974 34
1,411,423 80	Cash on deposit.....	1,176,586 51
218,141 45	Cash on hand.....	206,778 36
\$89,681,144 72	Total resources.....	\$92,853,235 89
219,687	Number of depositors.....	225,346
\$376 26	Average to each depositor.....	\$378 89
3.51	Average rate of dividends paid.....	3.66
\$2,702,887 30	Amount of dividends paid.....	\$3,033,649 93
23,495 92	Municipal tax.....	25,010 06
442,170 26	State tax.....	462,345 96

This shows an increase in assets over last year of \$3,172,-090.87, or after deducting the excess of bills payable over the preceding year, a net gain of \$3,142,794.22. Against a gain of a

trifle under 3.3 per cent in total deposits, we find a gain of 7.6 per cent in reserve fund, which shows a healthy condition. These figures also disclose a substantial increase in the dividend rate.

DEPOSITS AND WITHDRAWALS.

Deposits, October 27, 1906..		\$82,677,981 25
Deposited during the year..	\$17,192,788 05	
Dividends added during the year	3,033,649 93	
		\$20,226,437 98
Withdrawn during the year.	17,521,971 66	
		2,704,466 32

Deposits, October 26, 1907.. \$85,382,447 57

The total withdrawals for the year exceeded the deposits, exclusive of dividends added, by \$329,183.61. This came about through abnormal conditions existing in the country at large during the last six months. The total amount on deposit, including dividends added, increased \$1,716,927.85 during the first six months, against a gain of only \$987,538.47 during the later period. In connection with this subject it will be of interest to study the following table showing a classification of deposits:

Exhibit A.	1906.		1907.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less	166,968	\$19,757,509 22	169,846	\$19,811,152 98
Deposits of over \$500 and not over \$2,000.....	48,588	51,239,047 37	50,911	53,118,801 56
Deposits of over \$2,000 and not over \$5,000	3,900	9,673,650 03	4,349	10,417,664 50
Deposits of over \$5,000.....	231	2,007,774 63	240	2,035,028 53
Total	219,687	\$82,677,981 25	225,346	\$85,382,447 57

Exhibit B.	1906.		1907.	
Deposits of \$2,000 or less	215,556	\$70,990,556 59	220,757	\$72,929,754 54
Deposits of over \$2,000.....	4,131	11,681,424 66	4,589	12,452,693 03
Total	219,687	\$82,677,981 25	225,346	\$85,382,447 57

In other words, while the gain in total deposits of \$2,000 or less, including dividends added, is 2.7 per cent, that in the class above \$2,000 is 6.6 per cent. Those deposits ranging from \$500 to \$2,000 increased 3.6 per cent, while the increase in those of \$500 or less is less than three-tenths of one per cent. During the year ending October 27, 1906, under normal conditions there was an actual falling off in the total of deposits of \$5,000 or over, while those of \$500 or less increased a fraction over 3 per cent, or more than ten times the percentage of increase during the past year.

The larger deposits bear in the aggregate such a small ratio to the whole, that there is no material change in the comparative amounts of the several classes. Under reasonably normal conditions the savings banks will continue to be distinctively the depository of those with small sums to invest, and deductions from the experience of a year like this are valuable only as they throw light on the workings of a period of depression.

It is probably true that the deposits of \$2,000 or more represent trust funds and other accumulations where, through the initiative of those in custody of the funds or through the suggestion of experienced advisers, security as nearly absolute as possible is sought. It is equally probable that the class of deposits made up of the smallest individual sums represents those who average to possess much less personal experience and natural inclination to secure expert advice in a matter regarding investments. The tendency to seek individual investments when prices are low and to undertake to discriminate between securities in general exists to a greater degree among those whose deposits fall in the middle class.

If our premises are correct, what then do they teach?

First, that those who seek absolute security, and either possess sufficient experience to discriminate for themselves or secure expert counsel, turn with confidence to the savings banks when general conditions are unsettled. Second, that those who have drawn out for independent investment have usually been those whose deposits exceed \$500. How then are we to account for the exceedingly poor showing made by the third class, those represented by the smaller deposits? It is certainly not due to any falling off in the opportunities for employment or in the rate of wages offered in the State of Maine during this

period. The cost of living has been high, but I doubt if it has been materially higher than during the year immediately preceding. I am inclined to think that the most likely answer is a distrust of the safety of all institutions, created in the minds of those least familiar with actual conditions, as a result of an excessive amount of discussion of affairs by a certain class of magazines and newspapers, and from the public platform, in a manner that has made the evil in business life more conspicuous than the good. If this be so, and the smaller depositors have thus been induced to hoard their savings with consequent loss of interest, while those with opportunities to discriminate wisely and who have sought the greatest security turn to the savings banks in greater number to escape the hazards of unsettled conditions, and still others, chiefly of the second class, profit by taking advantage of an abnormally depressed market, the whole situation discloses, first, a discriminating confidence in the stability of our banks, and second, the inflicting of substantial loss upon those least able to bear it as a result of too much agitation.

NOTICE OF WITHDRAWALS.

In this connection it may not be out of place to refer to the subject of requiring notice of intention to withdraw deposits. There is a statute which permits a savings bank to require ninety days' notice of intention to withdraw more than fifty dollars in any one month. Under normal conditions this notice is seldom required. It need not be, because, even if the bank has not the required amount of cash on hand to meet such demands, it can make temporary loans for approximately what its own investments are paying, or it can dispose of securities at their actual value and without loss.

But at times when conditions are temporarily such that money cannot be had at normal rates and securities cannot be sold for their real value, the question of procedure becomes more important. I am aware that no arbitrary rule can be laid down for such times. Many considerations enter into it. Frequently the desire to withdraw deposits disappears when the depositors find no difficulty in doing so. The trustees of an institution are in the best position to judge of the wisdom of any given course.

But there should be no sentimental objection to requiring the notice. Money is deposited in a savings bank to earn interest for the depositor. It cannot do so while locked up in the vault. He expects the trustees to invest it with the funds of others similarly deposited, and that in a manner that will earn the greatest income consistent with the high degree of safety which he has a right to demand. That necessarily means that the trustees must be permitted to conduct the business of the bank in a normal manner. And they should not be expected to force securities on an unfavorable market and sacrifice the earnings of the many in order to meet the hasty demands of the few.

I am aware that one real obstacle to enforcing this rule lies in the difficulty of securing uniform action among the banks. I believe that much good could be accomplished if the State Savings Bank Association would have a committee of its members with power to recommend action in such cases as this, and whose recommendations would be followed.

CLASSIFICATION OF RESOURCES.

The following table shows the several classes of investments held by the savings banks, the amount of each class and its percentage of the whole, with a statement showing a comparison with the same classes of one year and ten years ago.

Resources.	1907.		1906.	1897.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
U. S. and District of Columbia bonds....	\$225,000 00	.24	.57	9.22
Public funds in Maine.....	3,742,593 25	4.03	3.93	1.56
Public funds out of Maine.....	20,211,032 03	21.77	23.39	22.55
Railroad bonds in Maine.....	9,059,881 44	9.77	8.89	7.35
Railroad bonds out of Maine.....	32,937,244 57	35.47	34.22	18.54
Corporation bonds in Maine.....	4,134,577 50	4.45	4.45	5.80
Corporation bonds out of Maine.....	449,309 00	.48	.56	.83
Railroad stock in Maine.....	879,333 22	.95	1.02	1.11
Railroad stock out of Maine.....	408,906 45	.44	.38	.79
Corporation stock in Maine.....	425,631 00	.46	.45	.67
Corporation stock out of Maine.....	51,844 60	.05	.06	.17
National bank stock in Maine.....	1,687,515 33	1.82	1.92	3.93
National bank stock out of Maine.....	48,860 00	.05	.07	.29
Other bank stock in Maine.....	53,500 00	.06	.06	.14
Loans on mortgages of real estate.....	10,477,089 65	11.28	11.23	12.34
Loans on collateral.....	3,410,473 07	3.67	3.53	7.08
Loans to municipalities.....	353,710 93	.38	.43	.56
Loans to corporations.....	1,023,807 78	1.10	1.04	2.50
Real estate investment.....	1,204,904 19	1.30	1.18	.79
Real estate foreclosure.....	238,365 05	.26	.33	.82
Furniture and fixtures.....	48,242 57	.05	.05	.06
Premium account.....	320,201 67	.34	.35	.74
Expense account.....	47,273 08	.06	.05	.03
Other resources.....	29,974 34	.03	.02	.07
Cash.....	1,383,364 87	1.49	1.82	2.06
Total.....	\$92,853,235 69	100.00	100.00	100.00

VALUES.

The estimated value of resources above liabilities and above book surplus, the reserve fund, undivided profits, premium account, total dividend paid and deposits for the past year, as compared with the same items for the preceding four years are shown by the following table:

	1993.	1904.	1905.	1906.	1907.
Estimated value of resources above liabilities	\$10,195,908 56	\$9,810,915 64	\$11,362,358 50	\$11,410,400 18	\$11,067,070 99
Reserve fund	3,578,343 74	3,918,431 19	4,222,862 11	4,695,873 74	5,051,899 91
Undivided profits	1,794,231 32	2,091,069 64	2,245,334 36	2,298,620 88	2,380,922 61
Total book profits.	\$5,372,575 06	\$6,009,500 83	\$6,468,196 47	\$6,994,494 62	\$7,432,822 52
Estimated value above book surplus.....	4,821,333 50	3,801,414 81	4,894,162 03	4,415,905 56	3,634,248 47
Premium account...	452,237 99	417,650 18	354,111 72	309,368 76	320,201 67
Total dividend paid.	2,352,764 99	2,435,647 19	2,551,215 53	2,702,887 30	3,033,649 93
Deposits.....	\$75,107,203 01	\$76,686,546 87	\$79,115,188 66	\$82,677,981 25	\$85,382,447 57

VALUATION.

The unsettled conditions which have prevailed during the past few months in financial circles have made the valuation of securities of more than ordinary importance. This is especially true in banking and insurance departments, where it is incumbent on officials to determine the solvency of the institutions under their supervision.

Recently representatives of insurance departments of several states—and I speak of them because I apprehend that insurance companies and savings banks hold these securities for substantially identical purposes—are reported to have agreed to use the same valuations that were adopted one year ago. While this action evidences their belief in the same theory held by me—that present conditions are only temporary—I have not felt like subscribing to a course quite as arbitrary as this, because I believe that other principles should be considered.

Another solution that naturally suggests itself is to adopt the market quotations that prevailed at the end of the current banking year. This, too, I have declined to accept for reasons which I shall try to make plain hereafter.

A third scheme, and one which at first thought may appear to be backed by sound reasoning, has been put forward by some of those who would accept neither the arbitrary rule laid down by the convention of insurance commissioners nor the prevailing stock market quotations of the day. This is to adopt as a guide, not the selling, but what they term the buying prices of securities. I confess that this, without explanation, seems much like a distinction without a difference. And when analyzed this impression is not entirely removed from my mind. The theory of it is, however, as it has been explained to me by its advocates, that we should not accept the prices established by those who may have been compelled to sell, but rather the figures at which one looking for the securities could have purchased them on the market. This would eliminate any particular sale made under conditions extraordinarily depressing even for the prevailing conditions of depression, and to that extent would be fair. But at a time of financial panic, when great masses of securities held by persons and corporations differently situated and differently managed than our savings banks are from choice or necessity thrust upon the market, the necessities of the seller fix the price for the buyer, the distinction between the two terms disappears, and to adopt the result as the criterion for determining the solvency of those institutions which neither need nor care to enter such a market, is to force upon them in theory the stigma of a condition which does not affect them in fact, except to that extent that a misconception of the facts militates all too seriously against those institutions whose strongest capital is the confidence of the public. It is possible to commit practical error in too strenuous an effort to be theoretically correct.

It becomes then a question as to the time as of which we should select the market prices as a guide. Shall we accept those prices which prevail under normal circumstances, or those which an abnormally depressed condition of financial affairs chances to establish at the particular date when the valuation is actually made?

To answer this question we must consider what constitutes normal conditions and must analyze somewhat the elements which give value to securities and the purposes for which they are held by these institutions.

In answer to the first proposition, I contend that normal conditions in this state and country are those which exist when comparatively steady employment, at a fair wage, may be had by all those who are willing and able to work, and when the general public has confidence in the stability of our institutions and industries, and in the integrity of those most influential in their management. When our great business enterprises curtail of their own volition, or when the investing public are deterred by act or word from supporting them, these two elements of stability and prosperity cease to exist, and normal conditions do not prevail. It is not necessary to go into an analysis of present conditions to demonstrate that they do not concur at the present time. From one cause and another there have been other times when one or both of these were temporarily wanting. Such periods will undoubtedly recur from time to time. But I venture the assertion that those persons are few indeed, who believe that such periods will become the rule rather than the exception, or that they will be of long duration, within the life of any of the securities now held by the banks.

If then the present period of depression in apparent values is not to be regarded as a normal, continuing condition, it becomes pertinent to consider the purposes and limitations under which the investing institutions hold their securities. Because if it is their purpose to place them on the market at once, if they hold them simply for speculative purposes, it makes little difference what the future has in store for them. But it is the fixed policy of these institutions to purchase and hold their securities for investment purposes. To dispose of them before maturity is the exception rather than the rule.

What then constitutes a good bond for investment purposes? The first element is the intrinsic value of the security. If it has the actual value behind it, there will come a time when it is worth just what it purports on its face to be worth, neither more nor less—whether it be bought at par, or at a premium, or at a discount.

The next element is its income rate. If it pays a normal rate of interest under average normal conditions, it is at all times worth for investment purposes—the purposes for which these institutions hold it—exactly par, and its value is above or below par as this interest rate differs from that normal, average

return. If the general demand for money caused by extensive business enterprises and the reasonable promise of their continuance makes its earning power greater, the value of any given bond is lessened to just that extent.

In appraising the securities held by our savings banks I have endeavored to apply these principles and have cut the values from those previously existing to the extent that these conditions have appeared to demand. I have not accepted as a standard the quotations that have prevailed during the past few months, nor have I seen fit to attempt to differentiate between "buying" and "selling" values, because, as I have already suggested, they mean substantially the same thing, and lead us to the figures made by a condition which is bound not to continue.

It may be said that if a bank was forced to liquidate, it would be obliged to take for its securities what the market offered. This is not a fair answer. In the first place, what one could get for a block of bonds forced on the market within twenty-four hours, is no more a test of its value than what the best farm or most desirable parcel of city real estate would bring if thrust upon a purchaser within the same space of time. In the second place, and more important, no one supposes for a moment that even in case of liquidation the holdings of a bank, secured by property of intrinsic worth and earning a revenue for every day they are held, would be forced upon the market when temporary panic prices were prevailing, or that the courts would permit such a sale.

There appears to me then to be no reason why securities of intrinsic value, bearing interest at a rate which is a fair return under normal conditions, held primarily for investment purposes, should not be given the values which exist under such conditions. And this department has endeavored to do so.

DIVIDENDS.

The rates and amounts of dividends paid during the past year as compared with those of 1906 are as follows:

1906			1907	
Number of banks.	Amount of dividends.	Rate of dividend.	Number of banks.	Amount of dividends.
2	\$138,407 21	4 per cent paid by	9	\$1,375,196 79
2	385,136 75	3 $\frac{3}{4}$ per cent paid by	18	1,005,432 18
34	1,937,499 71	3 $\frac{1}{2}$ per cent paid by	18	544,589 95
2	74,205 64	3 $\frac{1}{4}$ per cent paid by	4	51,540 33
11	167,637 99	3 per cent paid by	3	56,890 68
51	\$2,702,887 30	3.51 average rate, 1906 3.66 average rate, 1907	52	\$3,033,649 93

This is the highest average rate of dividend paid by the savings banks for a decade, at least, as appears from the following table:

	1898.	1899.	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.
4% paid by	14	7	5	5	2	2	2	1	2	9
3 $\frac{3}{4}$ % paid by	4	3	1	-	2	-	-	1	2	18
3 $\frac{1}{2}$ % paid by	26	29	26	20	18	20	23	29	34	18
3 $\frac{1}{4}$ % paid by	1	4	3	3	3	-	3	6	2	4
3% paid by	6	8	15	23	25	29	23	14	11	3
2% paid by	-	-	1	-	-	-	-	-	-	-
Total number	51	51	51	51	51	51	51	51	51	52
Average rate	3.53	3.48	3.36	3.30	3.26	3.24	3.28	3.41	3.51	3.66

TRUST COMPANIES.

There are now 39 trust companies doing business in this State with combined resources amounting to \$39,848,624.25. This is an increase of six in number and of \$6,306,457.79 in resources over the year next preceding.

The companies organized during the year, with their respective capital, surplus and total resources, as of October 26, 1907, are:

Frontier, Fort Fairfield,	\$50,000	\$25,000 00	\$101,474 60
Goodwin, Biddeford ..	25,000	—	43,857 81
Mars Hill	35,000	—	106,417 74
Millinocket	25,000	1,556 01	164,127 16
Stockton Springs	25,000	—	56,094 78
Union, Ellsworth	100,000	—	1,268,759 05
		<hr/>	<hr/>
Total	\$260,000	\$26,556 01	\$1,740,731 14

A comparative combined detailed statement of the trust companies as they existed on the last Saturday of October, 1907, with that of the corresponding date of the previous year, follows:

1906.	LIABILITIES.	1907.
\$2,875,000 00	Capital stock	\$3,158,800 00
1,701,450 00	Surplus	1,840,336 01
977,184 05	Undivided profits	1,156,798 50
12,601,760 99	Savings deposits	16,928,823 04
11,310,995 09	Demand deposits	11,827,537 67
1,102,425 81	Certificates of deposit	1,172,858 33
1,422,477 72	Trust department	1,498,131 21
455,436 42	Sinking funds for corporations	563,451 91
1,309 04	Unpaid dividends	1,573 54
50,919 73	Treasurer's checks outstanding	71,821 24
74,537 99	Due to other banks and bankers	105,111 91
908,101 50	Bills payable	1,461,193 98
60,568 12	Other liabilities	62,186 91
<u>\$33,542,166 46</u>	<u>Total liabilities</u>	<u>\$39,848,624 25</u>
RESOURCES.		
\$16,971,670 91	Demand and time loans	\$19,999,775 67
2,143,702 05	Mortgages of real estate	2,171,885 33
8,751,977 31	Stocks and bonds	11,417,052 67
1,399,956 27	Trust investments	1,452,731 39
436,017 69	Sinking funds investments	541,314 63
426,733 03	Real estate owned	492,925 36
282,298 69	Due from other banks and bankers	79,626 97
69,264 23	Expense account	79,639 66
159,000 22	Furniture and fixtures	190,122 98
2,178,436 48	Cash on deposit	2,516,144 16
708,273 02	Cash on hand	884,446 81
19,836 56	Other resources	22,958 02
<u>\$33,542,166 46</u>	<u>Total resources</u>	<u>\$39,848,624 25</u>
41,407	Number depositors, savings deposits	59,560
18,226	Number depositors, demand deposits	22,729
1,222	Number depositors, certificates of deposit	1,384
<u>60,855</u>	<u>Total number depositors</u>	<u>83,673</u>
\$206,450 00	Amount of dividends on stock	\$251,876 00
392,497 88	Amount of interest paid on savings deposits	504,964 05
148,714 24	Amount of interest paid on demand deposits	186,845 06
<u>\$747,662 12</u>	<u>Total profits distributed</u>	<u>\$943,685 11</u>
3.36%	Average rate of interest on savings deposits	3.58%
7.18%	Average rate of dividends on stock	7.09%

This shows a net gain in savings deposits, including dividends added, of \$4,327,062.05, and coupled with the gain in deposits

in the savings banks, a total increase of \$7,031,528.37 in these two classes of State institutions against a corresponding total gain of \$5,748,299.93 during the previous year.

For the purpose of a study of the growth of these institutions in this State, the following table showing their number, the total amount of capital stock, surplus, deposits and assets for each of the past twenty years is given.

Year.	Number.	Capital.	Surplus.	Deposits.	Assets.
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 28	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	3,534,401 45	5,895,607 62
1895.....	17	1,400,800 00	197,700 00	4,046,611 61	6,641,586 99
1896.....	18	1,511,400 00	221,700 00	4,353,033 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	346,600 00	6,673,369 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	446,450 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 70	17,039,245 71	22,928,005 22
1905.....	26	2,275,000 00	1,283,500 00	21,493,524 64	27,984,858 58
1906.....	33	2,675,000 00	1,701,450 00	25,015,181 89	33,542,166 46
1907.....	39	3,158,800 00	1,840,336 01	29,929,219 04	39,848,624 25

THE BATH TRUST COMPANY.

The only banking institution in the State whose business was seriously affected by the abnormal conditions prevailing during the year was the Bath Trust Company. It was well known that a controlling interest in its stock was held by Mr. C. W. Morse, and while that ownership had not been used in a way to impair the financial strength of the bank, the knowledge of the fact that its control was so held, coupled with developments in New York institutions with which Mr. Morse was connected, naturally lessened public confidence in this company and led to a withdrawal of deposits which made a temporary suspension imperative.

The officers and directors of the company met the situation in a manner worthy of the highest commendation for the coolness, courage and grasp of affairs exhibited. They secured an option on Mr. Morse's entire holding of stock, placed it among some thirty or more different purchasers of known local reputation for conservative business habits, re-established public confidence, and in five weeks resumed business with a public support that amply ensures the stability of the bank.

THE ACT OF 1907.

The most important banking legislation of the past year was the general law providing for the organization and management of trust companies.

This act provides for their organization in a manner similar to other corporations instead of by special charters, which have been necessary in the past and which have led to special legislation largely monopolizing the attention of the committee on banks and banking and occupying from one hundred to two hundred pages of the legislative reports. It also guarantees uniformity in their powers and management. Furthermore, the act gives the banking department practical veto power so far as their establishment is concerned.

While the act so far as it relates to management and regulation of the companies was regarded as somewhat sweeping in its nature, a careful comparison of its provisions with the pattern charters which had been devised by Mr. Timberlake during the latter years of his administration of this department will show that nearly all of its strongest features had been worked out and secured by him, and that this legislation does little more than to incorporate them in a general law. In fact my predecessor had secured, either by general enactment or by provisions incorporated in the several special charters, during the years since trust companies began to occupy a large and important place in the banking business of the State, a very substantial part of all of the recommendations now suggested by banking experts for the regulation of similar institutions in other states, and much credit is due him for placing these companies on a basis that will compare favorably with any commercial banking institution in the country, either state or national.

The principal demand, aside from a general law securing uniformity, was for some reasonable restrictions on loans. This was especially provided for in the legislation of 1907. Loans not in excess of ten per cent of the capital, surplus and net undivided profits, and those not exceeding twenty-five per cent thereof if secured by collateral, may be granted in the manner provided by the by-laws. Otherwise all loans must be approved by a majority of the entire board of directors or executive com-

mittee, in a meeting. And all loans in excess of twenty-five per cent must be so approved, and be secured by collateral equivalent in value to such excess. In determining a person's borrowing capacity, he is to be charged with his every liability to the company, whether it be as maker, endorser or in any other capacity. The same exemption is made as to commercial paper and the discount of paper actually owned as that provided by the National Bank Act.

There are further restrictions as to persons connected with the management of the bank, which may be best illustrated by the following tabulation:

No trust company shall make any loan to

1. Its directors, officers, agents, or other persons in its employ, or
2. On paper on which any such person is endorser, guarantor or surety, or
3. To any firm or business syndicate of which such person is a member, or
4. To, or on the endorsement of, a partner or business associate of such person, or
5. To a corporation of which such person is a director, officer, superintendent or manager,

until application for such loan, or for a fixed line of credit, shall have been presented to a meeting of the directors or executive committee and accepted and approved by a majority of the entire membership thereof, counting every director so interested or associated as voting in the negative. No fixed line of credit shall be good for more than six months unless renewed in the same manner as originally granted.

The penalty for violation of any of these provisions is, so far as I have been able to learn, entirely unique in the banking laws of this country. Besides providing for the usual criminal process, which is apt to afford little satisfaction to the man whose property rights have been jeopardized, it makes every official who has participated in the illegal act personally liable for the repayment of the loan and authorizes the bank examiner to declare the loan due at once and to call upon the attorney general to institute suit for its collection if not collected by the officials of the bank within thirty days.

While matters of detail are bound to present themselves for legislative correction, I believe there is little further to be desired in the way of legislative enactment for the regulation of these institutions in this State, unless it be some provision looking to a separate investment of savings deposits, which partake very largely of the nature of trust funds. It should, however, be remembered that they enjoy a security from the presence of a paid-up capital stock and stockholders' liability which does not exist in institutions where more stringent regulations for investments are created by law.

There is naturally much agitation when general abnormal conditions prevail, as at present. Such conditions over-stimulate an ambition to regulate by statute. Carried to an excess it results in two-fold evil. In the last analysis it is very largely a matter of individual management, and the strength or weakness of every institution is dependent chiefly upon the personnel of its own officials. The State can and should supervise, where it chartered corporations to solicit and handle the funds of the public. It can lay down general rules that are helpful. But it cannot legislate honesty into individuals or make them entirely conservative, and it should not, without very strong reasons, take away from one the exercise of legitimate functions because they may be abused by another. It is usually possible and always desirable to punish and deter the wrongdoer without creating by act or word, a distrust in the public mind that unsettles all business and injures the upright more than his less scrupulous neighbor.

In fact, I believe that, notwithstanding the demand that has come from some quarters for further regulation, the trust companies of this State under the legislation which had been enacted through the initiative of Mr. Timberlake during his incumbency of this office, after these companies became generally prominent, supplemented by the general law drafted and passed under the direction of the committee on banks and banking at the last session of the legislature, are on the whole as well regulated as any commercial banking institutions in the country. This being the case they are individually entitled to the full confidence that the personnel of their management would command under any laws, state or national. This is amply borne out by the way they have withstood the recent widespread vicissitudes in financial circles.

LOAN AND BUILDING ASSOCIATIONS.

The number of loan and building associations in the State continues at thirty-five. Their growth during the past twenty years is shown by the following table:

Year.	Number of institutions.	Number of shareholders.	Accumulated capital.	Guaranty fund.	Number of loans.	Amount of loans.	Assets.
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	4,336	548,868 86	974 89	915	608,212 38	633,059 31
1891	30	6,710	917,866 70	2,339 43	1,429	997,213 14	1,032,301 53
1892	29	7,897	1,384,819 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 06	2,711	2,068,987 18	2,193,956 30
1895	33	8,099	2,306,361 11	19,145 28	3,107	2,328,002 21	2,469,884 11
1896	34	8,226	2,532,735 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	3,009,898 77
1899	32	8,155	2,701,960 84	47,965 75	3,520	2,608,720 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	2,601,051 48	62,291 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	2,854,626 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	3,893	2,884,660 05	3,192,473 92
1906	35	8,966	3,007,306 64	78,373 11	3,975	3,106,263 63	3,434,726 94
1907	35	9,345	3,200,733 49	83,436 66	4,092	3,360,914 65	3,676,452 95

COMPARATIVE STATEMENT.

A detailed comparison of the condition of these institutions as shown by the October returns of the last two years is given in the following exhibit:

1906.	LIABILITIES.	1907.
\$3,007,306 64.	Accumulated capital.....	\$3,200,733 49
75,373 11.	Guaranty fund.....	83,436 03
145,636 81.	Advances.....	161,591 56
1,774 21.	Forfeited shares.....	1,241 63
10,654 35.	Due on loans.....	22,747 23
108,109 40.	Bills payable.....	116,268 30
82,872 42.	Profits.....	90,084 03
-	Other liabilities.....	350 00
\$3,434,726 94.	Total liabilities.....	\$3,676,452 95
RESOURCES.		
\$3,022,049 77.	Mortgage loans.....	\$3,266,370 15
71,013 86.	Loans on shares.....	78,854 50
13,200 00.	Other loans.....	15,690 06
132,852 71.	Real estate by foreclosure.....	142,212 22
24,433 02.	Stocks and bonds.....	38,892 00
1,713 56.	Permanent expense.....	2,938 59
4,681 39.	Temporary expense.....	4,095 23
146,327 56.	Cash.....	101,873 20
8,455 07.	Other resources.....	25,527 06
\$3,434,726 94.	Total resources.....	\$3,676,452 95
8,966.	Number of shareholders.....	9,348
53,130.	Number of shares outstanding.....	57,701½
3,226.	Number of borrowers.....	3,390
3,975.	Number of loans.....	4,092
5.61.	Average rate of dividends paid.....	5.62
\$153,655.72.	Amount of dividends.....	\$170,029.96

Two defalcations in loan and building associations have come to light since the publication of the last report. In one, that of the Falmouth Loan and Building Association, a small loss was suffered and promptly charged off, so that while the shareholders met with a slight reduction of accounts, the association was left as strong as ever. In the other instance, the wrongdoing was that of an employe of the secretary, and that officer replaced the shortage as soon as it was discovered. Steps have been taken to punish the persons believed to have been responsible in both cases, and prosecutions of both are now pending under the control of the local criminal officers. If the facts appear at the trials as an *ex parte* investigation of the cases indicate, both should and undoubtedly will receive severe punishment, because if true there seem to be absolutely no mitigating circumstances. The department is under obligations to the county officials for their co-operation in these matters.

BANKS IN LIQUIDATION.

The affairs of the Oxford County Loan Association, the only institution under the supervision of this department which was in process of liquidation at the date of the last annual report, have been closed up by Mr. Silas D. Andrews, the receiver, in a very satisfactory manner, as appears from his report of February 9, 1907, of the following tenor:

"To the Honorable W. B. Skelton, Bank Examiner of Maine:

"I have the honor to submit my final report as receiver of the Oxford County Loan Association from December 28th, 1906, to the closing of my receivership.

Cash on hand as reported in my last report. \$5,706 28

I have paid out under order of the Court the following:

Taxes in Dwight Precinct, Nebraska	\$33 24	
Advertising notices, last account...	6 00	
Clerk S. J. Court, recording case...	35 00	
Balance amount allowed for attorneys' fees	1,000 00	
Balance amount allowed for referee's fees	1,909 54	
Final dividend of five per cent.	2,722 50	
		5,706 28

Statement of Condition.

Amount of claims allowed by Special Master. . . . \$54,450 00

Twelve dividends paid 54,450 00

"My final account was allowed by the Court and the above payments ordered. Those payments I have made, and have reported that fact to the Court, and the Court has confirmed same. This disposes of all assets belonging to said corporation which have come to my hands as receiver.

(Signed) "SILAS D. ANDREWS,

"Receiver of the Oxford County Loan Association."

"Norway, February 9th, 1907."

Respectfully submitted,

WILLIAM B. SKELTON,

Bank Examiner.

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1907.



ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

May 21, 1907.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

C. A. LITCHFIELD, Assistant Treasurer.

Trustees—Cyrus Greeley, Seth M. Carter, Orland S. Ham, E. S. Paul, Geo. W. Furbush, Henry B. Estes, Rendal Dresser, S. D. Wakefield, H. L. Pratt.

Organized March 5, 1870.

LIABILITIES.

Deposits	\$3,418,471 19
Reserve fund	106,800 00
Undivided profits	102,716 86
	\$3,627,988 05

RESOURCES.

	Par Value	Estimated and Market Value.	Charged on Books.	Total.
<i>Public Funds Owned.</i>				
County of Aroostook, 4½s, 1905, Railroad ...	\$10,000 00	\$10,500 00	\$10,000 00	
Aroostook, 4s, 1915, Court House	5,000 00	5,075 00	5,000 00	
Washington, 4s, opt. 1923, Railroad	35,000 00	36,050 00	35,000 00	
City of Auburn, 3½s, 1920, Refunding....	15,000 00	14,775 00	15,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,175 00	5,000 00	
Lewiston, 3½s, 1931, Refunding..	85,000 00	83,300 00	85,000 00	
Lewiston, 4s, 1927, Refunding...	7,000 00	7,385 00	7,000 00	
Lewiston, 4s, 1925, Refunding...	13,000 00	13,585 00	13,000 00	
Lewiston, 4s, 1924, Refunding...	3,500 00	3,657 50	3,500 00	
Lewiston, 4s, 1913, Railroad Aid	10,000 00	10,200 00	10,000 00	
Lewiston, 5s, 1907, Water	9,000 00	9,000 00	9,000 00	
Portland, 4s, 1914, Refunding....	2,000 00	2,050 00	2,000 00	
Portland, 3½s, 1922, Funding	2,000 00	1,970 00	2,000 00	
South Portland, 3½s, 1926, Refund.	14,000 00	13,510 00	14,000 00	
Waterville, 3½s, 1924, Refunding.	5,000 00	4,925 00	5,000 00	
Town of Caribou, 4s, opt. 1915, Refunding	14,000 00	14,000 00	14,000 00	
Damariscotta, 3½s, 1907-19, Refund.	8,000 00	7,840 00	8,000 00	
Brunswick Village Corporation, 4s, 1918-25, Sewer	7,000 00	7,105 00	7,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	30,000 00	31,350 00	30,000 00	
Total public funds of Maine	279,500 00			\$279,500 00
Commonwealth of Massachusetts, 3s, 1941, Metropolitan Water Loan	75,000 00	69,375 00	75,000 00	
County of Allegheny, Pa., 4s, 1936, Road ...	10,000 00	10,650 00	10,000 00	
Anne Arundel, Md., 4s, 1956, Fund- ing and Bridge	10,000 00	10,250 00	10,000 00	
Ashland, Wis., 5s, 1907-16, Funding	6,250 00	6,502 00	6,250 00	
Belmont, O., 5s, 1913-14, Road Imp.	6,000 00	6,420 00	6,000 00	
Wyandotte, Kan., 4s, 1925, Bridge	20,000 00	22,000 00	20,000 00	
City of Alpena, Mich., 5s, 1911, Water ..	10,000 00	10,350 00	10,000 00	
Ashland, Wis., 5s, 1911, Imp	8,000 00	8,280 00	8,000 00	
Boston, Mass., Reg. 3½s, 1925, Mun.	25,000 00	24,625 00	25,000 00	
Canton, O., 5s, 1918, School Dist..	10,000 00	11,000 00	10,000 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	Chicago, Ill., 5s, 1908, School Dist.	\$9,000 00	\$9,135 00	\$9,000 00		
	Cleveland, O., 4s, 1923, School Dist.	15,000 00	15,675 00	15,000 00		
	Cleveland, O., 4s, 1925, St. Imp.	25,000 00	26,250 00	25,000 00		
	Clinton, Ia., 5s, 1912, Street.....	7,700 00	8,085 00	7,700 00		
	Danville, Ill., 4½s, 1907, Sewer ...	500 00	500 00	500 00		
	Dayton, O., 4s, 1920, School Dist.	24,000 00	24,600 00	24,000 00		
	Duluth, Minn., 5s, 1907, Perm. Imp.	5,000 00	5,000 00	5,000 00		
	Duluth, Minn., 4½s, 1921, Ind. Sch. D.	5,000 00	5,400 00	5,000 00		
	Evansville, Ind., 5s, 1912, Funding	2,000 00	2,110 00	2,000 00		
	Evansville, Ind., 4½s, 1912, Fund.	5,000 00	5,175 00	5,000 00		
	Holyoke, Mass., 4s, 1913, Sewer...	2,000 00	2,040 00	2,000 00		
	Lansing, Mich., 4½s, 1920, Water...	5,000 00	5,325 00	5,000 00		
	Lima, O., 3½s, 1925, Refunding...	10,000 00	9,500 00	10,000 00		
	Moline, Ill., 4½s, opt. 1904, Water...	4,500 00	4,500 00	4,500 00		
	Minneapolis, Minn., 3½s, 1933, Court House and City Hall....	20,000 00	19,600 00	20,000 00		
	Muskegon, Mich., 4s, 1925, Refund.	5,000 00	5,175 00	5,000 00		
	Newport, Ky., 5s, opt. 1908-9, Sewer	5,000 00	5,075 00	5,000 00		
	Newport, Ky., 5s, 1919, Street....	10,000 00	11,050 00	10,000 00		
	New York, N. Y., Reg. 3½s, 1953, Park	25,000 00	23,625 00	25,000 00		
	Omaha, Neb., 4½s, 1934, Refunding	50,000 00	56,250 00	50,000 00		
	Owensboro, Ky., 4s, opt. 1915, Street Improvement	25,000 00	25,000 00	25,000 00		
	Providence, R. I., 3s, 1930, Refund.	30,000 00	27,150 00	30,000 00		
	Superior, Wis., 4s, 1924, Refunding	5,000 00	5,000 00	5,000 00		
	Toledo, O., 4s, 1914, Refunding...	10,000 00	10,250 00	10,000 00		
	Toledo, O., 5s, 1912, St. Imp.	2,000 00	2,120 00	2,000 00		
	Town of	Cranston, R. I., 3½s, 1939, Gen. Fund.	5,000 00	4,775 00	5,000 00	
	Total public funds out of Maine.....		491,950 00			\$491,950 00
<i>Railroad Bonds Owned.</i>						
	Bangor & Aroostook, 5s, 1943.....	20,000 00	23,600 00	19,550 00		
	Bangor & Aroostook, 4s, 1951.....	50,000 00	47,500 00	47,700 00		
	Bangor Railway & Electric Co., 5s, 1935....	10,000 00	10,400 00	10,000 00		
	Boston & Maine, Registered 4s, 1942.....	25,000 00	25,875 00	25,000 00		
	Boston & Maine, 3½s, 1923.....	10,000 00	9,600 00	10,000 00		
	Lime Rock, 4s, 1929.....	10,000 00	10,000 00	10,000 00		
	Maine Central, 5s, 1923.....	13,000 00	14,300 00	13,000 00		
	Northern Maine Seaport, 5s, 1935.....	10,000 00	11,000 00	10,000 00		
	Portland & Rumford Falls, 4s, 1926.....	25,000 00	25,750 00	25,000 00		
	Rumford Falls & Rangeley Lakes, 5s, 1937.	25,000 00	28,000 00	25,000 00		
	Somerset, 4s, 1955.....	50,000 00	49,000 00	48,000 00		
Total railroad bonds of Maine.....		248,000 00			248,250 00	
	Allegheny & Western, 4s, 1908.....	35,000 00	35,875 00	35,000 00		
	Amesbury & Hampton St., Mass., 5s, 1919....	21,000 00	21,000 00	21,000 00		
	Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	30,000 00	31,050 00	30,000 00		
	Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	55,000 00	50,000 00		
	Braintree & Weymouth St., Mass., 5s, 1917.	5,000 00	5,050 00	5,000 00		
	Bridgeport Traction Co., Conn., 5s, 1923....	15,000 00	16,050 00	15,000 00		
	Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917	17,000 00	17,425 00	17,000 00		
	Bristol County Street, Mass., 5s, 1921.....	1,000 00	1,000 00	1,000 00		
	Brocton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	10,000 00	10,300 00	10,000 00		
	Buffalo Railway, N. Y., 5s, 1931.....	16,000 00	17,440 00	16,000 00		
	Central Branch, 4s, 1919.....	35,000 00	33,425 00	32,825 00		
	Chicago & Cincinnati, 5s, opt. 1912.....	50,000 00	52,500 00	50,000 00		
	Chicago, Indianapolis & Louisville, 5s, 1947	15,000 00	16,800 00	15,000 00		
	Cincinnati & Indiana Western, 5s, opt. 1912	52,000 00	54,800 00	52,000 00		
	Cincinnati, Indianapolis & Western, 4s, 1953	40,000 00	36,000 00	35,000 00		
	Cincinnati, Richmond & Muncie, 5s, opt. 1910	50,000 00	52,500 00	50,000 00		
	Clearfield & Jefferson, 6s, 1927.....	40,000 00	49,200 00	40,000 00		
	Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,000 00	5,000 00		
	Cleveland Electric, O., 5s, 1913.....	23,000 00	23,230 00	23,000 00		
	Cleveland, Lorain & Wheeling, 5s, 1933....	25,000 00	28,250 00	25,000 00		
	Commonwealth Avenue St., Mass., 5s, 1916	6,000 00	6,180 00	6,000 00		
	Concord, Maynard & Hudson St., 5s, 1922....	10,000 00	10,200 00	10,000 00		

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Des Moines Street, Ia., 6s, 1914.....	\$5,000 00	\$5,300 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	7,050 00	6,000 00	
Detroit & Mackinac, Mort. Gold 4s, 1995.....	2,000 00	1,860 00	2,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	25,000 00	25,000 00	25,000 00	
Georgetown, Rowley & Ipswich Street Mass., 5s, 1920.....	25,000 00	25,750 00	25,000 00	
Grand Avenue Cable, Kansas City, Mo., 5s, 1908.....	5,000 00	5,000 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	30,000 00	30,600 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	25,000 00	25,000 00	
Illinois Central, St. Louis Division & Ter- minal, 3½s, 1951.....	25,000 00	22,875 00	23,750 00	
Indiana, Illinois & Iowa, 4s, 1950.....	25,000 00	25,000 00	25,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	10,000 00	9,800 00	9,750 00	
Maryland, Delaware & Virginia, 5s, 1955.....	60,000 00	66,000 00	60,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920.....	10,000 00	10,500 00	10,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	20,000 00	20,200 00	20,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	10,000 00	10,600 00	10,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Newport & Fall River, 5s, 1918.....	10,000 00	10,000 00	10,000 00	
Northampton & Amherst St., Mass., 5s, 1920.....	10,000 00	10,200 00	10,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,925 00	
Pere Marquette of Indiana, 4s, 1943.....	25,000 00	23,750 00	23,750 00	
Pontiac, Oxford & Northern, 5s, 1916.....	13,000 00	13,000 00	13,000 00	
Providence & Taunton St., 5s, 1918.....	10,000 00	10,400 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	25,000 00	30,000 00	25,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	30,000 00	28,050 00	27,600 00	
St. Paul & Duluth, 5s, 1931.....	4,000 00	4,480 00	4,000 00	
Southern Indiana, 4s, 1951.....	50,000 00	46,000 00	45,750 00	
South Shore & Boston St., Mass., 5s, 1919.....	25,000 00	25,750 00	25,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	50,000 00	50,000 00	50,000 00	
Toledo Consolidated Street, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Toledo Traction, O., 5s, 1909.....	15,000 00	16,000 00	16,000 00	
Torrington & Winchester St., Conn., 5s, 1917.....	10,000 00	10,200 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1913-21.....	12,000 00	13,200 00	12,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	50,000 00	51,000 00	50,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923.....	20,000 00	20,000 00	20,000 00	
Williamsport & North Branch, 4½s, 1931.....	25,000 00	25,000 00	25,000 00	
Worcester & Marlborough St., Mass., 5s, 1917.....	10,000 00	10,100 00	10,000 00	
Total railroad bonds out of Maine.....	1,302,500 00			1,287,350 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1913-31.....	55,000 00	55,000 00	55,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935.....	10,000 00	10,000 00	10,000 00	
Continental Mills, Lewiston, 5s, opt. 1908.....	20,000 00	20,000 00	20,000 00	
Eastern Steamship Co., 5s, 1927.....	40,000 00	40,800 00	40,000 00	
Lewiston & Auburn Electric Light Com- pany, 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Lewiston Gas Light Company, 4s, 1922.....	5,000 00	5,000 00	5,000 00	
Maine & New Hampshire Granite Com- pany, 5s, optional 1902.....	5,000 00	4,500 00	5,000 00	
Oakland Water Company, 5s, 1908.....	1,500 00	1,500 00	1,500 00	
Portland Lighting & Power Co., 4½s, 1921.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	156,500 00			156,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	26,600 00	37,240 00	26,600 00	26,600 00
Pere Marquette, preferred.....	6,600 00	3,960 00	-	-

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Franklin Company, Lewiston	\$20,000 00	\$20,600 00	\$20,000 00	
Little Androscoggin Water Power Company, Auburn	2,750 00	1,650 00	2,315 00	
Total corporation stock owned.....	22,750 00			\$22,315 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,200 00	6,572 00	6,200 00	
Cumberland National Bank, Portland	3,000 00	3,060 00	3,000 00	
First National Bank, Lewiston.....	60,000 00	90,000 00	60,000 00	
First National Bank, Portland.....	3,300 00	3,465 00	3,300 00	
Manufacturers National Bank, Lewiston..	8,200 00	8,856 00	8,200 00	
National Shoe & Leather Bank, Auburn....	17,100 00	18,468 00	17,100 00	
National Traders Bank, Portland.....	1,500 00	1,545 00	1,500 00	
Norway National Bank, Norway.....	2,500 00	3,000 00	2,500 00	
Total national bank stock owned.....	101,800 00			101,800 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	4,000 00	7,000 00	4,000 00	4,000 00
<i>Loans on Public Funds.</i>				
County of Wyandotte, Kan		2,750 00	2,750 00	
City of Frankfort, Ky.....		1,000 00	1,000 00	
Houston, Tex.....		1,850 00	1,850 00	
Lewiston.....		2,400 00	2,400 00	
Waco, Tex.....		1,000 00	1,000 00	
Town of East Livermore.....		1,000 00	1,000 00	10,000 00
<i>Loans on Railroad Bonds.</i>				
Auburn & Syracuse Electric, N. Y	1,000 00		1,000 00	
Crosstown Street, Buffalo, N. Y	450 00		450 00	
Grand Rapids, Belding & Saginaw	1,000 00		1,000 00	
Old Colony Street, Mass	700 00		700 00	
Pere Marquette of Indiana.....	484 57		484 57	
Phillips & Rangeley.....	5,000 00		5,000 00	
Rumford Falls & Rangeley Lakes	500 00		500 00	
Rutland-Canadian.....	5,500 00		5,500 00	
Sandy River.....	10,000 00		10,000 00	24,634 57
<i>Loans on Corporation Bonds.</i>				
Berlin Mills Company	3,300 00		3,300 00	
Buckfield Water, Power & Electric Light Company	2,000 00		2,000 00	
Lewiston & Auburn Electric Light Company.....	45,000 00		45,000 00	
Stanislaus Electric Power Company	2,000 00		2,000 00	52,300 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company, Lewiston.....	1,000 00		1,000 00	
Little Androscoggin Water Power Company, Auburn	1,050 00		1,050 00	
Lyman Falls Power Company, N. H.....	250 00		250 00	2,300 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Lewiston	600 00		600 00	
First National Bank, Newburyport, Mass.....	450 00		450 00	
Manufacturers National Bank, Lewiston.....	3,139 00		3,139 00	
Rockland National Bank.....	375 00		375 00	4,564 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....	40,000 00		40,000 00	
Central Maine General Hospital, Lewiston.....	4,000 00		4,000 00	
Continental Mills, Lewiston.....	15,000 00		15,000 00	
Little Androscoggin Water Power Company, Auburn	15,000 00		15,000 00	
Main Street Free Baptist Society, Lewiston.....	1,300 00		1,300 00	
Ocean Park Association, Old Orchard.....	1,500 00		1,500 00	
Phillips & Rangeley Railroad (receivers' certificates)	5,000 00		5,000 00	81,800 00
<i>Loans to Municipalities.</i>				
City of Lewiston	15,000 00		15,000 00	
Town of Pittsfield.....	5,000 00		5,000 00	20,000 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	Estimated and Mar- ket Value.	Charged on Books.	Total.
Loan on Portland & Rumford Falls Railway stock...	\$1,350 00	\$1,350 00	
Loan on Lewiston Trust & Safe Deposit Company stock.....	600 00	600 00	
Loan on life insurance policy.....	600 00	600 00	
Loan on Androscoggin County Savings Bank book..	300 00	300 00	
Loans on mortgages of real estate	752,166 79	752,166 79	\$755,016 79
Real estate, foreclosure.....	2,754 83	2,754 83	2,754 83
Premium account.....		25,000 00	
Expense account.....		49 21	25,049 21
Cash on deposit.....	31,763 32	31,763 32	
Cash on hand.....	4,540 33	4,540 33	36,303 65
Unpaid accrued interest.....	54,577 30		3,627,988 05
Due depositors, earned dividend and accrued State tax	3,778,751 64		
	3,491,296 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$287,455 45		

AUBURN SAVINGS BANK—AUBURN.

June 4, 1907.

FRANK BARTLETT, President.

GEORGE H. BROWN, Treasurer.

BERNARD A. CHASE, Assistant Treasurer.

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

Organized March 16, 1868.

LIABILITIES.

Deposits	\$2,213,717 56
Reserve fund	69,550 00
Undivided profits	35,783 39
	<u>\$2,319,050 95</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 Androscoggin, 4s, 1914-16, Land Damage	\$5,000 00	\$5,125 00	\$5,000 00	
Aroostook, 4½s, 1912-15, R. R. Aid	20,000 00	20,900 00	20,000 00	
Washington, 4s, opt. 1923, R. R.	20,000 00	20,600 00	20,000 00	
City of Belfast, 4s, 1918, Refunding	5,000 00	5,175 00	5,000 00	
Deering, 4s, 1918, School	5,000 00	5,175 00	5,000 00	
Westbrook, 4s, 1918, Funding	10,000 00	10,350 00	10,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	26,000 00	20,700 00	20,000 00	
Kennebec Water District, 3½s, 1920	10,000 00	9,750 00	9,918 00	
Total public funds of Maine	95,000 00			\$94,918 00
Commonwealth of Massachusetts, Reg. 3s, 1941, Metropolitan Water Loan	40,000 00	37,000 00	40,000 00	
County of Atchison, Kan., 4s, opt. 1914, Ad.	20,000 00	20,000 00	20,000 00	
Fayette, O., 4½s, 1912-13, Refund.	11,500 00	11,787 50	11,500 00	
Franklin, O., 4s, 1914, Funding	10,000 00	10,250 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike	6,000 00	6,630 00	6,000 00	
Henry, O., 4s, 1907, Road Imp.	3,000 00	3,000 00	3,000 00	
Summit, O., 4s, 1923, Refunding	10,000 00	10,300 00	10,000 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	11,350 00	10,000 00	
Union, O., 5s, 1907-9, Ditch	4,000 00	4,040 00	4,000 00	
Van Wert, O., 5s, 1915-16, Funding	10,000 00	10,890 00	10,000 00	
Wyandotte, Kan., 4½s, 1926, Bridge	20,000 00	22,600 00	20,000 00	
Wyandotte, Kan., 4½s, 1926-7, Bdg.	9,000 00	9,945 00	9,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist.	10,000 00	10,050 00	10,000 00	
Arkansas City, Kan., 6s, 1910 Ref	5,000 00	5,100 00	5,000 00	
Bellaire, O., 5s, 1910, Water	1,000 00	1,030 00	1,000 00	
Boston, Mass., Reg., 3½s, 1928				
Highways	30,000 00	29,400 00	30,000 00	
Clinton, Ia., 5s, opt. 1902, City Imp	9,000 00	9,000 00	9,000 00	
Danville, Ill., 4½s, 1910, Sewer	2,000 00	2,040 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind. S. D.	10,000 00	10,800 00	9,600 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,075 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Isepeping, Mich., 4s, 1912, Sch.	8,000 00	8,000 00	8,000 00	
Kansas City, Mo., 3½s, 1919, S. D.	10,000 00	9,800 00	10,000 00	
Marion, O., 6s, 1908, Street Imp.	6,000 00	6,120 00	6,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer	10,000 00	9,900 00	10,000 00	
Muskegon, Mich., 5s, 1907, Water	5,000 00	5,000 00	5,000 00	
Omaha, Neb., 4s, 1921, Sewer Renewal	10,000 00	10,250 00	10,000 00	
Owensboro, Ky., 4s, opt. 1915, Street Improvement	10,000 00	10,000 00	10,000 00	
Peru, Ind., 4½s, 1913, School City	6,000 00	6,150 00	6,000 00	
Richmond, Ind., 6s, 1908, Park Improvement	1,000 00	1,020 00	1,000 00	
Saginaw, Mich., 4s, 1907-10, St. Imp	3,600 00	3,600 00	3,600 00	
Superior, Wis., 4s, 1924, Refund.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	305,100 00			304,700 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>
Aroostook Northern, 5s, 1947.....	\$6,000 00	\$6,720 00	\$5,850 00	
Bangor & Aroostook, 5s, 1943.....	25,000 00	28,500 00	24,100 00	
Bangor & Aroostook, 4s, 1951.....	20,000 00	19,000 00	19,325 00	
Boston & Maine, 4s, 1942.....	30,000 00	31,050 00	30,000 00	
Boston & Maine, 3½s, 1923.....	10,000 00	9,650 00	9,662 50	
Dexter & Newport, 4s, 1917.....	15,000 00	15,150 00	15,600 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	
Lewiston & Auburn Horse, 5s, 1911.....	5,000 00	5,000 00	5,000 00	
Maine Central Upper Coos Div., 4s, 1930.....	10,000 00	10,000 00	9,900 00	
Portland & Ogdensburg, 5s, 1908.....	15,000 00	15,075 00	15,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,300 00	10,000 00	
Portland & Rumford Falls, 4s, 1927.....	15,000 00	15,000 00	14,950 00	
Portland & Rumford Falls, 4s, opt. 1924.....	10,000 00	9,800 00	9,750 00	
Portland Union Ry. Station Co., 4s, 1927.....	10,000 00	10,000 00	10,000 00	
Sandy River, 5s, 1915.....	10,000 00	10,500 00	10,000 00	
Somerseset, 5s, 1917.....	10,000 00	10,600 00	10,000 00	
Washington County, 3½s, opt. 1924.....	25,000 00	23,250 00	23,327 50	
Total railroad bonds of Maine.....	236,000 00			231,865 00
Allegheny & Western, 4s, 1988.....	15,000 00	15,375 00	15,000 00	
Akron, Bedford & Cleveland, O., 5s, 1915.....	10,000 00	10,000 00	10,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	10,000 00	10,350 00	10,000 00	
Aurora, Elgin & Chicago, 4s, 1941.....	15,000 00	15,000 00	14,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	20,000 00	22,000 00	20,000 00	
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,100 00	9,937 50	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	25,000 00	23,375 00	24,212 50	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	10,000 00	9,100 00	8,900 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	10,000 00	10,400 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	3,000 00	3,030 00	2,925 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	10,000 00	10,300 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923.....	15,000 00	15,900 00	14,760 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,450 00	4,950 00	
Central Pacific, 4s, 1949.....	20,000 00	19,700 00	19,825 00	
Cincinnati, Indianapolis & Western, 4s, 1953.....	30,000 00	27,000 00	28,900 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	20,000 00	21,000 00	20,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	10,000 00	10,000 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	5,000 00	5,000 00	4,850 00	
Cleveland Electric, O., 5s, 1913.....	20,000 00	20,200 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	15,000 00	16,950 00	15,000 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922.....	10,000 00	10,200 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	14,625 00	14,700 00	
Des Moines Street, Ia., 6s, 1919.....	5,000 00	5,450 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	20,000 00	21,800 00	20,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	15,000 00	15,300 00	15,000 00	
Globe Street, Fall River, Mass., 5s, opt. 1902.....	10,000 00	10,300 00	9,950 00	
Haverhill & Amesbury St., Mass., 5s, 1912.....	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1930.....	17,600 00	17,000 00	16,695 00	
Illinois Central, Louisville Div., 3½s, 1953.....	25,000 00	23,000 00	25,000 00	
Illinois Central, Omaha Div., 3s, 1951.....	10,000 00	8,000 00	9,050 00	
Illinois Central, St. Louis Div., 3½s, 1951.....	5,000 00	4,575 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	20,000 00	19,300 00	
Kanawha & Michigan, 4s, 1990.....	10,000 00	9,600 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916.....	10,000 00	10,700 00	10,000 00	
Kansas City Cable, Mo., Extended 5s, 1911.....	10,000 00	10,000 00	10,000 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,800 00	9,775 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,850 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.....	10,000 00	10,700 00	10,000 00	
Manhattan, 4s, 1930.....	10,000 00	10,000 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955.....	10,000 00	9,200 00	9,200 00	
Milford, Attleboro & Woonsocket, 5s, 1919.....	10,000 00	10,100 00	10,000 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	9,400 00	9,850 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00	10,900 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>
New York Central & Hudson River, 3½s, 1997	\$10,000 00	\$9,600 00	\$9,500 00	
North Chicago Street, Ill., 5s, 1906	10,000 00	9,000 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	20,000 00	19,200 00	20,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,100 00	9,825 00	
Passenger & Belt, Lexington, Ky., 6s, 1909	5,000 00	5,100 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	10,000 00	10,000 00	
Providence & Taunton Street, 5s, 1918	5,000 00	5,200 00	5,000 00	
Rutland, 4½s, 1941	25,000 00	26,000 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1936	15,000 00	18,000 00	15,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933	20,000 00	18,700 00	18,400 00	
St. Louis, Memphis & Southeastern, 4½s, optional 1909	10,000 00	9,700 00	9,757 50	
St. Louis & San Francisco, 4s, 1951	20,000 00	16,500 00	20,000 00	
St. Paul City Railway, Minn., 5s, 1937	10,000 00	11,150 00	10,000 00	
Southern Indiana, 4s, 1951	15,000 00	13,800 00	13,725 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,300 00	6,000 00	
Toledo Railway & Terminal, 4½s, 1954	15,000 00	15,000 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, opt. 1927	10,000 00	11,600 00	10,000 00	
Ulster & Delaware, 4s, 1952	15,000 00	13,950 00	14,137 50	
Utica & Mohawk Valley, 4½s, 1941	10,000 00	10,200 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954	10,000 00	8,000 00	9,125 00	
West Chicago Street Railroad Tunnel Co., Ill., 5s, 1909	10,000 00	9,000 00	10,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	11,000 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951	13,000 00	11,900 00	12,220 00	
Worcester & Southbridge St., Mass., 4½s, 1922	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	909,000 00			\$893,150 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909	5,000 00	5,000 00	5,000 00	
Berlin Mills Company (Me. & N. H.) 5s, 1915-30	20,000 00	20,000 00	20,000 00	
Berwick Power Company, 4½s, opt. 1908	500 00	500 00	500 00	
Bethel Water Company, 6s, 1910	10,000 00	10,100 00	10,000 00	
Bodwell Water Power Co., Old Town, 5s, optional 1910	15,000 00	15,000 00	14,800 00	
Consolidated Electric Light Co. of Maine, Portland, 4½s, 1925	10,000 00	10,000 00	10,000 00	
Eastern Steamship Company, 5s, 1927	10,000 00	10,200 00	10,000 00	
Maine & New Hampshire Granite Co., 5s, optional 1902	5,000 00	4,500 00	5,000 00	
New England Elevator Co., Portland, 3½s, 1912	10,000 00	9,900 00	9,800 00	
Portland Elevator Company, 4s, 1933-7	10,000 00	10,000 00	10,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine	105,500 00			105,100 00
Denver Union Water Co., Col., 5s, 1914	5,200 00	5,252 00	5,200 00	
Eau Claire Water Co., 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	750 00	
Total corporation bonds out of Maine	23,700 00			22,950 00
<i>Railroad Stock Owned.</i>				
European & North American	10,000 00	14,000 00	10,000 00	
Portland & Ogdensburg	50,020 00	26,010 40	22,605 85	
Total railroad stock owned	60,020 00			32,605 85
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Company, Auburn	1,700 00	1,020 00	1,700 00	
Richmond Water Company	7,000 00	7,000 00	7,000 00	
Total corporation stock owned	8,700 00			8,700 00

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	72,090 00	53,400 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank, Lewiston.....	22,500 00	33,750 00	22,500 00	
First National Bank, Portland.....	7,800 00	8,190 00	7,800 00	
Manufacturers National Bank, Lewiston...	11,500 00	12,420 00	11,500 00	
National Shoe & Leather Bank, Auburn...	6,000 00	6,480 00	5,680 00	
National Traders' Bank, Portland.....	4,900 00	5,047 00	4,900 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,030 00	1,000 00	
Northern National Bank, Hallowell.....	3,000 00	3,240 00	3,000 00	
Richmond National Bank, Richmond.....	3,120 00	3,120 00	3,120 00	
Total national bank stock owned.....	122,020 00			\$121,700 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		100 00	100 00	
Northern Maine Seaport.....		10,000 00	10,000 00	
Phillips & Rangeley (endorsed).....		5,500 00	5,500 00	15,600 00
<i>Loans on Corporation Bonds.</i>				
Lewiston & Auburn Electric Light Company.....		41,500 00	41,500 00	
Portland Water Company.....		250 00	250 00	41,750 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	
Libbey & Dingley Company, Lewiston.....		10,000 00	10,000 00	16,550 00
<i>Loans to Corporations.</i>				
Ashe, Noyes & Small Company, Auburn (endorsed)		1,000 00	1,000 00	
Avon Manufacturing Company, Lewiston (endorsed)		25,000 00	25,000 00	
Blake Lodge No. 110, I. O. F. Turner.....		500 00	500 00	
Court Street Baptist Society, Auburn.....		500 00	500 00	
Little Androscoggin Water Power Co., Auburn.....		11,000 00	11,000 00	
Maine Free Baptist Association.....		500 00	500 00	
Oak Hill Cemetery, Auburn.....		400 00	400 00	38,900 00
Loan on City of Westbrook bonds.....		420 00	420 00	
Loan on First National Bank, Auburn, stock.....		1,000 00	1,000 00	
Loans on Auburn Savings Bank books.....		300 00	300 00	
Loans on mortgages of real estate.....		247,088 58	247,088 58	248,808 58
Real estate, investment.....		17,000 00	17,000 00	
Real estate, foreclosure.....		25,332 24	25,332 24	42,332 24
Premium account.....			51,626 05	
Expense account.....			1,257 02	52,883 07
Cash on deposit.....		40,601 71	40,601 71	
Cash on hand.....		5,936 50	5,936 50	46,538 21
Unpaid accrued interest.....		29,104 40		2,319,050 95
Due depositors, earned dividend and accrued State tax.....		2,365,288 33		
		2,251,266 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$114,021 42		

AUGUSTA SAVINGS BANK—AUGUSTA.

May 28, 1907.

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

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

Organized September 29, 1848.

LIABILITIES.

Deposits.....	\$7,296,550 45
Reserve fund.....	340,000 00
Undivided profits.....	130,607 81
	\$7,767,158 26

RESOURCES.

Public Funds Owned.		Par Value	Estimated and Market Value.	Charged on Books.	Total.
City of	Auburn, 3½s, 1924, Refunding.....	\$10,000 00	\$9,850 00	\$10,000 00	
	Augusta, 5½s, 1924, Refunding....	40,000 00	39,400 00	40,000 00	
	Bath, 3½s, 1908-10, Refunding.....	15,000 00	15,000 00	15,000 00	
	Bangor, 4s, 1935, Funding.....	75,000 00	79,875 00	75,000 00	
	Biddeford, 4s, 1915, Refunding....	10,000 00	10,250 00	10,000 00	
	Biddeford, 3½s, 1921, Refunding..	25,000 00	24,625 00	25,000 00	
	Brewer, 4s, 1925, Refunding.....	17,000 00	17,595 00	17,000 00	
	Deering, 4s, 1912, Funding.....	3,500 00	3,552 50	3,500 00	
	Saco, 3½s, 1907-30, Refunding.....	24,000 00	23,760 00	24,000 00	
Town of	Eden, Reg. 4s, 1907-10, School..	10,000 00	10,000 00	10,000 00	
Total public funds of Maine.....		229,500 00			\$229,500 00
County of	Athens, O., 5s, 1907-8, Road Imp.	20,000 00	20,100 00	20,000 00	
	Auglaize, O., 6s, 1907, Ditch.....	1,000 00	1,000 00	1,000 00	
	Auglaize, O., 5s, 1907-17, Deficiency	4,000 00	4,200 00	4,000 00	
	Auglaize, O., 5s, 1911-17, Bridge..	10,000 00	10,700 00	10,000 00	
	Black Hawk, Ia., 4s, opt. 1908-10, Court House and Jail	20,000 00	20,000 00	20,000 00	
	Carroll, Ind., 6s, 1908-13, Funding	40,000 00	42,600 00	40,000 00	
	Chippewa, Mich., 4s, 1919, Bridge	13,000 00	13,000 00	13,000 00	
	Chippewa, Mich., 5s, 1912, Refund.	40,000 00	41,800 00	40,000 00	
	Chippewa, Mich., 4s, 1919, Ct. H.	19,000 00	19,000 00	19,000 00	
	Clark, O., 5s, 1907-22, Buildings...	46,500 00	50,220 00	46,500 00	
	Clermont, O., 5s, 1907-13, Defic...	17,500 00	18,025 00	17,500 00	
	Cuyahoga, O., 4s, 1921, Buildings	50,000 00	52,000 00	50,000 00	
	Delaware, O., 5s, 1907-13, Road Imp	25,620 00	26,388 60	25,620 00	
	Fayette, O., 6s, 1908, Refunding..	10,000 00	10,200 00	10,000 00	
	Franklin, Ky., 4s, 1919, Refund...	50,000 00	50,000 00	50,000 00	
	Franklin, O., 5s, 1908-18, Emerg..	60,000 00	64,500 00	60,000 00	
	Franklin, O., 4s, 1924-6, Mem. Bldg.	30,000 00	31,500 00	30,000 00	
	Franklin, O., 4s, 1912-14, Bridge..	40,000 00	40,800 00	40,000 00	
	Franklin, O., 4s, 1917-18, Funding	50,600 00	51,750 00	50,000 00	
	Fulton, O., 6s, 1907-11, Road	22,000 00	22,440 00	22,000 00	
	Fulton, O., 4½s, 1911-12, Road	13,000 00	13,325 00	13,000 00	
	Hamilton, Ind., 5s, opt. 1907, Fund.	35,000 00	35,000 00	35,000 00	
	Hancock, O., 5s, 1907-9, Refund...	30,000 00	30,300 00	30,000 00	
	Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	75,000 00	83,250 00	75,000 00	
	Jackson, O., 4s, 1911-17, Pike.....	50,000 00	50,500 00	50,000 00	
	Jefferson, O., 4s, 1920, Refunding	37,000 00	37,555 00	37,000 00	
	Lawrence, O., 5s, 1917-19, Turnpk	25,000 00	27,500 00	25,000 00	
	Lucas, O., Reg. 4s, opt. 1924 C. H.	30,000 00	31,350 00	30,000 00	
	Madison Ky., 4s, opt. 1919, Refund.	54,000 00	54,540 00	54,000 00	
	Mahoning, O., 4½s, 1914-20, Bridge	103,000 00	106,600 00	100,000 00	
	Marathon, Wis., 5s, 1909-13 A sy..	32,000 00	33,250 00	32,000 00	
	Marion, Ia., 4s, 1907-18, Ct. House	50,000 00	50,250 00	50,000 00	
	Marion, O., 5s, 1908-16, Ditch.....	50,000 00	52,500 00	50,000 00	
	Medina, O., 5s 1907-9, Ditch.....	5,000 00	5,050 00	5,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of	Menominee, Mich., 4s, 1912-13, Ref.	\$10,000 00	\$10,050 00	\$10,000 00	
	Mercer, O., 5s, 1913-24, Bridge...	25,000 00	27,625 00	25,000 00	
	Mercer, O., 6s, 1907-8, Road & Bdg.	2,500 00	2,525 00	2,500 00	
	Mercer, O., 4s, 1907-11, Road Imp.	14,000 00	14,000 00	14,000 00	
	Muskegon, Mich., 4½s, 1909-11, Ref.	15,000 00	15,300 00	15,000 00	
	Oakland, Mich., 4s, 1913-14, Ct. H.	20,000 00	20,100 00	20,000 00	
	Ottawa, O., 5s, 1907-19, Bridge...	12,500 00	13,187 50	12,500 00	
	Outagamie, Wis., 5s, 1908, Asylum	5,000 00	5,050 00	5,000 00	
	Pickaway, O., 6s, 1907, Ct. House	5,000 00	5,000 00	5,000 00	
	Polk, Ia., 3½s, 1907-17, Ct. House...	96,000 00	96,040 00	96,000 00	
	Polk, Minn., 5s, 1919, Funding...	20,000 00	22,100 00	20,000 00	
	Polk, Minn., 6s, 1908-14, Ditch....	48,000 00	51,840 00	48,000 00	
	Putnam, O., 5s, 1907-11, Ditch....	8,000 00	8,160 00	8,000 00	
	Putnam, O., 5s, 1908-15, Road.....	23,000 00	24,035 00	23,000 00	
	Racine, Wis., 4s, 1912-23, Hospital	73,000 00	73,730 00	73,000 00	
	Reno, Kan., 5½s, 1919, Funding...	50,000 00	56,500 00	50,000 00	
	Richland, O., 4½s, 1915-21, Bridge	34,500 00	36,337 50	34,500 00	
	St. Croix, Wis., 5s, 1914, Asylum	10,000 00	10,700 00	10,000 00	
	St. Louis, Minn., 4s, 1916, Road...	75,000 00	76,500 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	26,250 00	25,000 00	
	Shawnee, Kan., 5½s, 1907, Fund...	50,000 00	50,000 00	50,000 00	
	Stark, O., 5s, 1907-13, Court house	70,000 00	72,450 00	70,000 00	
	Stark, O., 6s, 1908-12, Refunding..	50,000 00	51,750 00	50,000 00	
	Stark, O., 4s, 1913-15, Refunding..	50,000 00	50,750 00	50,000 00	
	Summit, O., 4s, 1907-9, Jail.....	16,000 00	16,000 00	16,000 00	
	Summit, O., 4s, 1921-5, Ct. House	40,000 00	41,200 00	40,000 00	
	Sumner, Kan., 5½s, 1920, Refund.	36,000 00	40,860 00	36,000 00	
	Tipton, Ind., 5s, 1919-24, Ct. House	30,000 00	33,300 00	30,000 00	
	Warren, Ia., 4s, opt. 1911, Funding	40,000 00	40,200 00	40,000 00	
	Warren, Ky., 4s, opt. 1919-24, Pike	66,500 00	67,497 50	66,500 00	
	Waupaca, Wis., 4s, 1907-9, Asylum	7,500 00	7,500 00	7,500 00	
	Webster, Ia., 3½s, 1910, Ct. House	100,000 00	99,000 00	100,000 00	
	Wood, O., 5s, 1908, Road.....	20,000 00	20,200 00	20,000 00	
	Wood, O., 5s, 1908-12, Bridge.....	30,000 00	31,050 00	30,000 00	
City of	Akron, O., 5s, 1908, Street Imp...	1,000 00	1,010 00	1,000 00	
	Akron, O., 5s, 1907-8, Sewer.....	1,000 00	1,065 00	1,000 00	
	Ashland, Wis., 5s, 1909, Funding	50,000 00	51,000 00	50,000 00	
	Ashtabula, O., 5s, 1910-14, St. Imp	11,400 00	11,913 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, Sewer.....	15,000 00	14,625 00	15,000 00	
	Battle Creek, Mich., 4s, 1907, Paving.....	5,000 00	5,000 00	5,000 00	
	Battle Creek, Mich., 4s, 1910-12, Sewer.....	15,000 00	15,075 00	15,000 00	
	Boston, Mass., Reg. 3½s, 1944, Land and Buildings.....	100,000 00	97,500 00	100,000 00	
	Central Falls, R. I., 4s, 1924, Fund	5,000 00	5,075 00	5,000 00	
	Cleveland, O., 5s, 1907, Viaduct and Bridge.....	25,000 00	25,000 00	25,000 00	
	Cleveland, O., 4s, 1920, Sewer.....	50,000 00	52,000 00	50,000 00	
	Cleveland, O., 4s, 1912, Fund. Debt	50,000 00	50,750 00	50,000 00	
	Cleveland, O., 4s, 1925, Sewer....	100,000 00	105,000 00	100,000 00	
	Cleveland, O., 4s, 1915, Street....	15,000 00	15,375 00	15,000 00	
	Clinton, Ia., 5s, 1910, City Imp...	4,000 00	4,120 00	4,000 00	
	Clinton, Ia., 5s, 1913, Street Imp...	3,000 00	3,180 00	3,000 00	
	Columbus, O., 4s, opt. 1912, Sewer	75,000 00	76,125 00	75,000 00	
	Detroit, Mich, 3½s, 1934, Water...	50,000 00	49,000 00	50,000 00	
	Duluth, Minn., 5s, 1907, School...	15,000 00	15,000 00	15,000 00	
	Duluth, Minn., 4½s, 1921, Ind. S. D.	20,000 00	21,600 00	20,000 00	
	Eau Claire, Wis., 4½s, 1909, Fund.	25,000 00	25,250 00	25,000 00	
	Eau Claire, Wis., 5s, 1917, Refund	30,000 00	32,850 00	30,000 00	
	Eau Claire, Wis., 4s, 1919, Bridge	10,000 00	10,100 00	10,000 00	
	Elyria, O., 4½s, 1924-8, Water.....	45,000 00	47,925 00	45,000 00	
	Galesburg, Ill., 4s, 1910-20, Elec. Lt.	30,000 00	30,300 00	30,000 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, 1908-10, Refunding, School.....	\$4,500 00	\$4,500 00	\$4,500 00		
	Green Bay, Wis., 4s, 1907-21, City Hall.....	26,250 00	26,512 50	26,250 00		
	Ishpeming, Mich., 5s, 1911-14, Sewer.....	40,000 00	42,000 00	40,000 00		
	Jackson, Mich., 5s, 1908-11, Water.....	70,000 00	71,750 00	70,000 00		
	Jackson, Mich., 4s, 1925, Paving.....	15,000 00	15,225 00	15,000 00		
	Kalamazoo, Mich., 4s, 1914-23, Public Improvement.....	100,000 00	101,000 00	100,000 00		
	Kankakee, Ill., 4½s, 1916-20, Bridge.....	5,000 00	5,225 00	5,000 00		
	Lacrosse, Wis., 3½s, opt. 1909, Water and Sewer.....	10,000 00	9,950 00	10,000 00		
	Lexington, Ky., 5s, 1918, Funding.....	50,000 00	55,000 00	50,000 00		
	Lexington, Ky., 4½s, 1932-3, Fund.....	105,000 00	115,500 00	105,000 00		
	Madison, Wis., 3½s, opt. 1909, Sewer.....	33,500 00	33,332 50	33,500 00		
	Mansfield, O., 4s, 1908-25, Floating Debt.....	39,000 00	39,390 00	39,000 00		
	Mansfield, O., 5s, 1907-16, Water.....	19,000 00	19,855 00	19,000 00		
	Marinette, Wis., 6s, 1907-14, Bdg.....	8,000 00	8,560 00	8,000 00		
	Marinette, Wis., 5s, 1907-13, Sewer.....	17,000 00	17,510 00	17,000 00		
	Marinette, Wis., 6s, 1908-17, Ref.....	30,000 00	33,150 00	30,000 00		
	Marion, Ind., 5s, 1909, Funding.....	16,000 00	16,320 00	16,000 00		
	Marion, Ind., 4s, 1918, Funding.....	9,000 00	9,090 00	9,000 00		
	Marion, O., 6s, 1907-14, Sewer.....	7,500 00	7,987 50	7,500 00		
	Marquette, Mich., 4s, 1916-21, Wat.....	50,000 00	50,000 00	50,000 00		
	Massillon, O., 6s, 1907-11, Refund.....	20,000 00	20,800 00	20,000 00		
	Massillon, O., 4½s, 1909-13, Street.....	20,000 00	20,400 00	20,000 00		
	Menominee, Mich., 6s, 1908-11, Paving.....	4,000 00	4,180 00	4,000 00		
	Michigan City, Ind., 5s, 1908-15, School Buildings.....	19,000 00	19,760 00	19,000 00		
	Minneapolis, Minn., 3½s, 1932, Park.....	67,000 00	65,660 00	67,000 00		
	Moline, Ill., 4½s, opt. 1909, St. Imp.....	15,000 00	15,150 00	15,000 00		
	Newark, O., 4s, 1907-11, Refund.....	32,000 00	32,000 00	32,000 00		
	New York, N. Y., Reg. 3½s, 1920, Wat.....	150,000 00	146,250 00	150,000 00		
	New York, N. Y., Reg. 3½s, 1940, Hall.....	150,000 00	143,250 00	150,000 00		
	New York, N. Y., Reg. 3½s, 1949, Rapid Transit.....	200,000 00	189,000 00	200,000 00		
	New York, N. Y., Registered 3½s, 1953, Docks and Ferries.....	130,000 00	122,850 00	130,000 00		
	Owensboro, Ky., 4s, opt. 1915, St.....	50,000 00	50,000 00	50,000 00		
	Racine, Wis., 5s, 1912, Refunding.....	98,000 00	102,900 00	98,000 00		
	St. Cloud, Minn., 5s, 1913-24, Ref.....	10,000 00	10,800 00	10,000 00		
	Stillwater, Minn., 5s, 1917, Imp.....	40,000 00	43,200 00	40,000 00		
	Waterloo, Ia., 4s, 1925, Refund.....	55,000 00	55,000 00	55,000 00		
	West Bay City, Mich., 4s, 1918, Sewer.....	10,000 00	10,000 00	10,000 00		
	Youngstown, O., 5s, 1907-13, Fire Department Building.....	14,000 00	14,420 00	14,000 00		
	Town of	Bristol, R. I., 4s, 1932, Sewer.....	40,000 00	40,800 00	40,000 00	
		Cranston, R. I., 4s, 1945, Municipal.....	50,000 00	52,500 00	50,000 00	
	Total public funds out of Maine.....		4,939,270 00			4,939,270 0
	<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943.....		150,000 00	177,000 00	150,000 00	
	Boston & Maine, 4s, 1926.....		75,000 00	76,500 00	75,000 00	
	Boston & Maine, Registered 4s, 1942.....		200,000 00	207,000 00	200,000 00	
	Boston & Maine, Registered 4½s, 1944.....		50,000 00	57,000 00	50,000 00	
	Maine Central, Consolidated, Reg. 7s, 1912.....		365,600 00	420,440 00	365,600 00	
Maine Central, Funding, Reg. 4½s, 1912.....		34,000 00	34,680 00	34,000 00		
Maine Central, Registered 4s, 1912.....		110,000 00	110,000 00	110,000 00		
Northern Maine Seaport, 5s, 1935.....		100,000 00	110,000 00	100,000 00		
Portland & Ogdensburg, 3½s, 1908.....		100,000 00	99,000 00	100,000 00		
Portland & Rumford Falls, 4s, 1926.....		54,000 00	55,620 00	54,000 00		
Washington County, 3½s, optional 1924.....		100,000 00	93,000 00	96,000 00		
Total railroad bonds of Maine.....		1,338,600 00			1,334,600 00	

AUGUSTA 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, Milwaukee & St. Paul, (Chicago & Lake Superior Div.) 1st Mort. 6s, 1921....	\$25,000 00	\$27,750 00	\$25,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.) 1st Mort. 5-4, 1926....	100,000 00	113,500 00	100,000 00	
Chicago, Milwaukee & St. Paul (Dubuque Division), 1st Mort. 6s, 1920.....	105,000 00	122,850 00	105,000 00	
Chicago, Milwaukee & St. Paul, (So. Minnesota Division), 1st Mort., 6s, 1910.....	50,000 00	52,500 00	50,000 00	
Fremont, Elkhorn & Missouri Valley, Consolidated 1st Mort. Stamped 6s, 1933.....	91,000 00	121,940 00	91,000 00	
Illinois Central, Louisville Div., 3½s, 1953....	250,000 00	230,000 00	250,000 00	
North Hudson County, 1st Mort 6s, 1928....	50,000 00	53,500 00	50,000 00	
Pennsylvania, Coupon notes, 5s, 1910.....	25,000 00	24,781 25	24,781 25	
Total railroad bonds out of Maine.....	696,000 00			\$695,781 25
<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	78,750 00	63,000 00	
Granite National Bank, Augusta.....	9,400 00	14,100 00	9,400 00	
National Shoe & Leather Bank, Auburn...	1,500 00	1,620 00	1,500 00	
Total national bank stock owned.....	73,900 00			73,900 00
<i>Loans on Railroad Bonds.</i>				
Aroostook Northern.....		5,000 00	5,000 00	
Augusta, Winthrop & Gardiner.....		4,000 00	4,000 00	
Bangor & Aroostook.....		10,000 00	10,000 00	
Northern Maine Seaport.....		35,000 00	35,000 00	
Phillips & Rangeley.....		12,500 00	12,500 00	
Wisconsin Central.....		10,000 00	10,000 00	76,500 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....		6,000 00	6,000 00	
Augusta Masonic Building Company.....		100 00	100 00	
Edwards Manufacturing Company, Augusta.....		12,000 00	12,000 00	
Portland Water Company.....		25,000 00	25,000 00	43,100 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		1,500 00	1,500 00	
Richmond National Bank.....		5,000 00	5,000 00	6,500 00
<i>Loans to Corporations.</i>				
Cony Female Academy, Augusta.....		4,500 00	4,500 00	
Fish River Lumber Company (endorsed).....		25,000 00	25,000 00	
Kennebec Light & Heat Company, Augusta....		10,000 00	10,000 00	
Lithgow Library & Reading Room, Augusta....		600 00	600 00	
Maine Farmer Publishing Company, Augusta (endorsed).....		11,500 00	11,500 00	
Moosehead Investment Company, Skowhegan....		30,000 00	30,000 00	
Small Point Club (endorsed).....		6,000 00	6,000 00	
Winthrop Street Universalist Church, Augusta....		500 00	500 00	88,100 00
<i>Loans to Municipalities.</i>				
City of Augusta.....	50,000 00		50,000 00	
Town of Easton.....	2,000 00		2,000 00	
Fort Fairfield.....	4,000 00		4,000 00	
Williams School District, Augusta.....	12,000 00		12,000 00	68,000 00
Loan on Augusta, Hallowell & Gardiner Ry., pfd. stock	19,000 00		19,000 00	
Loan on Augusta Trust Company book.....	100 00		100 00	
Loans on Augusta Savings Bank books.....	1,270 00		1,270 00	
Loans on mortgages of real estate.....	69,020 00		69,020 00	89,390 00
Real estate, investment.....	25,000 00		15,000 00	15,000 00
Premium account.....			23,337 50	
Expense account.....			3,329 08	26,666 58

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AUGUSTA SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$63,080 53	\$63,080 53	
Cash on hand.....	7,769 90	7,769 90	\$70,850 43
Unpaid accrued interest.....	98,336 71		7,767,158 26
Due depositors, earned dividend and accrued State tax.....	8,143,462 49		
	7,417,475 94		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$725,986 55		

BANGOR SAVINGS BANK—BANGOR.

October 2, 1907.

FREDERICK H. APPLETON, President. JOHN L. CROSBY, Treasurer.

EVERETT F. RICH, Assistant Treasurer.

TRUSTEES—Frederick H. Appleton, Moses Giddings, George Varney, Arthur F. Stetson, Matthew Laughlin.

Organized March 27, 1852.

LIABILITIES.

Deposits.....	\$5,408,376 86
Reserve fund.....	344,008 08
Undivided profits.....	215,361 62
	\$5,962,746 56

RESOURCES.

Public Funds Owned.	Par Value	Estimated and Market Value.	Charged on Books.	Total.
County of Aroostook, 4½s, 1912-15, R. R. Aid	\$71,000 00	\$74,195 00	\$71,000 00	
Penobscot, 3½s, 1929-31, Ct. House	15,000 00	14,700 00	15,000 00	
Washington, 4s, opt. 1923, R. R. Aid	48,000 00	49,440 00	48,000 00	
City of Bangor, 4s, 1935, Water Refund..	50,000 00	53,250 00	50,000 00	
Bangor, Reg. 3½s, 1908-10, Water..	15,000 00	15,600 00	15,000 00	
Belfast, Reg. 4s, 1918, Refunding	25,000 00	25,875 00	25,000 00	
Belfast, Coupon 4s, 1914, School.	5,000 00	5,125 00	5,000 00	
Biddeford, 4s, 1920, Refunding...	15,000 00	15,600 00	15,000 00	
Lewiston, 4s, 1927, Refunding...	5,000 00	5,275 00	5,000 00	
Town of Camden, 3½s, 1908-11, School.....	7,800 00	7,761 00	7,800 00	
Dexter, 3½s, 1940-6, Water	12,000 00	11,400 00	11,880 00	
Eden, Reg. 4s, 1908-17, Town Hall	25,000 00	25,000 00	25,000 00	
Houlton, 4s, 1617, Funding	6,000 00	6,120 00	6,000 00	
Patten, 4½s, 1915, Railroad	6,000 00	6,210 00	6,000 00	
Presque Isle, 4½s, 1914, School ...	5,000 00	5,200 00	5,000 00	
Brunswick Village Corp., 3½s, 1915-44, Sewer	30,000 00	28,800 00	30,000 00	
Gardiner Water District, 4s, 1934.....	20,000 00	20,800 00	20,000 00	
Total public funds of Maine	360,800 00			\$360,680 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan	100,000 00	102,500 00	100,000 00	
County of Allegheny, Pa., 4s, 1934, Road....	40,000 00	42,600 00	40,000 00	
Allegheny, Pa., 4s, 1925, Jail Ex.	20,000 00	21,000 00	20,000 00	
Appanoose, Ia., 4s, opt. 1907, Fund	19,000 00	19,000 00	19,000 00	
Cuyahoga, O., 4s, 1923-6, Funding	10,000 00	10,500 00	10,000 00	
Cuyahoga, O., 4s, 1913-14, Pub. Bldg	30,000 00	30,600 00	30,000 00	
Franklin, O., 4s, 1916-19, Building	40,000 00	41,400 00	40,000 00	
Hancock, O., 5s, 1909-12, Bridge..	20,000 00	20,700 00	20,000 00	
Jackson, Ill., 4s, 1907-21, Funding	32,500 00	32,825 00	32,500 00	
Lawrence, O., 5s, 1908-15, Turnpike	26,000 00	26,910 00	26,000 00	
Lucas, O., 4½s, 1915-21, Bridge....	20,000 00	21,600 00	20,000 00	
Lyon, Kan., 4s, opt. 1912-18, Refund	4,000 00	4,000 00	4,000 00	
Mahoning, O., 4½s, 1911-17, Bridge	23,000 00	24,035 00	23,000 00	
Marathon, Wis., 5s, 1908-11, Asy.	4,500 00	4,612 50	4,500 00	
Marion, O., 5s, 1910-12, Ditch.....	10,000 00	10,400 00	10,000 00	
Menominee, Mich., 5s, 1908-9, Road	8,000 00	8,120 00	8,000 00	
Morrison, Minn., 5s, 1908-15, Drainage.....	9,000 00	9,405 00	9,000 00	
Muskegon, Mich., 4½s, 1912, Ref..	5,000 00	5,150 00	5,000 00	
Ottawa, O., 6s, 1908-12, Bridge....	5,000 00	5,275 00	5,000 00	
Polk, Ia., 4s, 1910, Court House...	15,000 00	15,075 00	15,000 00	
Polk, Ia., 3½s, 1915-17, Court House	25,000 00	24,500 00	25,000 00	
Prince George, Md., 5s, 1922, Defic	2,500 00	2,812 50	2,500 00	
Ramsey, Minn., 4½s, 1916, Ct. House	30,000 00	31,950 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Refund	14,000 00	15,260 00	14,000 00	
Somerset, Md., 4½s, 1933-48, School	8,000 00	8,920 00	8,000 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	Vanderburgh, Ind., 5s, 1918, Ct. H.	\$20,000 00	\$22,200 00	\$20,000 00	
	Vernon, Mo., 4½s, 1918, Refunding	25,000 00	26,375 00	25,000 00	
	Vigo, Ind., 5s, 1908, Court House.	5,000 00	5,050 00	4,875 00	
	Warren, Ky., 4s, opt. 1909, Turnpike	20,000 00	20,000 00	20,000 00	
	Warren, Ky., 4s, opt. 1909, Refund	15,000 00	15,000 00	15,000 00	
	Winneshiek, Ia., 4½s, 1919-20, Ct. H.	20,000 00	21,000 00	20,000 00	
City of	Wood, O., 5s, 1910, Road.....	10,000 00	10,350 00	10,000 00	
	Ann Arbor, Mich., 4s, 1910-12, S. D.	13,000 00	13,000 00	13,000 00	
	Bellaire, O., 5s, 1910, Water, Fund	5,000 00	5,150 00	5,000 00	
	Bellaire, O., 4s, 1920, Water.....	25,000 00	25,000 00	25,000 00	
	Boston, Mass., Reg. 4s, 1922, Water	50,000 00	52,250 00	50,000 00	
	Boston, Mass., Reg. 3½s, 1944, Sch.	10,000 00	9,750 00	10,000 00	
	Boston, Mass., Reg. 3½s, 1935				
	Drainage.....	25,000 00	24,500 00	25,000 00	
	Brainerd, Minn., 6s, 1908, Light..	11,000 00	11,220 00	11,000 00	
	Buffalo, N. Y., Reg. 4s, 1926, Grade				
	Crossing.....	10,000 00	10,500 00	10,000 00	
	Chicago, Ill., 4s, 1921, Judgment				
	Funding.....	15,000 00	15,600 00	15,000 00	
	Chicago, Ill., 4s, 1920-21, San. Dist.	54,000 00	55,350 00	54,000 00	
	Cleveland, O., 4s, 1920-2, Sch. Dist.	125,000 00	130,000 00	125,000 00	
	Cleveland, O., 4s, 1918, Market H.	25,000 00	25,875 00	25,000 00	
	Columbus, O., 3½s, opt. 1912, Sew.	20,000 00	19,900 00	20,000 00	
	Columbus, O., 4s, opt. 1912, Viad.	20,000 00	20,300 00	20,000 00	
	Columbus, O., Reg. 4½s, 1909, Viad.	10,000 00	10,150 00	10,000 00	
	Columbus, O., 4s, 1933, Elec. Lt..	25,000 00	26,625 00	25,000 00	
	Columbus, O., 4s, 1920, Epidemic	3,000 00	3,120 00	3,000 00	
	Dayton, O., 5s, 1917, Paving.....	15,000 00	16,575 00	15,000 00	
	Duluth, Minn., 5s, 1922, Ind. Sch. D.	9,000 00	10,260 00	8,865 00	
	East Liverpool, O., 4s, 1920-33,				
	Board of Education.....	26,500 00	30,607 50	26,500 00	
	East Liverpool, O., 5s, 1923, Fund.	3,500 00	3,972 50	3,500 00	
	Evansville, Ind., 5s, 1912, Fund..	1,000 00	1,065 00	1,000 00	
	Evansville, Ind., 4s, 1912, Fund..	22,000 00	22,220 00	22,000 00	
	Green Bay, Wis., 5s, 1908-15, Park	1,000 00	1,045 00	1,000 00	
	Green Bay, Wis., 5s, 1908-14, Ref.	2,800 00	2,912 00	2,800 00	
	Green Bay, Wis., 5s, 1908-15, Sch.	3,500 00	3,657 50	3,500 00	
	Green Bay, Wis., 5s, 1908-15, Bdg.	3,700 00	3,866 50	3,700 00	
	Green Bay, Wis., 5s, 1908-17, Ref.	5,500 00	5,802 50	5,500 00	
	Hammond, Ind., 6s, 1916, Sch. City	13,000 00	14,560 00	13,000 00	
	Hazleton, Pa., 4s, 1919, Sch. Dist.	5,000 00	5,000 00	5,000 00	
	Huntington, Ind., 6s, opt. 1904, Sch.	6,000 00	6,000 00	6,000 00	
	Huntington, Ind., 6s, 1908-16, Wat.	17,000 00	18,360 00	17,000 00	
	Hutchinson, Kan., 6s, 1909, Board				
	of Education.....	10,000 00	10,300 00	10,000 00	
	Indianapolis, Ind., 4s, 1916, Sch.				
	Commissioners.....	25,000 00	25,750 00	25,000 00	
	Ironton, O., 5s, 1923, Improvement	10,000 00	11,150 00	10,000 00	
	Jacksonville, Ill., 4s, opt. Ref...	10,500 00	10,500 00	10,500 00	
	Janesville, Wis., 5s, 1908-13, Sch.	24,000 00	24,720 00	24,000 00	
	Kalamazoo, Mich., 4½s, 1908-10,				
	Street Improvement.....	10,000 00	10,100 00	10,000 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, Imp....	25,000 00	24,875 00	25,000 00	
	Lafayette, Ind., 4½s, optional,				
	1915, Refund, Water.....	39,000 00	40,755 00	39,000 00	
	Lansing, Mich., 4s, 1914, City Hall	2,000 00	2,020 00	2,000 00	
	Madison, Wis., 4s, 1909, Refund..	8,000 00	8,000 00	8,000 00	
	Manistee, Mich., 4s, 1910-11, Wat.	15,000 00	15,000 00	15,000 00	
	Marquette, Mich., 3½s, 1926, Ref.				
	Water.....	15,000 00	14,475 00	15,000 00	
	Massillon, O., 4s, 1908-16, Sch. Dist.	22,000 00	22,000 00	22,000 00	
	Minneapolis, Minn., 4s, 1917,				
	Municipal.....	100,000 00	103,000 00	100,000 00	
	Moline, Ill., 5s, 1913, Sch. Dist...	5,000 00	5,300 00	5,000 00	
	Muskegon, Mich., 5s, 1912-14, Wat.	3,000 00	3,195 00	3,000 00	
	Newark, O., 5s, 1922-32, Ref. Lt....	15,000 00	17,325 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>	
City of	Newark, O., 5s, 1922, Refunding..	\$16,157 00	\$16,176 63	\$16,157 00		
	New Britain, Conn., 4s, 1936, Sew.	10,000 00	10,200 00	10,000 00		
	Newport, Ky., 5s, 1913, Funding..	5,000 00	5,300 00	5,000 00		
	New York, N. Y., Reg., 3½s, 1949, Rapid Transit.....	25,000 00	23,625 00	25,000 00		
	New York, N. Y., Reg. 3½s, 1955, Municipal.....	30,000 00	28,350 00	29,700 00		
	New York, N. Y., Reg. 4s, 1956, Municipal.....	105,000 00	110,775 00	105,000 00		
	Omaha, Neb., 5s, 1912, Sch. Dist.	15,000 00	15,825 00	15,000 00		
	Omaha, Neb., 4s, 1919, Paving...	10,000 00	10,250 00	10,000 00		
	Pawtucket, R. I., 4s, 1929, Water, Funding.....	32,000 00	33,120 00	32,000 00		
	Philadelphia, Pa., Reg. 3½s, 1931, Water.....	50,000 00	49,000 00	50,000 00		
	Pittsburg, Pa., 4s, 1918-21, Water	50,000 00	51,500 00	50,000 00		
	Port Huron, Mich., 5s, 1916, Ref..	5,000 00	5,425 00	5,000 00		
	Port Huron, Mich., 4s, 1919, Ref..	11,000 00	11,110 00	11,000 00		
	Port Huron, Mich., 5s, 1911, Sew.	4,000 00	4,160 00	4,000 00		
	Port Huron, Mich., 4s, optional, 1910, Repaving.....	10,000 00	10,050 00	10,000 00		
	Port Huron, Mich., 4s, optional, 1918, Bridge.....	4,000 00	4,040 00	4,000 00		
	Port Huron, Mich., 4s, 1932, Canal, etc.....	13,300 00	13,260 00	13,000 00		
	St. Paul, Minn., 4s, 1912, Water..	32,000 00	32,480 00	32,000 00		
	St. Paul, Minn., 4½s, 1917, Court House and City Hall.....	30,000 00	32,250 00	30,000 00		
	St. Paul, Minn., 5s, 1908, Levee, etc	1,000 00	1,015 00	1,000 00		
	St. Paul, Minn., 5s, 1913, Park, etc.	11,000 00	11,825 00	11,000 00		
	Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	25,000 00	26,250 00	25,000 00		
	Seattle, Wash., 4½s, 1927, Sewer..	25,000 00	25,875 00	25,000 00		
	Springfield, O., 6s, 1908-10, St. Imp.	7,331 36	7,624 61	7,331 36		
	Steubenville, O., 4s, opt. 1914, Wat.	6,000 00	6,000 00	6,000 00		
	Stillwater, Minn., 5s, 1909, Permanent Improvement.....	5,000 00	5,100 00	5,000 00		
	Syracuse, N. Y., Reg. 4½s, 1913-14, Improvement.....	20,000 00	21,000 00	20,000 00		
	Toledo, O., 4s, 1924, Street Imp..	25,000 00	26,125 00	25,000 00		
	Toledo, O., 4½s, 1914, Deficiency.	25,000 00	26,375 00	25,000 00		
	Wausau, Wis., 4s, 1911-12, Water.	16,000 00	16,000 00	16,000 00		
	West Bay City, Mich., 5s, 1920, Sch	45,000 00	49,500 00	45,000 00		
	Youngstown, O., 5s, 1907-20, San.	14,000 00	14,910 00	14,000 00		
	Youngstown, O., 5s, 1907-14, Fire Department.....	4,800 00	4,968 00	4,800 00		
	Youngstown, O., 5s, 1907-14, Bldg. etc.....	6,000 00	6,210 00	6,000 00		
	Youngstown, O., 5s, 1910-15, St.	6,150 00	6,488 25	6,150 00		
	Youngstown, O., 5s, 1907, Police Department.....	1,000 00	1,000 00	1,000 00		
	Zanesville, O., 3½s, 1919, Refund.	30,000 00	28,950 00	30,000 00		
	Town of	Burrillville, R. I., 3½s, 1939, Fund.	15,000 00	13,950 00	15,000 00	
		Cranston, R. I., 4s, 1925, Munic..	4,000 00	4,140 00	4,000 00	
		Cranston, R. I., 3½s, 1939, Munic.	5,000 00	4,775 00	5,000 00	
		East Providence, R. I., 4½s, 1932, Fire District.....	5,000 00	5,600 00	5,000 00	
	Township of	Capital, Ill., 4s, 1911, Funding	16,000 00	16,000 00	15,200 00	
	Coal, Pa., 4½s, 1908-9, Directors of Poor.....	4,000 00	4,020 00	4,000 00		
	Columbus, Neb., 6s, opt. 1907, Bridge.....	10,000 00	10,000 00	10,000 00		
Total public funds out of Maine.....		2,368,938 36			2,367,578 36	
<i>Railroad Bonds Owned.</i>						
Bangor & Aroostook, Coupon 5s, 1943.....		75,000 00	88,500 00	73,812 50		
Bangor & Aroostook, Reg. 5s, 1943.....		25,000 00	29,500 00	25,000 00		
Bangor & Aroostook, 4s, 1951.....		40,000 00	38,000 00	37,700 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>
Bangor Railway & Electric Co., 5s, 1935....	\$20,000 00	\$20,800 00	\$20,000 00	
Boston & Maine, Registered 4½s, 1944.....	40,000 00	45,600 00	40,000 00	
Boston & Maine, Reg. 4s, 1926.....	30,000 00	30,600 00	30,000 00	
Maine Central, Consolidated 7s, 1912.....	5,600 00	6,440 00	5,600 00	
Maine Central & E. & N. A., 4s, 1933.....	62,000 00	64,400 00	59,747 50	
Penobscot Shore Line, Reg. 4s, 1926.....	50,000 00	51,800 00	50,000 00	
Portland Union Railway Station Co., 4s, 1929	20,000 00	20,000 00	20,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	10,000 00	11,200 00	10,000 00	
Somerset (notes) 5s, 1911	25,000 00	24,875 00	24,840 28	
Total railroad bonds of Maine	402,600 00			\$396,700 28.
Auburn & Syracuse Elec., N. Y., 5s, 1942....	15,000 00	15,525 00	15,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	50,000 00	50,000 00	49,372 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	50,000 00	55,000 00	50,000 00	
Baltimore & Ohio, Registered 4s, 1948.....	25,000 00	25,375 00	25,600 00	
Baltimore & Ohio, S. W. Div. Reg. 3½s, 1925.	25,000 00	22,750 00	22,593 75	
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	25,000 00	22,750 00	22,575 00	
Boston & Worcester St., Mass., 4½s, 1923....	40,000 00	40,000 00	39,750 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	9,000 00	9,270 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	29,000 00	31,610 00	28,385 00	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,700 00	9,900 00	
Central Branch, 4s, 1919.....	30,000 00	28,650 00	28,750 00	
Central Pacific, 4s, 1949.....	50,000 00	49,250 00	49,375 00	
Central Pacific, 4s, 1934.....	40,000 00	39,000 00	39,184 38	
Chicago, Burlington & Quincy, Ill., Div., 3½s, opt. 1929.....	40,000 00	37,400 00	37,350 00	
Chicago, Burlington & Quincy, Ill., Div., 4s, 1949.....	25,000 00	25,875 00	25,000 00	
Chicago, Hammond & Western, 6s, 1927....	20,000 00	23,200 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936...	34,000 00	39,100 00	34,000 00	
Chicago, Milwaukee & St. Paul, So. Minn. Div., 6s, 1910.....	6,000 00	6,300 00	6,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930....	25,000 00	25,000 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1938....	25,000 00	25,125 00	25,000 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	20,200 00	19,800 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 00	10,000 00	
Cincinnati, Lebanon & Northern, 4s, 1942...	25,000 00	24,500 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	40,000 00	42,000 00	40,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	11,000 00	11,000 00	11,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	50,000 00	50,500 00	50,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	50,000 00	56,500 00	50,000 00	
Des Moines Street, Ia., 6s, 1919.....	10,000 00	10,900 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916...	20,000 00	20,000 00	20,000 00	
Duluth, South Shore & Atlantic, 5s, 1937....	25,000 00	27,750 00	24,200 00	
Duluth Street, Minn., 5s, 1930.....	40,000 00	40,600 00	40,000 00	
Fargo & Southern, 6s, 1924.....	10,000 00	11,800 00	10,000 00	
Flint & Pere Marquette, Consol, 5s, 1929....	50,000 00	51,500 00	46,400 00	
Grand Avenue Railway, Kansas City, 5s, 1908	25,000 00	25,000 00	23,750 00	
Illinois Central, Western Lines, 4s, 1951....	20,000 00	20,600 00	20,000 00	
Illinois Central, St. Louis Term., 3½s, 1951..	25,000 00	22,875 00	25,000 00	
Illinois Central, Louisville Division and Terminal, 3½s, 1953.....	25,000 00	23,000 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	20,000 00	19,300 00	
Iowa Central, 5s, 1938.....	15,000 00	16,200 00	15,000 00	
Kansas City Cable, Mo., Extended, 5s, 1911..	27,000 00	27,000 00	27,000 00	
Keokuk & Des Moines, 5s, 1923.....	35,000 00	36,925 00	35,000 00	
Lehigh Valley Terminal, Reg Gold, 5s, 1941..	25,000 00	28,750 00	25,000 00	
Lexington & Boston Street, 4½s, 1920.....	25,000 00	25,250 00	24,625 00	
Lowell & Suburban St., Mass., 5s, 1911....	43,000 00	44,290 00	43,000 00	
Manhattan Railway, N. Y., 4s, 1990.....	76,000 00	76,000 00	76,000 00	
Maryland, Delaware & Virginia, 5s, 1935..	50,000 00	55,000 00	50,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920....	30,000 00	31,500 00	30,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919.....	20,000 00	21,200 00	20,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Naumkeag Street, Salem, Mass., 5s, 1910	\$15,000 00	\$15,300 00	\$14,625 00	
New York Central & Hudson River, Reg. 3½s, 1907	25,000 00	24,000 00	25,000 00	
New York Central & Hudson River (notes) 5s, 1910	15,000 00	14,925 00	14,868 75	
New York & Rockaway Beach, 5s, 1927	29,000 00	31,610 00	29,000 00	
North Chicago Street, Ill., 5s, 1906	42,000 00	37,800 00	42,000 00	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,650 00	6,880 00	
Rochester Railway, N. Y., 5s, 1930	10,000 00	10,850 00	10,000 00	
St. Louis Railroad, Mo., 5s, opt. 1900	25,000 00	25,000 00	24,500 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	50,000 00	46,750 00	47,425 00	
St. Louis, Memphis & Southeastern, 4½s, optional, 1909	30,000 00	29,100 00	28,975 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	30,000 00	31,800 00	30,000 00	
South Shore & Boston Street, Mass, 5s, 1919	20,000 00	20,600 00	20,000 00	
Toledo Railway & Terminal, 4½s, 1954	35,000 00	35,000 00	35,000 00	
Toledo Traction, O., 5s, 1909	40,000 00	40,000 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	11,800 00	10,000 00	
Utica & Mohawk Valley, 4½s, 1941	29,000 00	29,580 00	29,000 00	
Wabash Pittsburg Terminal, 4s, 1954	40,000 00	32,000 00	36,600 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909	20,000 00	18,000 00	20,000 00	
Western Maryland, 4s, 1932	15,000 00	15,000 00	13,781 25	
West Side Belt, Pittsburg, Pa., 5s, 1937	47,000 00	50,290 00	47,000 00	
Willmar & Sioux Falls, 5s, 1938	50,000 00	58,750 00	50,000 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	1,999,000 00			1,970,570 63
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935	50,000 00	50,000 00	49,000 00	
Presque Isle Lodge, No. 83, I. O. O. F., 6s, 1906	2,000 00	2,090 00	2,000 00	
Rockland-Rockport Lime Company, 5s, 1920	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine	77,000 00			76,000 00
Swift Refrigerator Transportation Company, Chicago, 4½s, 1912	25,000 00	25,000 00	25,000 00	25,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport	15,500 00	20,150 00	15,500 00	
Dexter & Piscataquis	4,500 00	5,850 00	4,500 00	
European & North American	60,000 00	84,000 00	60,000 00	
Portland and 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	7,140 00	6,800 00	
Presque Isle National Bank, Presque Isle	1,100 00	1,980 00	1,100 00	
Total national bank stock owned	10,900 00			10,900 00
<i>Loans on Public Funds.</i>				
County of Aroostook		3,000 00	3,000 00	
City of Eureka, Kan		1,000 00	1,000 00	
Helena, Mont.		1,000 00	1,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill		3,000 00	3,000 00	
Bangor and Aroostook		16,355 55	16,355 55	

BANGOR SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor Railway & Electric Company.....	\$7,000 00	\$7,000 00	
Detroit, Toledo & Ironton.....	3,000 00	3,000 00	
Duluth Rainy Lake & Winnipeg.....	1,000 00	1,000 00	
Manhattan Railway, N. Y.....	500 00	500 00	
Milwaukee Electric Railway & Light Co. Wis.....	1,000 00	1,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn.....	1,000 00	1,000 00	
Oklahoma Central.....	9,500 00	9,500 00	
Omaha Street, Neb.....	7,000 00	7,000 00	
St. Louis, Iron Mountain & Southern.....	3,000 00	3,000 00	
St. Louis & San Francisco.....	2,000 00	2,000 00	
Toledo Traction, O.....	1,000 00	1,000 00	\$55,355 55
<i>Loans on Corporation Bonds.</i>			
American Pneumatic Service Company.....	800 00	800 00	
Berlin Mills Company.....	10,369 63	10,369 63	
Brainerd Light & Power Company, Minn.....	2,000 00	2,000 00	
Hudson River Power Transmission Company.....	2,000 00	2,000 00	
Orono Pulp & Paper Company.....	55,000 00	55,000 00	
Portland Electric Company.....	21,600 00	21,600 00	
Public Works Company, Bangor.....	2,000 00	2,000 00	
Rockland-Rockport Lime Company.....	1,000 00	1,000 00	
Shawinigan Water & Power Company, Canada.....	1,000 00	1,000 00	
Stillwater Water Company, Minn.....	2,000 00	2,000 00	
United Lead Company, Chicago.....	15,000 00	15,000 00	
Western Union Telegraph Company.....	1,000 00	1,000 00	113,769 63
<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	
General Chemical Company, New York.....	1,000 00	1,000 00	
J. F. Parkhurst & Son Company, Bangor.....	3,000 00	3,000 00	
Lockwood Company, Waterville.....	8,700 00	8,700 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	53,700 00
<i>Loans to Corporations.</i>			
Bangor Young Men's Christian Association.....	4,750 00	4,750 00	
Central Congregational Church, Bangor.....	1,000 00	1,000 00	
First Congregational Society of Bangor.....	400 00	400 00	
Higgins Classical Institute, Charleston (endorsed)..	10,000 00	10,000 00	
The President and Trustees of Bowdoin college, Brunswick.....	5,000 00	5,000 00	21,150 00
Loan on European & North American Railway stock	400 00	400 00	
Loan on Eastern Trust & Banking Company, Bangor, stock.....	1,500 00	1,500 00	
Loans on Bangor Savings Bank books.....	7,733 76	7,733 76	
Loans on mortgages of real estate.....	170,152 62	170,152 62	179,786 38
Real estate, investment.....	43,418 69	43,418 69	
Real estate, foreclosure.....	30,600 03	30,600 03	74,018 72
Expense account.....		357 00	357 00
Cash on deposit.....	142,288 27	142,288 27	
Cash on hand.....	6,713 99	6,713 99	149,002 26
Unpaid accrued interest.....	65,186 54		5,962,716 56
Due depositors, earned dividend and accrued State tax.....	6,251,948 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	5,518,903 14		
	\$733,044 93		

BAR HARBOR SAVINGS BANK—EDEN.

October 18, 1907.

W. H. SHERMAN, President.

FRANK E. WALLS, Treasurer.

TRUSTEES—H. A. Brown, S. J. Clement, W. H. Sherman, Frank E. Walls, E. P. Dickson, M. Perlinsky, F. A. Gonya, O. D. Wentworth, Chas. F. Allen.

Organized April 30, 1907.

LIABILITIES.

Deposits.....	\$9,232 43
Undivided profits.....	68 40
	\$9,300 83

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, Auburn & Lansing, 5s, 1935.....	\$2,000 00	\$1,960 00	\$1,960 00	\$1,960 00
<i>Corporation Bonds Owned.</i>				
Rodick Realty Company, Eden, 5s, 1926....	1,000 00	1,040 00	1,000 00	1,000 00
Loan to town of Otis (endorsed)		1,475 00	1,475 00	
Loan on life insurance policy		500 00	500 00	
Loan on Bar Harbor Savings Bank book		250 00	250 00	
Loans on mortgages of real estate		2,460 00	2,460 00	4,685 00
Premium account.....			40 00	40 00
Cash on deposit.....		876 56	876 56	
Cash on hand		739 27	739 27	1,615 83
				\$9,300 83
Unpaid accrued interest.....		15 79		
				9,316 62
Due depositors, earned dividend and accrued State tax.....		9,295 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$21 16		

BATH SAVINGS INSTITUTION—BATH.

April 9, 1907.

WILLIAM D. SEWALL, President. HENRY F. PALMER, Treasurer.
CHARLES C. LOW, Assistant Treasurer.

TRUSTEES—William D. Sewall, Denny M. Humphreys, James S. Lowell, James A. McLellan, Samuel Anderson, Edward W. Larrabee, Amos B. Haggett.

Organized July 16, 1852.

LIABILITIES.

Deposits	\$3,822,224 26
Reserve fund.....	158,134 45
Undivided profits.....	239,493 02
	\$4,219,851 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
United States Coupon, 2s, 1930.	\$75,000 00	\$77,625 00	\$75,000 00	\$75,000 00
County of Aroostook, 4½s, 1915, Railroad...	10,000 00	10,500 00	10,000 00	
Penobscot, 3½s, 1926-7, Ct. House.	10,000 00	9,850 00	10,000 00	
City of Auburn, 3½s, 1924, Refunding.....	9,500 00	9,357 50	9,500 00	
Bath, 3½s, 1908-11, Refunding.....	20,000 00	19,900 00	20,000 00	
Rockland, 3½s, 1917, Refunding ..	10,000 00	9,900 00	10,000 00	
Saco, 4s, 1907, Municipal.....	2,000 00	2,000 00	2,000 00	
South Portland, 4s, 1917-25, Ref..	20,000 00	20,500 00	20,000 00	
Town of Lubeo, 4s, 1921, Water.....	17,000 00	17,000 00	17,000 00	
Millinocket, 4s, 1912-19, Funding	8,000 00	8,000 00	8,000 00	
Millinocket, 4s, opt. 1911, School	2,000 00	2,000 00	2,000 00	
Total public funds of Maine	108,500 00			108,500 00
Commonwealth of Massachusetts, 3s, 1911, Metropolitan Water Loan.....	70,000 00	64,750 00	70,000 00	
Commonwealth of Massachusetts, Reg. 3½s, 1914, Metropolitan Water Loan.....	30,000 00	27,600 00	30,000 00	
County of Allen, Ind., 3½s, 1919, Court House and Power Station	20,000 00	19,500 00	20,000 00	
Athens, O., 5s, 1926-7, Road Imp.	10,000 00	11,550 00	10,000 00	
Franklin, Ky., 4s, 1919, Refund..	20,000 00	20,000 00	20,000 00	
Franklin, O., 4s, 1919, Funding...	10,000 00	10,350 00	10,000 00	
Jackson, O., 4s, 1914, Turnpike..	5,000 00	5,050 00	5,000 00	
Lyon, Kan., 4½s, opt., 1916-18, Ref.	17,000 00	17,340 00	17,000 00	
Woodbury, Ia., 3½s, 1914, Refund.	4,000 00	3,940 00	4,000 00	
Woodbury, Ia., 4s, 1920, Funding	6,000 00	6,150 00	6,000 00	
City of Arkansas City, 6s, 1910, School...	5,000 00	5,100 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., Reg. 3½s, 1932, Land and Buildings.....	40,000 00	39,200 00	40,000 00	
Cincinnati, O., Reg. 3½s, 1932, Ref.	20,000 00	19,600 00	20,000 00	
Cincinnati, O., Comp. 3½s, 1932, Ref.	10,000 00	9,800 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer....	10,000 00	10,450 00	10,000 00	
Columbus, O., 4s, 1916, Fire Dept.	2,000 00	2,060 00	2,000 00	
Dubuque, Ia., 3½s, 1920, Refund.	8,250 00	8,043 75	8,250 00	
Hatchinson, Kan., 6s, 1909, Board of Education.....	10,000 00	10,300 00	10,000 00	
Jacksonville, Ill., 4s, 1919, Ref..	10,000 00	10,100 00	10,000 00	
Kokomo, Ind., 6s, 1903, St. Imp..	2,304 74	2,304 74	2,304 74	
Lincoln, Neb., 4½s, opt. 1908, Ref.	35,000 00	35,175 00	35,000 00	
Michigan City, Ind., 5s, 1910-20, Water.....	15,000 00	16,050 00	15,000 00	
Minneapolis, Minn., Reg. 3½s, 1932, Water.....	10,000 00	9,800 00	9,900 00	
New York, N. Y., Reg. 3½s, 1951-2, Rapid Transit.....	50,000 00	47,250 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.....	\$10,000 00	\$10,000 00	\$10,000 00	
	Philadelphia, Pa., Reg. 3½s, 1934, Water.....	50,000 00	49,000 00	50,000 00	
	Piqua, O., 6s, 1909, Refunding....	25,000 00	26,000 00	25,000 00	
	Sioux City, Ia., 6s, 1909, City Imp.	2,000 00	2,070 00	2,000 00	
	Springfield, Mass., Reg. 3½s, 1916-18, School.....	10,000 00	9,900 00	10,000 00	
	Superior, Wis., 5s, 1908, St. Imp..	11,741 69	8,800 00	7,616 69	
	Superior, Wis., 5s, opt. 1908, Sew.	640 81	480 00	640 81	
	Toledo, O., 3½s, opt. 1924, Refund.	6,000 00	5,910 00	6,000 00	
	Topeka, Kan., 4½s, 1907-9, Gen. Imp.	12,000 00	12,060 00	12,000 00	
	Vincennes, Ind., 4½s, 1913, Ref....	6,000 00	6,150 00	6,000 00	
	Wichita, Kan., 5s, 1910, Gen. Imp.	22,000 00	22,550 00	22,000 00	
Town of	Plaistow, N. H., 3½s, 1920, Ref....	10,000 00	9,500 00	10,000 00	
	Southbridge, Mass., 4s, 1907-9, Engine House.....	6,900 00	6,900 00	6,900 00	
Total public funds out of Maine.....		617,337 24			\$613,112 24
<i>Railroad Bonds Owned.</i>					
	Aroostook Northern, 5s, 1947.....	5,000 00	5,600 00	4,800 00	
	Bangor & Aroostook, 5s, 1943.....	33,000 00	38,940 00	32,318 75	
	Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	10,000 00	11,700 00	10,000 00	
	Bangor & Aroostook, 4s, 1951.....	45,000 00	42,750 00	42,922 50	
	Bath Street, 5s, 1913.....	5,000 00	5,000 00	4,460 00	
	Bridgton & Saco River, 4s, 1928.....	17,500 00	17,675 00	17,500 00	
	Knox & Lincoln, 5s, 1921.....	25,000 00	27,000 00	25,000 00	
	Maine Central, 5s, 1923.....	16,000 00	17,600 00	16,000 00	
	Maine Central, 7s, 1912.....	10,000 00	11,500 00	10,000 00	
	Maine Central, 4s, 1912.....	50,000 00	50,000 00	50,000 00	
	Northern Maine Seaport, 5s, 1935.....	5,000 00	5,500 00	5,000 00	
	Penobscot Shore Line, 4s, 1920.....	10,000 00	10,200 00	10,000 00	
	Portland & Ogdensburg, 5s, 1908.....	68,000 00	68,340 00	67,797 50	
	Portland & Ramford Falls, 4s, 1926.....	30,000 00	30,900 00	30,000 00	
	Portland & Ramford Falls, 4s, 1927.....	10,000 00	10,000 00	10,000 00	
	Portland Union Railway Station, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
	Portsmouth, Dover & York St., 4½s, 1923.....	10,000 00	10,000 00	9,100 00	
	Rumford Falls & Rangeley Lakes, 5s, 1937.....	10,000 00	11,200 00	10,000 00	
	Somerset, 5s, 1917.....	30,000 00	31,800 00	30,000 00	
	Somerset, 4s, 1950.....	4,000 00	4,000 00	3,970 00	
	Somerset, 4s, 1955.....	50,000 00	49,000 00	48,000 00	
Total railroad bonds of Maine.....		446,500 00			439,968 75
	Anderson Electric Street, Ind., 6s, 1912.....	7,000 00	7,210 00	7,000 00	
	Ann Arbor, 4s, 1995.....	25,000 00	22,750 00	24,906 25	
	Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	50,000 00	50,500 00	48,097 50	
	Atchison, Topeka & Santa Fe, Ad. 4s, 1995.....	20,500 00	19,167 50	16,043 75	
	Atchison, Topeka & Santa Fe, Eastern Oklahoma Division, 4s, 1928.....	10,000 00	9,250 00	9,525 00	
	Atchison, Topeka & Santa Fe, Con. 4s, 1955.....	3,000 00	3,105 00	3,000 00	
	Auburn & Syracuse Electric, N. Y., 5s, 1942.....	10,000 00	10,350 00	10,000 00	
	Aurora, Elgin & Chicago, Ill., 5s, 1941.....	20,000 00	20,000 00	19,800 00	
	Baltimore, Chesapeake & Atlantic, 5s, 1934.....	35,000 00	38,500 00	35,000 00	
	Baltimore & Ohio, 4s, 1943.....	10,000 00	10,100 00	10,000 00	
	Baltimore & Ohio, Southwestern, Div. 3½s, 1925.....	35,000 00	31,850 00	31,718 75	
	Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1913.....	10,000 00	10,200 00	10,000 00	
	Belleville & Carondelet, 6s, 1923.....	10,000 00	12,000 00	10,000 00	
	Binghamton Street, N. Y. 6s, 1916.....	5,000 00	5,150 00	5,000 00	
	Buffalo Railway, N. Y., 5s, 1931.....	40,000 00	44,000 00	40,000 00	
	Buffalo & Susquehanna, 4s, 1951.....	20,000 00	19,300 00	20,000 00	
	Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
	Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	5,000 00	5,125 00	4,850 00	
	Central Branch, 4s, 1919.....	10,000 00	9,550 00	9,550 00	
	Central Ohio, 4½s, 1930.....	10,000 00	10,600 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	\$44,550 00	\$44,750 00	
Central Vermont, 4s, 1920.....	100,000 00	90,000 00	90,000 00	
Chicago, Burlington & Quincy, Ill. Divi- sion, 3½s, opt., 1929.....	50,000 00	46,250 00	47,875 00	
Chicago & Eastern Illinois, 5s, 1937.....	25,000 00	28,750 00	25,000 00	
Chicago & Eastern Illinois, 6s, 1907.....	2,000 00	2,000 00	2,000 00	
Chicago & West Michigan, 5s, 1921.....	50,000 00	50,000 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1911.....	10,000 00	10,800 00	9,875 00	
Cincinnati & Indiana Western, 6s, opt. 1912	25,000 00	26,250 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	21,000 00	22,050 00	21,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Division, 4s, 1940.....	10,000 00	9,700 00	10,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,000 00	9,750 00	
Cleveland, Lorain & Wheeling, 6s, 1933.....	15,000 00	16,950 00	15,000 00	
Columbus Street, O., 5s, 1932.....	5,000 00	5,375 00	4,862 50	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Current River, 5s, 1927.....	10,000 00	10,000 00	10,000 00	
Davenport & Rock Island, 6s, 1910-11.....	25,000 00	25,625 00	25,000 00	
Des Moines Street, Ia., 6s, 1909-15.....	30,000 00	31,350 00	30,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	10,000 00	11,000 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 6s, 1916.....	20,000 00	20,000 00	20,000 00	
Duluth Street, Minn., 5s, 1930.....	25,000 00	25,500 00	24,900 00	
East Liverpool Ry., O., 1st Mort. 5s, 1918.....	5,000 00	5,050 00	4,500 00	
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00	17,100 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	28,000 00	28,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	50,000 00	49,000 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	10,100 00	10,000 00	
Kanawha & Michigan, 4s, 1990.....	40,000 00	38,400 00	37,368 75	
Kansas City Belt, Mo., 6s, 1916.....	40,000 00	42,800 00	40,000 00	
Kansas City, Clinton & Springfield, Reg. 5s, 1925.....	10,000 00	10,000 00	10,000 00	
Kansas City Cable, Extended 5s, 1911.....	37,000 00	37,000 00	37,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	60,000 00	71,100 00	60,000 00	
Lehigh Valley of New York, 4½s, 1940.....	20,000 00	21,800 00	20,000 00	
Little Falls & Dolgeville, 3s, 1932.....	10,000 00	7,150 00	7,150 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	25,000 00	26,500 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	9,200 00	9,787 50	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,500 00	4,700 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.....	10,000 00	10,300 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	10,000 00	10,900 00	10,000 00	
New York & Greenwood Lake, 5s, 1946.....	9,000 00	10,350 00	9,000 00	
Norfolk & Western, 4s, 1996.....	25,000 00	25,000 00	25,000 00	
Northern Ohio, 5s, 1945.....	10,000 00	11,000 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	33,000 00	33,600 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948.....	25,000 00	24,000 00	24,490 00	
Omaha Street, Neb., 5s, 1914.....	50,000 00	50,500 00	48,500 00	
Oregon Short Line, 4s, opt. 1907.....	4,000 00	3,840 00	3,840 00	
Passenger & Belt, Lexington, Ky., 6s, 1908-14	13,000 00	13,455 00	12,800 00	
Paterson Railway, N. J., 6s, 1931.....	20,000 00	23,600 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	19,900 00	19,837 50	
Rochester Railway, N. Y., 5s, 1930.....	20,000 00	21,700 00	19,475 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	15,000 00	16,875 00	15,000 00	
St. Louis, Memphis & Southeastern, 4½s, opt. 1909.....	30,000 00	29,100 00	28,975 60	
St. Louis & San Francisco, 5s, 1931.....	10,000 00	11,050 00	10,000 00	
St. Louis & San Francisco, 4s, 1951.....	32,000 00	26,240 00	31,200 00	
St. Louis Southwestern, 4s, 1939.....	10,000 00	9,850 00	10,000 00	
St. Paul City Railway, Minn., 5s, 1937.....	15,000 00	16,725 00	15,000 00	
Saginaw Valley Traction, Mich., 5s 1920.....	5,000 00	5,000 00	4,500 00	
Schnectady Railway, N. Y., 4½s, opt. 1911...	50,000 00	53,000 00	50,000 00	
Scranton Passenger, Pa., 6s, 1920.....	37,000 00	40,700 00	37,000 00	
Southern Indiana, 4s, 1951.....	25,000 00	22,750 00	22,975 00	
Southern Railway, St. Louis Div., 4s, 1951..	20,000 00	19,300 00	19,637 50	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	14,000 00	14,700 00	12,600 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>
Toledo Consolidated, O., 5s, 1909.....	\$20,000 00	\$20,000 00	\$19,500 00	
Toledo Railway & Terminal, 4½s, 1954.....	25,000 00	25,000 00	25,000 00	
Toledo Traction, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1920.....	10,000 00	11,200 00	10,000 00	
Ulster & Delaware, 5s, 1928.....	15,000 00	16,725 00	15,000 00	
Union Pacific, 4s, 1947.....	10,000 00	10,300 00	10,000 00	
Utica Belt Line, N. Y., 5s, 1939.....	25,000 00	27,250 00	24,500 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	15,000 00	15,300 00	15,000 00	
West Chicago Street Railroad Tunnel Co., Ill., 5s, 1909.....	20,000 00	18,000 00	20,000 00	
Wilkesbarre & Eastern, 5s, 1942.....	10,000 00	11,000 00	10,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921.....	15,000 00	15,750 00	13,500 00	
Zanesville Electric, O., 4s, opt. 1904.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	1,988,500 00			1,941,485 90
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.....	9,000 00	9,000 00	9,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 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, opt. 1902.....	5,000 00	4,500 00	4,950 00	
Maine Water Company, 5s, 1931.....	35,000 00	35,000 00	34,667 50	
Oxford Paper Company, 5s, 1921.....	6,000 00	6,000 00	6,000 00	
Portland Lighting & Power Co., 4½s, 1921 ..	20,000 00	20,000 00	20,000 00	
Standish Water & Construction Co., 4s, 1928.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine.....	115,000 00			114,517 50
Bennington Water Power & Light Co., Vt., 5s, opt. 1903.....	15,000 00	15,000 00	11,250 00	
Berlin Water Co., N. H., 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	
Brenton 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., 5s, 1946.....	40,000 00	32,000 00	38,000 00	
Total corporation bonds out of Maine.....	133,700 00			115,114 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	29,500 00	51,625 00	29,500 00	
Dexter & Newport.....	6,000 00	7,800 00	6,000 00	
Dexter & Piscataquis.....	15,000 00	19,500 00	15,000 00	
Portland & Ogdensburg.....	20,000 00	10,400 00	10,750 00	
Total railroad stock of Maine.....	70,500 00			61,250 00
Duluth, Topeka & Santa Fe, preferred... ..	10,100 00	9,696 00	2,626 00	
Duluth-Superior Traction, preferred.....	10,000 00	7,500 00	7,500 00	
Hereford.....	10,000 00	9,900 00	9,700 00	
Illinois Central.....	42,400 00	67,840 00	42,400 00	
Illinois Central (leased lines).....	3,400 00	3,502 00	3,400 00	
Union Pacific, preferred.....	10,000 00	9,400 00	6,000 00	
Union Pacific, common.....	15,000 00	22,500 00	3,750 00	
Total railroad stock out of Maine.....	100,900 00			75,376 00
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, preferred.....	72,100 00	46,865 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	3,400 00	1,169 60	
Total corporation stock owned.....	83,900 00			21,169 60
<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	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bath	\$5,200 00	\$6,240 00	\$5,200 00	
First National Bank, Damariscotta	1,500 00	1,500 00	1,500 00	
First National Bank, Portland	20,000 00	21,000 00	20,000 00	
First National Bank, Wiscasset	600 00	600 00	450 00	
Lincoln National Bank, Bath	6,000 00	7,800 00	6,000 00	
National Shoe & Leather Bank, Auburn	8,300 00	8,964 00	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	
Total national bank stock of Maine	63,040 00			\$62,890 00
State National Bank, Boston Mass.	3,400 00	5,236 00	3,400 00	3,400 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe		3,500 00	3,500 00	
Bangor & Aroostook		9,000 00	9,000 00	
Chicago, Burlington & Quincy		3,000 00	3,000 00	
Chicago & Cincinnati		1,000 00	1,900 00	
Kansas City Memphis & Birmingham		7,000 00	7,000 00	
Market Street Elevated, Philadelphia		24,000 00	24,000 00	
New York, New Haven & Hartford		5,000 00	5,000 00	
Norfolk & Western		3,000 00	3,000 00	
Northern Maine Seaport		1,000 00	1,000 00	
Northern Pacific		1,700 00	1,700 00	
Somerset		25,000 00	25,000 00	
Southern Pacific		1,800 00	1,800 00	
Toledo Railway & Terminal		5,000 00	5,000 00	30,000 00
<i>Loans on Corporation Bonds.</i>				
American Ice Company		8,000 00	8,000 00	
American Telephone & Telegraph Company		1,000 00	1,000 00	
City Water Company, East St. Louis, Mo.		800 00	800 00	
Continental Coal Company		1,000 00	1,000 00	
Eastern Steamship Company		4,000 00	4,000 00	
Indianapolis Water Company, Ind.		2,500 00	2,500 00	17,300 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine		12,800 00	12,800 00	
Portland		7,000 00	7,000 00	
Portland & Rumford Falls		14,500 00	14,500 00	34,300 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company		2,200 00	2,200 00	
American Telephone & Telegraph Company		1,400 00	1,400 00	
Copper Range Consolidated Mining Company		9,200 00	9,200 00	
Cumberland Telephone & Telegraph Company		12,800 00	12,800 00	
General Electric Company		1,200 00	1,200 00	
Hyde Windlass Company, Bath		15,000 00	15,000 00	
Torrey Roller Bushing Works, Bath		3,000 00	3,000 00	
United States Steel Corporation		300 00	300 00	
Worumbo Manufacturing Company, Lisbon Falls ..		1,000 00	1,000 00	46,100 00
<i>Loans on National Bank Stock.</i>				
Boylston National Bank, Boston		6,200 00	6,200 00	
First National Bank, Omaha, Neb		4,700 00	4,700 00	
First National Bank, Richmond		7,000 00	7,000 00	
Marine National Bank, Bath		3,000 00	3,000 00	
Union National Bank, Brunswick		500 00	500 00	21,400 00
<i>Loans on Trust Company Stock.</i>				
Bath Trust Company		1,000 00	1,000 00	
Fidelity Trust Company, Portland ..		7,500 00	7,500 00	8,500 00
<i>Loans on Savings Bank Books.</i>				
Bath Savings Institution		5,228 75	5,228 75	
Gardiner Savings Institution		30 00	30 00	5,258 75

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Sagadahoc	\$8,000 00	\$8,000 00	
City of Bath.....	10,000 00	10,000 00	
Town of Georgetown	4,500 00	4,500 00	
Old Orchard.....	5,000 00	5,000 00	
West Bath.....	2,040 00	2,040 00	
York.....	25,000 00	25,000 00	\$54,540 00
Loan on Imperial Japanese Government bonds.....	3,700 00	3,700 00	
Loan to Somerset Railway (endorsed).....	25,000 00	25,000 00	
Loan to People's Ferry Company, Bath (endorsed).	11,833 35	11,833 35	
Loans on mortgages of real estate.....	168,365 58	168,365 58	208,898 93
Real estate, investment	45,000 00	45,000 00	
Real estate, foreclosure.....	1,767 21	1,767 21	46,767 21
Expense account.....		1,288 62	1,288 62
Cash on deposit.....	49,272 93	49,272 93	
Cash on hand	1,441 30	1,441 30	50,714 23
Unpaid accrued interest.....	36,201 50		4,219,851 73
	4,490,744 11		
Due depositors, earned dividend and accrued State tax.....	3,872,788 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$617,961 08		

BELFAST SAVINGS BANK—BELFAST.

August 13, 1907.

ROBERT F. DUNTON, President.

WILMER J. DORMAN, Treasurer.

HERBERT T. FIELD, Assistant Treasurer.

TRUSTEES—Robert F. Dunton, James H. Howes, Arthur I. Brown, Fred G. White, Ben D. Field.

Organized April 30, 1868.

LIABILITIES.

Deposits	\$1,411,764 60
Reserve fund	100,000 00
Undivided profits	21,353 26
	\$1,533,117 86

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Penobscot, 3½s, 1911, Ct. House ..	\$5,000 00	\$4,975 00	\$5,000 00	
City of Belfast, 4s, 1918, Refunding	5,000 00	5,175 00	5,000 00	
Total public funds of Maine	10,000 00			\$10,000 00
County of Wyandotte, Kan., 4½s, 1920, Fund.	12,000 00	12,900 00	12,000 00	
Wyandotte, Kan, 4½s, 1923, Bridge	8,000 00	8,720 00	8,000 00	
City of Chicago, Ill., 4s, 1922, San. Dist..	25,000 00	25,750 00	25,000 00	
Chicago, Ill., 4s, 1925, General Corporation Bond	5,000 00	5,250 00	5,000 00	
Cleveland, O., 4s, 1918, Fire Dept.	25,000 00	25,875 00	25,000 00	
Columbus, O., Reg. 4s, 1922, Ref.	10,000 00	10,450 00	10,000 00	
East Liverpool, O., 5s, opt. 1914, Funding	5,000 00	5,350 00	5,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.	10,000 00	10,200 00	10,000 00	
New York, N. Y., 3½s, 1953, Rapid Transit	90,000 00	85,050 00	90,000 00	
New York, N. Y., 3½s, 1953, St. & Park	10,000 00	9,450 00	10,000 00	
New York, N. Y., 3½s, 1952, Docks and Ferries	50,000 00	47,250 00	50,000 00	
Pawtucket, R. I., 4s, 1944, Fund..	10,000 00	10,500 00	10,000 00	
Pittsburg, Pa., 4s, 1935, Water Ext.	10,000 00	10,650 00	10,000 00	
West Bay City, Mich., 5s, 1925, Funding	10,000 00	11,250 00	10,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	5,825 00	5,000 00	
Total public funds out of Maine	285,000 00			285,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Consol, 4s, 1951	25,000 00	23,750 00	22,500 00	
Belfast & Moosehead Lake, 4s, 1921	50,500 00	51,005 00	50,500 00	
Maine Central, 5s, 1923	20,000 00	22,000 00	20,000 00	
Maine Central, 7s, 1912	10,000 00	11,500 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933	10,000 00	10,400 00	10,000 00	
Northern Maine Seaport, 5s, 1935	30,000 00	33,000 00	30,000 00	
Total railroad bonds of Maine	150,500 00			148,000 00
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	25,000 00	25,250 00	25,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.	35,000 00	36,225 00	34,750 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	25,000 00	26,000 00	25,000 00	
Boston & Worcester St., Mass., 4½s, 1923 ..	10,000 00	10,000 00	10,000 00	
Buffalo Railway N. Y., 5s, 1931	10,000 00	10,900 00	10,000 00	
Buffalo & Susquehanna, 4s, 1951	10,000 00	9,700 00	9,500 00	
Burlington & Missouri River, Con. 6s, 1918.	10,000 00	10,550 00	10,000 00	
Carthage & Adirondack, 4s, 1981	5,000 00	5,050 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916	10,000 00	12,000 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, Ill. Div. 4s, 1949	\$20,000 00	\$20,700 00	\$20,000 00	
Chicago, Burlington & Quincy, Ia. Div. 4s, 1919	10,000 00	10,100 00	10,000 00	
Chicago, Burlington & Quincy, S. W. Division 4s, 1921	10,000 00	10,000 00	10,000 00	
Chicago, Burlington & Quincy, Denver Ext. 4s, 1922	5,000 00	5,000 00	5,000 00	
Chicago, Milwaukee & St. Paul, Term. 5s, 1914	25,000 00	26,250 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	10,000 00	10,050 00	10,000 00	
Chicago & West Michigan, 5s, 1921	10,000 00	10,100 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	10,000 00	9,000 00	9,500 00	
Cleveland Electric, O., 5s, 1913	15,000 00	15,150 00	15,000 00	
Detroit & Toledo Shore Line, 4s, 1953	10,000 00	9,150 00	8,000 00	
Flint & Pere Marquette, 5s, 1933	10,000 00	10,300 00	10,000 00	
Fremont, Elkhorn & Missouri Valley, 6s, 1933	15,000 00	20,100 00	15,000 00	
Grand Rapids & Indiana, 4½s, 1941	10,000 00	10,500 00	10,000 00	
Hocking Valley, 4½s, 1939	20,000 00	20,800 00	20,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	20,000 00	20,000 00	
Iowa Central, 5s, 1938	15,000 00	16,200 00	15,000 00	
Iowa Falls & Sioux City, 7s, 1917	5,000 00	6,000 00	5,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	10,000 00	10,000 00	10,000 00	
Kansas City, Fort Scott & Memphis, 4s, 1936	25,000 00	20,500 00	20,000 00	
Keokuk & Des Moines, 5s, 1923	5,000 00	5,275 00	5,000 00	
Lake Shore & Michigan Southern, 4s, 1928	15,000 00	14,700 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,850 00	10,000 00	
Long Island, 4s, 1949	10,000 00	9,500 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	10,000 00	10,500 00	10,000 00	
Louisville & Jeffersonville Bridge, 5s, 1945	50,000 00	49,250 00	50,000 00	
Louisville & Nashville, 5s, 1916	10,000 00	10,000 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911	10,000 00	10,300 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,700 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	11,000 00	10,000 00	
Missouri, Kansas & Eastern, 5s, 1942	10,000 00	10,850 00	10,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,150 00	5,000 00	
New York, New Haven & Hartford, H. R. & P. Division, 4s, 1954	20,000 00	20,000 00	20,000 00	
New York & Rockaway Beach, 5s, 1927	15,000 00	16,350 00	15,000 00	
New York & Stamford, 5s, 1931	10,000 00	11,000 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	24,000 00	25,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,050 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943	5,000 00	4,750 00	5,000 00	
Plymouth & Middleborough, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949	10,000 00	9,700 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	15,000 00	14,025 00	13,500 00	
St. Louis & San Francisco, 5s, 1931	5,000 00	5,525 00	5,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	10,000 00	10,600 00	10,000 00	
Southern Indiana, 4s, 1951	10,000 00	9,200 00	9,000 00	
South Shore & Boston, Mass., 5s, 1919	15,000 00	15,450 00	15,000 00	
Springfield & Eastern, 5s, 1922	13,000 00	13,000 00	13,000 00	
Terminal Railroad Ass'n., St. Louis, 4s, optional, 1910	10,000 00	9,400 00	9,500 00	
Toledo Railway & Terminal, 4½s, 1954	10,000 00	10,000 00	10,000 00	
Utica Belt Line, N. Y., 5s, 1939	5,000 00	5,450 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941	15,000 00	15,300 00	15,000 00	
Total railroad bonds out of Maine	753,000 00			741,250 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1917-29	20,000 00	20,000 00	19,700 00	
Eastern Manufacturing Co., Bangor, 5s, 1910	10,000 00	10,000 00	10,000 00	
New England Elevator Co., 3½s, 1917-21	12,000 00	11,700 00	12,000 00	
Old Orchard Water Company, 4s, 1922	25,000 00	25,000 00	25,000 00	
Rockland-Rockport Lime Company, 5s, 1920	25,000 00	25,000 00	25,000 00	
Total corporation bonds owned	92,000 00			91,700 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake	27,300 00	32,760 00	27,300 00	27,300 00
<i>National Bank Stock Owned.</i>				
National Shoe & Leather Bank, Auburn...	1,000 00	1,080 00	1,000 00	1,000 00

BELFAST SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe.....	\$1,300 00	\$1,300 00	
Aurora, Elgin & Chicago, Ill.....	2,500 00	2,500 00	
Bangor & Aroostook.....	1,600 00	1,600 00	
Belfast & Moosehead Lake.....	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.....	2,512 47	2,512 47	
Iowa Falls & Sioux City.....	3,000 00	3,000 00	
Jamestown Street, N. Y.....	1,760 00	1,760 00	
Kansas City, Fort Scott & Memphis.....	900 00	900 00	
Louisville & Jeffersonville Bridge.....	2,000 00	2,000 00	
Maine Central.....	2,000 00	2,000 00	
Rockford & Freeport Electric, Ill.....	1,000 00	1,000 00	
St. Louis Transit.....	666 43	666 43	
Southern Indiana.....	1,800 00	1,800 00	\$29,538 30
<i>Loans on Corporation Bonds.</i>			
Belfast Water Company.....	900 00	900 00	
Butte City Water Company, Mont.....	500 00	500 09	
Consolidated Tobacco Company, New York.....	900 00	900 00	
Crystal Water Company, Edgewater, N. Y.....	700 00	700 00	
Ellsworth Water Company.....	360 00	360 00	
Michigan State Telephone Company.....	110 00	110 00	
Milbury Water Company, Mass.....	1,000 00	1,000 00	
Municipal Water Works, Fort Smith, Ark.....	500 00	500 00	
Paris Water Company, Ky.....	739 67	739 67	
Richmond Water & Light Company, Ky.....	91 78	91 78	
Rockland-Rockport Lime Company.....	1,000 00	1,000 00	
Rockland Water Company.....	500 00	500 00	
Stafford Springs Aqueduct Company, Conn.....	1,500 00	1,500 00	
Sterling Water Company, Ill.....	500 00	500 00	
United States Steel Corporation.....	2,240 00	2,240 00	11,541 45
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake.....	4,706 00	4,706 00	
Chicago, Milwaukee & St. Paul, common.....	1,950 00	1,950 00	
Cripple Creek Central.....	3,300 00	3,300 00	
Duluth Superior Traction Company, preferred.....	150 00	150 00	
Pennsylvania.....	585 00	585 00	11,291 00
<i>Loans on Corporation Stock.</i>			
Belfast Coliseum Company.....	500 00	500 00	
Boston Steamship Company.....	1,000 00	1,000 00	
Butte Coalition Mining Company.....	700 00	700 00	
Masonic Temple Association, Belfast.....	1,440 00	1,440 00	
Quimby Manufacturing Company, Minneapolis.....	2,550 00	2,550 00	
Real Estate Company, Belfast.....	1,500 00	1,500 00	
Swan & Sibley Company, Belfast.....	2,750 00	2,750 00	
United States Steel Corporation, preferred.....	1,100 00	1,100 00	
United States Steel Corporation, common.....	300 00	300 00	11,840 00
<i>Loans on National Bank Stock.</i>			
City National Bank, Belfast.....	800 00	300 00	
National Bank of Fairfield.....	1,800 00	1,800 00	2,100 00
<i>Loans on Trust Company Stock.</i>			
Waldo Trust Company, Belfast.....	1,250 00	1,250 00	
Waterville Trust Company.....	1,000 00	1,000 00	2,250 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank.....	175 00	175 00	
Suffolk Savings Bank, Boston.....	500 00	500 00	675 00
<i>Loans to Corporations.</i>			
Belfast Loan & Building Association.....	2,000 00	2,000 00	
Roman Catholic Bishop of Portland.....	2,500 00	2,500 00	4,500 00

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Saco.....	\$5,000 00	\$5,000 00	
Town of Frankfort.....	2,000 00	2,000 00	\$7,000 00
Loan on city of Sandusky, O., bond.....	500 00	500 00	
Loan on Belfast Loan & Building Ass'n book.....	600 00	600 00	
Loan on life insurance policy.....	475 00	475 00	
Loans on mortgages of real estate.....	92,115 63	92,115 63	93,690 63
Real estate, investment.....	15,000 00	7,000 00	7,000 00
Expense account.....		798 77	798 77
Cash on deposit.....	41,922 20	41,922 20	
Cash on hand.....	4,719 91	4,719 91	46,642 11
Unpaid accrued interest.....	16,582 69		1,533,117 86
Due depositors, earned dividend and accrued State tax.....	1,598,116 78		
	1,424,867 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	173,248 87		

BETHEL SAVINGS BANK—BETHEL.

April 17, 1907.

J. M. PHILBROOK, President.

A. E. HERRICK, Treasurer.

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

Organized February 23, 1872.

LIABILITIES.

Deposits	\$414,208 37
Reserve fund.....	20,219 91
Undivided profits.....	25,287 16
	\$459,715 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>
City of Auburn, 4s, 1911, Municipal.....	\$500 00	\$507 50	\$500 00	
Calais, 4s, 1926, Municipal Bldg.....	5,000 00	5,250 00	5,000 00	
Lewiston, 4s, 1913, Funding.....	5,000 00	5,100 00	5,000 00	
Town of Freeport, 4s, 1909-11, Funding.....	4,000 00	4,000 00	4,000 00	
Rumford, 4s, 1926, Funding.....	5,000 00	5,075 00	5,000 00	
Sanford, 3½s, 1911-12, Municipal.....	3,000 00	2,970 00	3,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,175 00	5,000 00	
Kennebec Water District, 3½s, 1925.....	5,000 00	4,850 00	4,681 50	
Total public funds of Maine.....	32,500 00			32,181 50
County of Atehison, Kan., 4s, opt. 1914, Ref.	4,000 00	4,000 00	4,000 00	
Athens, O., 5s, 1926, Gen. Fund..	5,000 00	5,750 00	5,000 00	
Beaver, Pa., 4s, 1930, Bridge.....	5,000 00	5,200 00	5,000 00	
Butler, O., 4s, 1916, Refunding...	4,000 00	4,080 00	4,000 00	
Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,250 00	5,000 00	
Franklin, Ky., 5s, 1923, Funding.	3,000 00	3,345 00	3,000 00	
Franklin, O., 4s, 1910-11, Bridge..	3,000 00	3,030 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	5,000 00	5,225 00	5,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	5,000 00	5,250 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Ref.	4,000 00	4,020 00	4,000 00	
Wyandotte, Kan., 4½s, 1919, Fund.	3,000 00	3,210 00	3,000 00	
City of Cleveland, O., 4s, 1922, School....	3,000 00	3,135 00	3,000 00	
Columbus, O., 4s, 1920-S, Dam....	5,000 00	5,225 00	5,000 00	
Dayton, O., 4s, 1920, Bd. of Ed....	5,000 00	5,125 00	5,000 00	
Emporia, Kan., 4½s, opt. 1919, Ref.	6,000 00	6,000 00	6,000 00	
Hammond, Ind., 5s, 1914, School.	4,000 00	4,240 00	4,000 00	
Ishpeming, Mich., 4s, 1916, Sch. Dis	3,000 00	3,000 00	3,000 00	
Kansas City, Kan., 6s, 1908-10, In-				
ternal Improvement.....	2,000 00	2,070 00	2,000 00	
Kansas City, Mo., 3½s, 1918, Sch.	5,000 00	4,950 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water.	5,000 00	5,425 00	5,000 00	
Port Huron, Mich., 4s, 1922, Pav.	3,000 00	3,045 00	3,000 00	
Sault Ste Marie, Mich., 4½s, 1909,				
School.....	2,000 00	2,020 00	2,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref.	5,000 00	5,000 00	5,000 00	
South Omaha, Neb., 5s, 1923, S.D.	10,000 00	10,850 00	10,000 00	
Toledo, O., 4s, opt. 1919, Refund.	10,000 00	10,350 00	10,000 00	
Toledo, O., 4s, 1912, Gen. St. Imp.	1,000 00	1,040 00	1,000 00	
Toledo, O., 4s, 1942, Park.....	1,500 00	1,612 50	1,500 00	
Toledo, O., 3½s, 1920, Gen. St. Imp.	1,000 00	985 00	1,000 00	
West Bay City, Mich., 5s, 1907,				
Electric Light.....	5,000 00	5,000 00	5,000 00	
Youngstown, O., 5s, 1910, School.	3,000 00	3,090 00	3,000 00	
Xenia, O., 4s, 1921-2, School Dist.	4,000 00	4,000 00	4,000 00	
Total public funds out of Maine.....	129,500 00			129,500 00
<i>Railroad Bonds Owned.</i>				
Maine Central, 5s, 1912.....	3,000 00	3,120 00	3,000 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>
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	\$5,000 00	\$5,600 00	\$5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt, 1910	4,000 00	4,200 00	4,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	3,000 00	3,390 00	3,000 00	
Des Moines Street, Ia., 6s, 1914.....	3,000 00	3,180 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1907-22...	4,000 00	4,160 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	3,000 00	3,000 00	
Norton & Taunton Street, Mass., 5s, 1920....	2,000 00	1,500 00	2,000 00	
Total railroad bonds out of Maine.....	30,000 00			29,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, (M. & N. H) 5s, 1913	5,000 00	5,600 00	5,000 00	
Bethel Water Company, 5s, 1910.....	2,500 00	2,525 00	2,500 00	
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Hebron Water Company, 4s, 1922	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	20,500 00			20,500 00
<i>National Bank Stock Owned.</i>				
Bethel National Bank, Bethel	5,000 00	5,250 00	5,000 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	1,150 00	1,000 00	
First National Bank, Portland	8,000 00	8,400 00	7,984 00	
National Shoe & Leather Bank, Auburn...	2,200 00	2,378 00	2,200 00	
Norway National Bank, Norway	1,700 00	2,040 00	1,700 00	
Total national bank stock owned	32,400 00			32,384 00
Loans on Worumbo Manufacturing Co., Lisbon Falls, stock.....		659 80	659 80	
Loan on Berlin Savings Bank & Trust Co., N. H. stock		500 00	500 00	
Loan to Norton & Taunton Street Railway, Mass....		148 66	148 66	
Loan on life insurance policy.....		750 00	750 00	
Loans on mortgages of real estate.....		181,579 21	181,579 21	183,637 67
Real estate, investment		5,000 00	5,000 00	
Real estate, foreclosure.....		2,632 53	2,632 53	
Safe and furniture		1,486 26	1,486 26	9,118 79
Expense account			1,579 02	1,579 02
Cash on deposit.....		16,640 69	16,340 69	
Cash on hand		1,773 77	1,773 77	18,414 46
Unpaid accrued interest.....		2,850 00		\$459,715 44
Due depositors, earned dividend and accrued State tax.....		470,855 92		
		421,912 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$48,943 22		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

July 31, 1907.

CARLOS HEARD, President.

LYTTON E. STAPLES, Treasurer.

HAROLD J. STAPLES, Assistant Treasurer.

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

Organized July 27, 1867.

LIABILITIES.

Deposits	\$1,264,956 39
Reserve fund	36,000 00
Undivided profits	36,650 25
	\$1,337,606 64

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..	\$24,000 00	\$23,640 00	\$24,000 00	
Biddeford, 4s, 1917, Refunding...	6,000 00	6,180 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	10,000 00	10,350 00	10,000 00	
Total public funds of Maine.....	40,000 00			\$40,000 00
City of Danville, Ill., 4½s, 1907, Sewer....	2,000 00	2,000 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind.S.D.	10,000 00	10,500 00	10,000 00	
Ishpeming, Mich., 5s, 1910, Sewer	5,000 00	5,150 00	5,000 00	
Port Huron, Mich., 5s, 1911, St...	1,000 00	1,040 00	1,000 00	
Sioux City, Ia., 4½s, 1918, Funding	5,000 00	5,175 00	5,000 00	
Superior, Wis., 4s, 1924, Refund..	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	28,000 00			28,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,500 00	9,500 00	
Bridgton & Saco River, 4s, 1928.....	10,000 00	10,100 00	9,970 00	
Northern Maine Seaport, 5s, 1935.....	15,000 00	16,500 00	15,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	40,000 00			39,470 00
Auburn & Syracuse Electric, N. Y. 5s, optional, 1912.....	15,000 00	15,525 00	15,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	20,000 00	20,000 00	19,900 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	15,000 00	13,650 00	13,690 00	
Bellaire, Bridgeport & Martin's Ferry Street, O., 6s, optional, 1908.....	5,000 00	5,100 00	5,000 00	
Bristol County Street, Mass., 5s, 1921.....	10,000 00	10,000 00	10,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950...	10,000 00	10,500 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, optional, 1902.....	5,000 00	5,000 00	4,950 00	
Canton-Massillon Electric, O., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919.....	15,000 00	14,325 00	13,900 00	
Central Pacific, 4s, 1949.....	10,000 00	9,850 00	10,000 00	
Central Vermont, 4s, 1920.....	5,000 00	4,950 00	4,880 00	
Chicago & North Michigan, 5s, 1931.....	1,000 00	1,010 00	900 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,050 00	4,650 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00	4,500 00	4,750 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	15,000 00	15,750 00	15,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,050 00	5,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928...	10,000 00	10,000 00	10,000 00	
Des Moines Suburban, Ia., 6s, optional, 1906	12,000 00	12,000 00	12,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	15,000 00	12,000 00	12,300 00	
Detroit & Toledo Shore Line, 4s, 1953.....	13,000 00	11,895 00	11,765 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	5,000 00	5,000 00	5,000 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>
Duluth Street, Minn., 5s, 1930.....	\$30,000 00	\$30,450 00	\$30,000 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917	2,500 00	2,525 00	2,500 00	
Grafton & Upton, 4s, 1912.....	14,000 00	13,370 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	10,400 00	10,000 00	
Lima Railroad, O., 1st Mort. 5s, 1907-12.....	15,000 00	15,000 00	15,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	25,000 00	27,500 00	25,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919.....	15,000 00	15,900 00	14,250 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Norwich & Westerly, 5s, 1936.....	10,000 00	10,000 00	9,900 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	10,000 00	9,600 00	9,900 00	
Providence & Fall River Street, 5s, 1921.....	10,000 00	10,200 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915	10,000 00	10,000 00	9,600 00	
Rockville, Broad Brook & East Windsor Street, Conn., 5s, 1926.....	11,000 00	11,110 00	11,000 00	
Rutland, 4½s, 1941.....	10,000 00	10,400 00	10,000 00	
Rutland Canadian, 4s, 1949.....	10,000 00	9,700 00	9,900 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,350 00	9,200 00	
St. Paul & Northern Pacific, 6s, 1923.....	1,000 00	1,230 00	1,000 00	
Sioux City Traction Co., Ia., 5s, 1919.....	10,000 00	10,200 00	10,000 00	
Southern Indiana, 4s, 1951.....	10,000 00	9,200 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	10,000 00	10,000 00	
Western Maryland, 4s, 1952.....	10,000 00	8,250 00	9,275 00	
Wheeling & Lake Erie, 4s, 1949.....	10,000 00	8,750 00	9,200 00	
Zanesville Electric, O., 4s, optional 1904.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	500,000 00			\$486,450 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	
Consolidated Electric Light Company, Portland, 4½s, 1925.....	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Orono Water Company, 4½s, 1925.....	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	57,000 00			56,500 00
<i>Railroad Stock Owned.</i>				
Duluth-Superior Traction Co., preferred.....	8,000 00	6,000 00	6,000 00	6,000 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston.....	1,000 00	1,500 00	1,000 00	
Cabot Manufacturing Co., Brunswick.....	20,000 00	14,000 00	12,182 00	
Edwards Manufacturing Co., Augusta.....	10,000 00	11,500 00	10,000 00	
Franklin Company, Lewiston.....	5,000 00	5,150 00	5,000 00	
Pepperell Manufacturing Co., Biddeford.....	30,000 00	90,000 00	30,000 00	
Saco & Pettee Machine Shops, preferred, Biddeford.....	5,000 00	5,750 00	5,000 00	
York Manufacturing Company, Saco.....	11,250 00	16,125 00	11,250 00	
Total corporation stock of Maine.....	82,250 00			74,432 00
Rialto Company, Chicago.....	2,500 00	1,875 00	2,500 00	2,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	20,700 00	22,770 00	20,700 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	150 00	100 00	
First National Bank, Dexter.....	2,500 00	2,625 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	1,404 00	1,300 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>
National Traders Bank, Portland.....	\$600 00	\$618 00	\$600 00	
Northern National Bank, Hallowell.....	2,000 00	2,160 00	2,000 00	
South Berwick National Bank, So. Berwick	250 00	275 00	250 00	
York National Bank, Saco.....	1,500 00	2,100 00	1,500 00	
Total national bank stock of Maine.....	39,150 00			\$39,150 00
Merchants National Bank, Portland, Ore..	2,500 00	3,750 00	2,500 00	
Minneapolis National Bank, Kansas.....	1,000 00	1,150 00	1,009 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 Bonds.</i>				
American Telephone & Telegraph Company.....		750 00	750 00	
Wellsville Water Company, N. Y.....		750 00	750 00	
York Light & Heat Company, Biddeford.....		400 00	400 05	1,900 00
<i>Loans on Railroad Stock.</i>				
Baltimore & Ohio		2,250 00	2,250 00	
Boston & Maine		250 00	250 00	
Pennsylvania		1,000 00	1,000 00	
Southern, pref		1,800 00	1,800 00	5,300 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred.....	1,500 00		1,500 00	
American Woolen Company, common.....	500 00		500 00	
Amoskeag Manufacturing Co., Manchester, N. H....	7,270 00		7,270 00	
Androscoggin Mills, Lewiston.....	696 01		696 01	
Camden & Rockland Water Company.....	6,000 00		6,000 00	
Pepperell Manufacturing Company, Biddeford.....	2,800 00		2,800 00	
Saratoga Victory Manufacturing Company, N. Y.....	461 19		461 19	
Utah Consolidated Mining Company.....	1,500 00		1,500 00	
York Manufacturing Company, Saco.....	4,984 19		4,984 19	25,711 39
<i>Loans on National Bank Stock.</i>				
American National Bank, Kansas City, Mo.....		700 00	700 00	
Biddeford National Bank.....		5,200 00	5,200 00	5,900 00
<i>Loans on Savings Bank Books.</i>				
Biddeford Savings Bank.....		1,850 00	1,850 00	
York County Savings Bank, Biddeford		350 00	350 00	2,200 00
Loan on Phillips & Rangeley Railroad bonds.....	2,500 00		2,500 00	
Loan on Bank of Glen Elder, Kan., stock (endorsed)	9,000 00		9,000 00	
Loan to city of Biddeford	10,000 00		10,000 00	
Loan on names.....	2,510 23		2,510 23	
Loans on mortgages of real estate	368,183 52		368,183 52	392,193 75
Real estate, investment	56,000 00		56,000 00	
Real estate, foreclosure.....	14,000 00		14,000 00	70,000 00
Premium account			6,335 00	6,335 00
Cash on deposit.....	44,630 21		44,680 21	
Cash on hand	6,384 29		6,384 29	51,064 50
Unpaid accrued interest.....	19,500 00			1,337,606 64
Due depositors, earned dividend and accrued State tax		1,436,628 64		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		1,280,516 83		
		\$156,111 81		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

September 25, 1907.

R. G. HODGDON, President.

B. C. MATTHEWS, Treasurer.

TRUSTEES—R. G. Hodgdon, G. B. Kenniston, A. R. Nickerson, W. T. Marr,
J. Edward Knight.

Organized February 22, 1872.

LIABILITIES.

Deposits	\$349,224 63
Reserve fund	22,678 59
Undivided profits.....	11,934 99
	\$383,237 61

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 Boothbay Harbor, 4s, 1914, Water.	\$5,800 00	\$5,800 00	\$5,800 00	\$5,800 00
County of Wyandotte, Kan., 4½s, 1932, Bdg.	5,000 00	5,600 00	5,000 00	
City of Defiance, O., 6s, 1911, Refunding....	2,000 00	2,150 00	2,000 00	
Village of Duluth, Minn., 6s, 1908, Munic...	5,000 00	5,100 00	5,000 00	
Total public funds out of Maine.....	12,000 00			12,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	8,000 00	7,600 00	7,650 00	
Bangor Railway & Electric Co., 5s, 1935....	5,000 00	5,200 00	5,000 00	
Bath Street, 5s, 1913.....	3,000 00	3,000 00	2,745 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,160 00	2,000 00	
Lime Rock, 4s, 1929.....	3,000 00	3,000 00	3,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	10,000 00	11,200 00	10,000 00	
Rockland, Thomaston & Camden St., 4s, 1921	10,000 00	10,000 00	10,000 00	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine.....	49,000 00			48,275 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	1,500 00	1,515 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995..	500 00	487 50	500 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942....	7,000 00	7,245 00	7,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,700 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,090 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	4,000 00	4,120 00	4,000 00	
Brockton & East Bridgewater Street, Mass. 5s, 1918.....	4,000 00	4,120 00	4,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	8,000 00	8,000 00	8,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	10,000 00	10,500 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	6,000 00	6,300 00	6,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,500 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,650 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,450 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916..	15,000 00	15,000 00	15,000 00	
Grafton & Upton, 4s, 1912.....	12,000 00	11,450 00	11,725 00	
Manhattan Railway, N. Y., 4s, 1906.....	4,000 00	4,000 00	4,000 00	
Maryland, Delaware & Virginia, 5s, 1955...	10,000 00	11,000 00	10,000 00	
Norfolk Western Street, Mass., 5s, opt. 1904	5,000 00	4,500 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,500 00	9,625 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,000 00	2,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,200 00	5,000 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,625 00	4,500 00	
St. Louis Railroad, Mo., 5s, optional, 1900...	2,000 00	2,000 00	2,000 00	
St. Louis Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	3,000 00	2,805 00	2,850 00	

BOOTHBAY SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimate and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Syracuse Rapid Transit, N. Y., 5s, 1946.....	\$3,000 00	\$3,150 00	\$3,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	8,000 00	8,000 00	8,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	8,000 00	8,160 00	7,985 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	168,000 00			\$166,685 00
<i>Corporation Bonds Owned.</i>				
Belfast Water Company, 5s, 1907.....	2,000 00	2,000 00	2,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935	4,000 00	4,000 00	4,000 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	4,000 00	4,000 00	
Lewiston & Auburn Elec. Light Co., 6s, 1909	2,500 00	2,500 00	2,500 00	
Maine & New Hampshire Granite Co., 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	10,800 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine.....	40,000 00			40,000 00
<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>				
City National Bank, Belfast.....	900 00	1,080 00	900 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank Wiscasset.....	300 00	300 00	250 00	
Total national bank stock owned.....	3,200 00			3,150 00
Loan on Phillips & Rangeley Railroad bonds.....		1,000 00	1,000 00	
Loan to Boothbay Marine Railway Company.....		600 00	600 00	
Loans on mortgages of real estate.....		89,012 59	89,012 59	90,612 59
Real estate foreclosure.....		1,914 97	1,914 97	
Safes and furniture.....		800 00	800 00	2,714 97
Cash on deposit.....		8,637 81	8,637 81	
Cash on hand.....		1,862 24	1,862 24	10,500 05
Unpaid accrued interest.....		4,016 15		383,237 61
Due depositors, earned dividend and accrued State tax.....		395,461 26		
		356,259 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		39,201 96		

BREWER SAVINGS BANK—BREWER.

July 12, 1907.

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	\$323,758 14
Reserve fund.....	13,348 99
Undivided profits	3,612 11
Overdraft, Veazie National Bank.....	370 65
	\$341,089 89

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid	\$10,000 00	\$10,450 00	\$10,000 00	
Penobscot, 3½s, 1925, Ct. House ..	6,000 00	5,910 00	6,000 00	
Washington, 4s, opt. 1923, R.R. Aid	5,000 00	5,150 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	2,070 00	2,000 00	
Brewer, 4s, 1921, Refunding.....	8,000 00	8,200 00	8,000 00	
Old Town, 4s, 1908, Refunding...	1,000 00	1,000 00	1,000 00	
Westbrook, 4s, 1911, Refunding...	5,000 00	5,075 00	5,000 00	
Town of Houlton, 4s, 1917, Funding.....	2,000 00	2,040 00	2,000 00	
Pittsfield, 4s, 1915, Water.....	1,500 00	1,500 00	1,500 00	
Total public funds of Maine	45,500 00			\$45,500 00
County of Dallas, Ia., 4s, 1908, Ct. House ...	5,000 00	5,000 00	5,000 00	
Douglas, Wis., 4s, 1916, Asylum.	5,000 00	5,050 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refunding	3,000 00	3,135 00	3,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	2,000 00	2,100 00	2,000 00	
City of Canton, O., 4s, 1909, Refunding..	4,000 00	4,000 00	4,000 00	
Chicago, Ill., 4s, 1926, General Corporation	5,000 00	5,250 00	5,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	3,000 00	3,120 00	3,000 00	
Cleveland, O., 4s, 1922, Sewer...	2,000 00	2,090 00	2,000 00	
East Liverpool, O., 5s, optional 1914, Funding	4,000 00	4,280 00	4,000 00	
Hammond, Ind., 6s, 1916, School.	2,000 00	2,300 00	2,000 00	
LaCrosse, Wis., 4s, opt. 1914, Sewer	2,000 00	2,020 00	2,000 00	
Marinette, Wis., 5s, 1911-12, School	2,000 00	2,090 00	2,000 00	
Marinette, Wis., 5s, 1911-12, Sewer	1,000 00	1,045 00	1,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	1,000 00	1,050 00	1,000 00	
Omaha, Neb., 4s, 1918, Funding..	2,000 00	2,040 00	2,000 00	
Omaha, Neb., 4s, 1919, School Dist	2,000 00	2,050 00	2,000 00	
Omaha, Neb., 5s, 1912, Park.....	1,000 00	1,055 00	1,000 00	
Port Huron, Mich., 4s, 1910, Public Building.....	3,000 00	3,015 00	3,000 00	
Toledo, O., 4½s, 1912, Refunding.	5,000 00	5,200 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1939, Fund	3,000 00	2,790 00	3,000 00	
East Providence, R. I., 4s, 1922, Funding.....	2,000 00	2,060 00	2,000 00	
Total public funds out of Maine.....	59,000 00			59,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscataquis Division 5s, 1943.....	10,000 00	11,700 00	10,000 00	
Bangor & Aroostook, 4s, 1951.....	3,000 00	2,850 00	2,820 00	
Boston & Maine, 4s, 1926.....	3,000 00	3,060 00	3,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,040 00	2,000 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,500 00	5,000 00	

BREWER 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>
Somerset, 4s, 1950.....	\$2,000 00	\$2,000 00	\$1,990 00	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine.....	35,000 00			\$34,660 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	3,000 00	3,300 00	3,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950...	5,000 00	5,250 00	4,940 00	
Central Branch, 4s, 1919.....	1,600 00	955 00	985 00	
Cincinnati & Indiana Western, 5s, opt. 1912	3,000 00	3,150 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	8,000 00	8,400 00	8,000 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,020 00	2,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	3,000 00	3,390 00	3,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	3,000 00	2,400 00	2,490 00	
Duluth Street, Minn., 5s, 1930.....	4,000 00	4,060 00	4,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	2,000 00	2,000 00	1,970 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	3,300 00	3,000 00	3,000 00	
Lexington & Boston Street, 4½s, 1920.....	3,000 00	3,030 00	3,000 00	
Manhattan Railway, New York, 4s, 1990....	3,000 00	3,000 00	3,009 00	
Maryland, Delaware & Virginia, 5s, 1955....	2,000 00	2,200 00	2,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946....	3,000 00	3,150 00	3,000 00	
Toledo & Ohio Central, St. Mary's Division 4s, 1951.....	4,000 00	3,840 00	3,840 00	
Toledo Railway & Terminal, 4½s, 1954.....	4,000 00	4,000 00	4,000 00	
Trenton Passenger, N. J., 6s, 1931.....	6,000 00	7,080 00	6,000 00	
Total railroad bonds out of Maine.....	62,000 00			61,925 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1923.....	2,000 00	2,000 00	2,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1911	6,000 00	6,000 00	6,000 00	
Eastern Steamship Co., 5s, 1927.....	10,000 00	10,200 00	9,992 50	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Public Works Company, Bangor, 5s, 1929....	5,000 00	5,150 00	5,000 00	
Rockland-Rockport Lime Company, 5s, 1920..	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	33,000 00			32,992 50
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	4,200 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	2,625 00	-	
Total railroad stock out of Maine.....	5,000 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	4,000 00	4,000 00	4,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	700 00	1,050 00	700 00	700 00
Loans on Smith Planing Mill, Brewer, stock.....		700 00	700 00	
Loan on Kenduskeag Trust Company, Bangor, stock		1,000 00	1,000 00	
Loans to city of Brewer.....		15,500 00	15,500 00	
Loans on mortgages of real estate.....		65,931 00	65,931 00	83,131 00
Real estate, investment.....		4,113 01	4,113 01	
Real estate, foreclosure.....		2,486 00	2,486 00	
Furniture and fixtures.....		334 26	334 26	6,933 27

BREWER SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Premium account.....		\$5,088 57	
Expense account.....		301 28	\$5,389 85
Cash on hand... ..	\$658 27	658 27	658 27
Unpaid accrued interest.....	4,129 94		\$341,089 89
Due depositors, earned dividend, accrued State tax and bank overdraft.....	353,422 48		
	326,607 81		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bank overdraft.....	\$26,814 67		

BRIDGTON SAVINGS BANK—BRIDGTON.

October 24, 1907.

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

TRUSTEES—Augustus H. Walker, Perley P. Burnham, Winburn M. Staples,
Horace A. Hall, Mellen Plummer.

Organized July 1, 1869

LIABILITIES.

Deposits.....	\$791,806 91
Reserve fund	39,000 00
Undivided profits.....	21,441 15
	\$852,248 06

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid...	\$5,000 00	\$5,175 00	\$5,000 00	
City of Lewiston, 3½s, 1925, Refunding..	6,000 00	5,910 00	6,000 00	
Old Town, 3½s, 1921, Refunding..	9,000 00	8,775 00	9,000 00	
Rockland, 3s, 1918-19, Refunding.....	600 00	564 00	570 00	
Town of Bridgton, orders.....	420 00	420 00	420 00	
Damariscotta, 3½s, 1920-2, Refund	3,000 00	2,880 00	3,000 00	
Houlton, 4s, 1917, Funding	5,000 00	5,100 00	5,000 00	
Kennebunkport, 4s, 1911-12, Re-				
funding	3,000 00	3,000 00	3,000 00	
Sweden, orders.....	201 70	201 70	201 70	
Dover-Foxcroft Water Dist., 3½s, 1933	2,000 00	1,920 00	2,000 00	
Total public funds of Maine.....	34,221 70			\$34,191 70
County of Belmont, O., 5s, 1912, Road....	5,000 00	5,275 00	5,000 00	
Hennepin, Minn., 4½s, 1924, Court				
House and City Hall.....	2,000 00	2,220 00	2,000 00	
Lyon, Kan., 4½s, 1919, Refunding	10,000 00	10,250 00	10,000 00	
Prince George, Md., 5s, 1922, Ct. H.	3,000 00	3,375 00	3,000 00	
Wyandotte, Kan., 4½s, 1933, Bldg.	2,000 00	2,250 00	2,000 00	
City of Alpena, Mich., 5s, 1929, Water...	10,000 00	11,450 00	10,000 00	
Canton, O., 4s, 1908-10, Paving...	600 00	600 00	600 00	
Massillon, O., 4s, 1919-20, Sch. Dist.	6,000 00	6,000 00	6,000 00	
Moline, Ill., 5s, 1910, Sch. Dist..	3,000 00	3,090 00	3,000 00	
Owensboro, Ky., 4s, 1930, Street..	5,000 00	5,000 00	5,000 00	
Port Huron, Mich., 4s, 1932, Canal	5,000 00	5,100 00	5,000 00	
Toledo, O., 3½s, 1930, Refunding..	5,000 00	4,900 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1942, fund	5,000 00	4,650 00	4,850 00	
Total public funds out of Maine.....	61,600 00			61,450 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, opt. 1905.....	3,000 00	2,925 00	3,000 00	
Bangor & Aroostook, 4s, 1931.....	5,000 00	4,750 00	4,750 00	
Bangor Ry. & Electric, 5s, 1933	2,000 00	2,080 00	2,000 00	
Biddeford & Saco, 4s, opt. 1920.....	5,000 00	5,000 00	5,000 00	
Bridgton & Saco River, 1st Mort., 4s, 1928..	17,000 00	17,170 00	17,000 00	
Georges Valley, 1st Mort., 6s, 1919.....	2,500 00	1,875 00	2,500 00	
Lime Rock, 4s, 1949.....	1,000 00	1,000 00	990 00	
Maine Central, 7s, 1912.....	2,000 00	2,300 00	2,000 00	
Mousam River, 6s, opt. 1902.....	500 00	500 00	500 00	
Penobscot Shore Line, 1st Mort., 4s, 1920..	1,000 00	1,020 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	1,000 00	1,050 00	1,000 00	
Portland Railroad, 3½s, opt. 1931	6,000 00	5,760 00	6,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,300 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,912 50	
Rockland, Thomaston & Camden, 4s, 1921..	6,000 00	6,000 00	6,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937..	10,000 00	11,200 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00	5,000 00	4,900 00	
Somerset, 5s, 1917.....	6,000 00	6,360 00	6,000 00	
Somerset, 4s, 1930.....	1,000 00	1,000 00	1,000 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>
Somerset, 4s, 1955.....	\$5,000 00	\$4,900 00	\$4,800 00	
Washington County, 3½s, opt. 1924.....	10,000 00	9,300 00	9,500 00	
Total railroad bonds of Maine.....	104,000 00			\$102,852 50
Ashland Coal & Iron Railway, 4s, 1925	3,000 00	3,000 00	3,000 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942....	6,000 00	6,210 00	6,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925.....	5,000 00	4,550 00	4,425 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	4,000 00	4,160 00	4,000 00	
Blue Hill Street, Mass., 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	5,000 00	5,000 00	5,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.	3,000 00	3,030 00	3,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	5,000 00	5,150 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	1,030 00	1,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950....	5,000 00	5,250 00	5,000 00	
Burlington Railway & Light Co., Ia., 1st Mortgage 5s, optional 1902.....	5,000 00	5,000 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	2,865 00	2,940 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,850 00	2,820 00	
Central Pacific, 4s, 1949.....	8,000 00	7,880 00	7,890 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	3,000 00	3,000 00	3,000 00	
Cleoro & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,000 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	5,000 00	5,000 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	5,000 00	5,000 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, optional, 1906.....	3,000 00	3,000 00	3,000 00	
Detroit & Mackinac, 4s, 1935.....	1,000 00	930 00	1,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	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	
Grafton & Upton, 4s, 1912.....	4,000 00	3,820 00	3,860 00	
Grand Avenue Cable, Kansas City, 1st Mortgage, 5s, 1908.....	5,000 00	5,000 00	4,800 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Kanawha & Michigan, 4s, 1990.....	5,000 00	4,800 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,425 00	5,000 00	
Lexington & Boston Street, 4½s, 1920.....	5,000 00	5,050 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,350 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	5,350 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	5,000 00	5,500 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955.....	5,000 00	4,600 00	4,587 50	
Minnesota Transfer, 5s, 1916.....	2,000 00	2,080 00	2,000 00	
New Haven, West Haven & Winchester Avenue, Conn., 5s, 1912.....	5,000 00	5,150 00	5,000 00	
New York & Rockaway Beach, 5s, 1927.....	5,000 00	5,450 00	5,000 00	
New York & Stamford, 1st Mort., 5s, 1931....	3,000 00	3,300 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1937.....	5,000 00	5,100 00	4,225 00	
Ogdensburg & Lake Champlain, 4s, 1948....	2,000 00	1,920 00	1,907 50	
Omaha Street, Neb., 5s, 1914.....	3,000 00	3,030 00	3,000 00	
Pere Marquette of Indiana, 4s, 1943.....	6,000 00	5,700 00	5,760 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	5,200 00	5,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,200 00	5,000 00	
St. Louis Railroad, Mo., 1st Mort. 5s, op- tional, 1900.....	5,000 00	5,000 00	5,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911..	5,000 00	5,300 00	5,000 00	

• BRIDGTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Scranton Passenger, Pa., 1st Mort., 6s, 1920	\$6,000 00	\$6,600 00	\$6,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,600 00	4,650 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	5,000 00	4,800 00	4,750 00	
Toledo Railway & Terminal, 4½s, 1954	5,000 00	5,000 00	5,000 00	
United Traction & Electric, Providence, R. I., 1st Mort., 5s, 1933	3,000 00	3,210 00	2,985 00	
Utica & Mohawk Valley, 4½s, 1941	10,000 00	10,200 00	10,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	7,000 00	7,420 00	7,000 00	
West Chicago Street, R. R. Tunnel Co., Ill., 1st Mortgage, 5s, 1909	5,000 00	4,500 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	288,000 00			\$282,900 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 Co., 5s, 1916	5,000 00	5,000 00	5,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935	3,000 00	3,000 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917	6,000 00	6,240 00	6,000 00	
Consolidated Electric Light Co., Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Co., 5s, 1927	3,000 00	3,060 00	3,000 00	
Ellsworth Water Co., 1st Mort. 5s, 1909	3,000 00	3,030 00	3,000 00	
Frontier Water Co., Fort Fairfield, 1st Mortgage, 5s, 1909	3,000 00	3,000 00	3,000 00	
Lewiston Gas Light Company, 4s, 1924	5,000 00	5,000 00	5,000 00	
Oxford Paper Company, 5s, 1921	3,000 00	3,000 00	3,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,000 00	10,060 00	
Rockland-Rockport Lime Co., 5s, 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1918	1,000 00	1,080 00	1,000 00	
Rumford Falls Light & Water Co., 6s, 1908	500 00	500 00	500 00	
Rumford Falls Power Co., 4s, 1945	2,000 00	2,000 00	2,000 00	
Skowhegan Water Co., 1st Mort., 5s, 1917	2,000 00	2,000 00	2,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,000 00	5,000 00	
Stockton Springs Water Co., 4½s, 1926	3,000 00	3,000 00	2,910 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,900 00	5,000 00	5,000 00	
Total corporation bonds owned	72,500 00			72,410 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	7,300 00	3,796 00	3,342 50	3,342 50
Union Pacific, preferred	2,000 00	1,800 00	2,250 00	
Union Pacific, common	3,000 00	4,500 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	
Casco National Bank, Portland	500 00	515 00	500 00	
First National Bank, Bath	2,500 00	3,000 00	2,500 00	
First National Bank, Portland	4,700 00	4,935 00	4,700 00	
York National Bank, Saco	1,200 00	1,680 00	1,200 00	
Total national bank stock owned	15,400 00			15,400 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company	4,000 00	11,000 00	4,000 00	4,000 00

BRIDGTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Indiana, Illinois & Iowa.....	\$1,700 00	\$1,700 00	
Mousam River.....	2,000 00	2,000 00	
Rockland, Thomaston & Camden Street.....	800 00	800 00	\$4,500 00
<i>Loans on Corporation Bonds.</i>			
Bridgton Water & Electric Company.....	6,750 00	6,750 00	
Dana Warp Mills, Westbrook.....	300 00	300 00	
Des Moines Water Works, Ia.....	500 00	500 00	
Leadville Water Company, Col.....	500 00	500 00	
Oxford Paper Company.....	1,200 00	1,200 00	
People's Gas Light & Coke Company, Buffalo, N. Y..	2,400 00	2,400 00	
Richmond Water & Light Company, Ky.....	1,500 00	1,500 00	
Rumford Falls Light & Water Company.....	500 00	500 00	
Rumford Falls Power Company.....	5,100 00	5,100 00	
Sebasticook Water Power Company.....	2,000 00	2,000 00	
Springfield Water Company, Mo.....	3,000 00	3,000 00	
Stockton Springs Water Company.....	500 00	500 00	24,250 00
<i>Loans on Railroad Stock.</i>			
Bridgton & Saco River.....	4,900 00	4,900 00	
Pennsylvania.....	3,000 00	3,000 00	7,900 00
<i>Loans on Corporation Stock.</i>			
Amalgamated Copper Company.....	3,000 00	3,000 00	
Bridgton Morocco Company.....	100 00	100 00	
Camden & Rockland Water Company.....	3,000 00	3,000 00	
The Roes & Frisbee Company, Bridgton.....	1,113 00	1,113 00	
Wales & Hamblen Company, Bridgton.....	3,500 00	3,500 00	10,713 00
<i>Loans to Corporations.</i>			
Bridgton Machine & Lumber Company.....	4,900 00	4,900 00	
Bridgton Morocco Company.....	300 00	300 00	
Forest Mills Company, Bridgton.....	7,000 00	7,000 00	
Highland Lodge, No. 10, K. of P., Bridgton.....	650 00	650 00	
Oriental Lodge F. & A. M., Trustees of Charity Fund	1,250 00	1,250 00	14,100 00
<i>Loans to Municipalities.</i>			
Town of Bridgton.....	1,600 00	1,600 00	
Kennebunk.....	5,500 00	5,500 00	7,100 00
Loan on Imperial Japanese Government bond.....	400 00	400 00	
Loan on Chapman National Bank, Portland, stock ..	1,000 00	1,000 00	
Loan on note of Highland Lodge No. 10, K. of P.....	90 00	90 00	
Loans on life insurance policies.....	1,305 94	1,305 94	
Loan on names.....	477 34	477 34	
Loans on Bridgton Savings Bank books.....	1,031 00	1,031 00	
Loans on mortgages of real estate.....	145,487 40	145,487 40	149,791 68
Real estate, investment.....	3,200 00	3,200 00	
Real estate, foreclosure.....	2,377 78	2,377 78	
Safe and furniture.....	400 00	400 00	5,977 78
Premium account.....		4,800 00	
Expense account.....		732 22	5,532 22
Cash on deposit.....	41,520 11	41,520 11	
Cash on hand.....	2,066 57	2,066 57	43,586 68
Unpaid accrued interest.....	5,325 00		\$852,248 06
Due depositors, earned dividend and accrued State tax.....	\$878,731 84		
	802,016 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$76,714 93		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

April 26, 1967.

ALONZO DAY, President.

THOMAS H. RILEY, Treasurer.

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

Organized March 20, 1858.

LIABILITIES.

Deposits	\$842,692 24
Reserve fund	49,191 57
Undivided profits	30,193 62
	\$922,077 43

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 Brunswick, 4s, 1912, Town Hall...	\$1,000 00	\$1,005 00	\$1,000 00	
Brunswick Village Corporation, 4s, 1921-22, Sewer.....	2,000 00	2,030 00	2,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	15,000 00	15,675 00	15,000 00	
Total public funds of Maine	18,000 00			\$18,000 00
County of Anne Arundel, Md., 5s, 1913, School Commissioners.....	5,000 00	5,300 00	5,000 00	
Jefferson, Ind., 4s, 1919-20, Road.	7,000 00	7,000 00	7,000 00	
Madison, Ky, 4s, 1939, Refunding	10,000 00	10,250 00	10,000 00	
Polk, Ia., 3½s, 1914, Court House.	10,000 00	9,850 00	10,000 00	
Sedgwick, Kan., 5½s, 1910, Ref....	9,000 00	9,450 00	9,000 00	
Vigo, Ind., 5s, 1907-8, Court House	5,000 00	5,025 00	4,875 00	
City of Alpena, Mich., 5s, 1928, Water....	8,000 00	9,120 00	8,000 00	
Cleveland, O., 4s, 1922, Bd. of Ed.	5,000 00	5,225 00	5,000 00	
Elwood, Ind., 5s, 1923, Refunding	8,000 00	8,920 00	8,000 00	
Hutchinson, Kan., 6s, 1909, Board of Education.....	5,000 00	5,150 00	5,000 00	
Indianapolis, Ind., 4s, 1922, Sch...	10,000 00	10,450 00	10,000 00	
Lorain, O., 4s, 1917, Water.....	6,000 00	6,060 00	6,000 00	
Moline, Ill., 5s, 1912, School Dist.	5,000 00	5,250 00	5,000 00	
Pawtucket, R. I., 4s, 1929, School	5,000 00	5,100 00	5,000 00	
Racine, Wis., 4s, 1916-17, Sewer..	5,000 00	5,050 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refund	8,000 00	8,640 00	8,000 00	
Toledo, O., 3½s, 1920, Park.....	5,000 00	4,925 00	5,000 00	
Topeka, Kan., 5s, 1912, Refund....	5,000 00	5,225 00	5,000 00	
Youngstown, O., 5s, 1910, Sch. Imp.	6,000 00	6,180 00	6,000 00	
Town of Danbury, Conn., 4s, 1950-3, School Fund.....	14,000 00	14,350 00	14,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, Sch.	5,000 00	5,150 00	5,000 00	
Total public funds out of Maine	146,000 00			145,875 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.....	11,000 00	10,450 00	10,585 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 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	5,100 00	5,000 00	
Portland Railroad, 4½s, 1913.....	5,000 00	5,150 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	12,000 00	12,600 00	12,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,300 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,912 50	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine	69,000 00			68,347 50
Auburn & Syracuse Electric, N. Y., 5s, 1942.	10,000 00	10,350 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	10,000 00	10,000 00	9,962 50	

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Black Rocks & Salisbury Beach, Mass., 1st Mortgage Gold 5s, 1911	\$5,000 00	\$5,050 00	\$4,875 00	
Burlington Railway & Light Co., 5s, opt. 1902	3,000 00	3,000 00	2,940 00	
Central Pacific, 4s, 1949	15,000 00	14,825 00	14,737 50	
Chicago, Burlington & Quincy, Illinois Division, 3½s, optional, 1929	10,000 00	9,350 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort. 5s, 1937	3,000 00	3,450 00	3,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	10,000 00	10,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	3,000 00	3,150 00	3,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00	4,500 00	4,900 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	10,500 00	10,000 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,050 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,300 00	10,000 00	
Davenport & Rock Island, 1st Mort. 6s, 1910	2,000 00	2,040 00	2,000 00	
Des Moines Union, Ia., 1st Mort. 5s, 1917 ..	11,000 00	11,660 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927 ..	5,000 00	5,025 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	4,000 00	3,875 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916 ..	10,000 00	10,000 00	10,000 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,160 00	8,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917 ..	3,500 00	3,535 00	3,500 00	
Hartford & Springfield St., 5s, 1921	5,000 00	5,050 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	10,000 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,200 00	5,000 00	
Hudson Valley, N. Y., 5s, 1951	4,000 00	4,000 00	4,000 00	
Indiana, Illinois & Iowa, 4s, 1950	15,000 00	15,000 00	14,475 00	
Lehigh & New York, 4s, 1945	10,000 00	9,800 00	9,925 00	
Lehigh Valley of New York, 4½s, 1940	15,000 00	16,350 00	15,000 00	
Maryland, Delaware & Virginia, 5s, 1955 ..	5,000 00	5,500 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,600 00	4,600 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	5,000 00	5,050 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	9,350 00	9,725 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
Passenger & Belt, Lexington, Ky., 1st Mortgage 6s, 1909	5,000 00	5,100 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928 ..	10,000 00	10,100 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	5,650 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945 ..	5,000 00	5,000 00	4,850 00	
St. Lawrence & Adirondack, 5s, 1936	10,000 00	12,000 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	9,350 00	9,475 00	
St. Louis & San Francisco, 4s, 1951	13,000 00	10,660 00	12,675 00	
Saranac & Lake Placid, 1st Mort. Gold 5s, 1913	5,000 00	5,100 00	5,000 00	
Schectady Railway, N. Y., 4½s, opt., 1911 ..	5,000 00	5,300 00	5,000 00	
Scioto Valley & New England, 4s, 1980	10,000 00	10,000 00	10,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,600 00	4,675 00	
Trenton Passenger, N. J., Gold 6s, 1931	11,000 00	12,980 00	11,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,100 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954	6,000 00	4,800 00	5,542 50	
West Chicago Street R. R. Tunnel Co., Ill., 5s, 1909	10,000 00	9,000 00	10,000 00	
Total railroad bonds out of Maine	369,560 00			\$364,202 50
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909	3,000 00	3,000 00	3,000 00	
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Belfast Water Company, 5s, 1907	5,000 00	5,000 00	5,000 00	
Bodwell Water Power Co., Old Town, 5s, optional, 1910	7,000 00	7,000 00	6,900 00	
Brunswick Manufacturing Co., 4½s, opt.	9,000 00	9,000 00	9,000 00	
Consolidated Electric Light Co., Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931	4,000 00	4,000 00	4,000 00	
Portland Elevator Company, 4s, 1920-4	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1920	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,000 00	10,000 00	
Presque Isle Water Company, 5s, 1925	5,000 00	5,150 00	5,000 00	

BRUNSWICK 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>
Public Works Company, Bangor, 5s, 1920...	\$8,000 00	\$8,000 00	\$8,000 00	
Rockland Water Company, 5s, 1919.....	5,000 00	5,400 00	5,000 00	
Young Men's Christian Association of Portland, 4s, 1918.....	5,000 00	5,060 00	5,000 00	
Total corporation bonds of Maine.....	\$1,000 00			\$80,900 00
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 Co., preferred...	2,000 00	1,500 00	1,500 00	
Duluth-Superior Traction Co., common....	500 00	125 00		
Hereford.....	5,000 00	4,950 00	4,850 00	
Total railroad stock out of Maine.....	7,500 00			6,350 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	3,500 00	3,500 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	9,300 00	9,858 00	9,300 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.....	4,200 00	4,410 00	4,200 00	
First National Bank, Wiscasset.....	3,000 00	3,000 00	3,000 00	
Manufacturers National Bank, Lewiston...	1,000 00	1,080 00	1,000 00	
National Shoe & Leather Bank, Auburn...	3,300 00	3,564 00	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	3,186 00	1,700 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	
Total national bank stock owned.....	50,250 00			50,250 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company, Portland.....	5,000 00	13,750 00	5,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		5,000 00	5,000 00	
Central Branch.....		6,000 00	6,000 00	
Maine Central.....		1,000 00	1,000 00	
Ottumwa Traction & Light Company, Ia.....		8,500 00	8,500 00	
Wabash Pittsburg Terminal.....		2,010 42	2,010 42	22,510 42
<i>Loans to Municipalities.</i>				
Town of Brunswick.....		2,000 00	2,000 00	
Brunswick & Topsham Water District.....		10,000 00	10,000 00	12,000 00
Loan on Maine Central Railroad stock.....		2,000 00	2,000 00	
Loan on York Manufacturing Company, Saco, stock		925 79	925 79	
Loan on Bar Harbor Banking & Trust Co., stock....		800 00	800 00	
Loan to Brunswick Manufacturing Company.....		3,000 00	3,000 00	
Loans on names.....		400 00	400 00	
Loans on mortgages of real estate.....		112,236 04	112,236 04	119,361 83
Real estate investment.....		6,700 00	6,700 00	6,700 00
Cash on deposit.....		3,608 01	3,608 01	
Cash on hand.....		527 17	527 17	4,135 18
Unpaid accrued interest.....		11,503 81		\$922,077 43
Due depositors, earned dividend and accrued State tax.....		965,621 24		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		846,839 61		
		\$118,781 63		

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

September 6, 1907.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

TRUSTEES—Frank H. Hargraves, Edwin A. Hobson, Cyril P. Harmon, William S. Moulton, John G. Locke, Albion Fluent, Warren A. McCorrison, Willis Crockett, Martin Coffin, Ambrose C. Locke, Edward A. Anderson.

Organized April 13, 1888.

LIABILITIES.

Deposits.....	\$361,252 45
Reserve fund.....	22,200 00
Undivided profits.....	3,548 77
	<hr/> \$387,001 22

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brunswick & Topsham Water Dist., 4s, 1926	\$5,000 00	\$5,175 00	\$5,000 00	
Van Buren Water District, 5s, 1912.....	8,000 00	8,160 00	8,000 00	
Total public funds of Maine.....	13,000 00			\$13,000 00
City of Douglas, Kan., 6s, 1912, Refund .	4,000 00	4,340 00	4,000 00	
Fayette, Ky., 4½s, 1918-19, Refund .	3,000 00	3,105 00	3,000 00	
Hancock, O., 5s, 1913, Bridge	2,000 00	2,126 00	2,000 00	
Lawrence, O., 5s, 1920, Pike.....	2,000 00	2,230 00	2,000 00	
Polk, Minn., 4½s, 1913, Ditch.....	5,000 00	5,175 00	5,000 00	
Somerset, Md., 4½s, 1958-67, Ct.H.	5,000 00	5,700 00	5,000 00	
Wyandotte, Kan., 4½s, 1924-7, Bdg.	5,000 00	5,500 00	5,000 00	
City of Alpena, Mich., 5s, 1933, Water...	10,000 00	11,600 00	10,000 00	
Anderson, Ind., 5s, 1918, Water..	5,000 00	5,500 00	5,000 00	
Clinton, Ia., 5s, 1912-21, Refund ..	7,000 00	7,630 00	7,000 00	
Escanaba, Mich., 4s, 1915, Paving	3,000 00	3,000 00	3,000 00	
Findlay, O., 5s, 1913, Water.....	4,000 00	4,320 00	4,000 00	
La Crosse, Wis., 4s, 1915, St. Imp.	1,000 00	1,010 00	1,000 00	
Lincoln, Neb., 5s, 1914, Refund ..	3,000 00	3,210 00	3,000 00	
Newark, O., 5s, 1918, Refunding .	3,000 00	3,300 00	3,000 00	
Newport, Ky., 5s, opt. 1911, Sewer	1,000 00	1,040 00	1,000 00	
Omaha, Neb., 4s, 1915, Dist. St. Imp.	10,000 00	10,150 00	10,000 00	
Owensboro Ky., 4s, opt. 1911, Wat.	5,000 00	5,000 00	5,000 00	
Piqua, O., 6s, 1913, School.....	1,000 00	1,105 00	1,000 00	
So. Omaha, Neb., 5s, opt. 1908, Fund.	6,600 00	6,603 00	6,600 00	
Toledo, O., 3½s, 1920, Park.....	2,000 00	1,970 00	2,000 00	
West Bay City, Mich., 5s, 1917, Electric Light.....	5,000 00	5,400 00	5,000 00	
Total public funds out of Maine.....	92,000 00			92,000 00
<i>Railroad Bonds Owned.</i>				
Auburn & Turner, 5s, 1925.....	3,000 00	3,000 00	3,000 00	
Augusta, Winthrop & Gardiner, 4s, 1952....	6,000 00	5,700 00	5,160 00	
Bridgton & Saco River, 4s, 1928.....	2,000 00	2,020 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 & Rumford Falls, 4s, 1926.....	3,000 00	3,090 00	3,000 00	
Somerset, 4s, 1935.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine.....	25,000 00			24,010 00
Auburn & Syracuse Electric, N. Y., 5s, optional, 1912.....	3,000 00	3,105 00	2,970 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	10,000 00	10,000 00	9,950 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	3,000 00	3,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	3,000 00	3,000 00	3,000 00	

BUXTON AND HOLLIS SAVINGS BANK—Continued.
RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit, Toledo & Ironton, 4s, 1955.....	\$12,000 00	\$9,600 00	\$10,120 00	
Duluth, Rainy Lake & Winnipeg, 5s, optional 1911.....	5,000 00	5,000 00	5,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917....	1,500 00	1,515 00	1,500 00	
Freeport Railway, Light & Power Co., Ill., 5s., 1922.....	10,000 00	10,000 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924....	3,000 00	3,060 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	6,000 00	6,240 00	6,060 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	10,000 00	10,000 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.....	4,000 00	4,280 00	4,000 00	
Marion Railway, Light & Power Co., O., 5s, 1934.....	5,000 00	4,900 00	4,837 50	
Maryland, Delaware & Virginia, 5s, 1955....	5,000 00	5,500 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919....	3,000 00	3,030 00	3,000 00	
Milford, Holliston & Framingham, Mass., 5s, 1918.....	3,000 00	3,030 00	3,000 00	
New York & Stamford, 5s, 1931.....	2,000 00	2,200 00	2,000 00	
People's Street, Scranton, Pa., 6s, 1918.....	2,000 00	2,200 00	2,000 00	
Pere Marquette of Indiana, 4s, 1943.....	2,000 00	1,900 00	1,900 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,625 00	4,712 50	
St. Louis & San Francisco, 4s, 1951.....	3,000 00	2,475 00	2,925 00	
Scranton Passenger, Pa., 6s, 1920.....	1,000 00	1,100 00	1,000 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,100 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919.....	3,000 00	3,090 00	3,000 00	
Taunton & Brockton St., Mass., 5s, 1917....	2,000 00	2,060 00	2,000 00	
Toledo & Ohio Central, Western Division, 5s, 1935.....	3,000 00	3,300 00	3,000 00	
Toledo, Peoria & Western, 4s, 1917.....	5,000 00	4,525 00	4,850 00	
Uxbridge & Blackstone Street, Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Verdigris Valley, Independence & Western 5s, 1926.....	5,000 00	5,300 00	5,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919.....	1,000 00	1,150 00	1,000 00	
West Chicago Street R. R. Tunnel Com- pany, Ill., 5s, 1909.....	3,000 00	2,700 00	3,000 00	
Western Maryland, 4s, 1952.....	5,000 00	4,125 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949.....	7,000 00	6,125 00	6,500 00	
Zanesville Electric, O., 4s, optional, 1904....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	149,500 00			\$146,015 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921 ...	2,000 00	2,000 00	1,980 00	
Bath Water Supply Co., 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	
Biddeford & Saco Water Co., 4s, 1924.....	1,000 00	1,000 00	975 00	
Bodwell Water Power Co., Old Town, 5s, 1910.....	3,000 00	3,000 00	3,000 00	
Eastern Steamship Co., 5s, 1927.....	5,000 00	5,100 00	4,900 00	
Standish Water & Construction Co., 6s, 1913	1,000 00	1,040 00	1,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,500 00	1,500 00	1,460 00	
Total corporation bonds of Maine.....	22,300 00			21,815 00
Berlin Water Company, N. H., 5s, opt. 1902.	3,000 00	3,000 00	3,000 00	
Eastman Car Company, 5s, 1914.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine.....	8,000 00			8,000 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	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	

BUXTON AND HOLLIS 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, Portland.....	\$3,700 00	\$3,885 00	\$3,700 00	
Georges National Bank, Thomaston	1,200 00	1,200 00	1,200 00	
National Traders' Bank, Portland	600 00	618 00	600 00	
Portland National Bank, Portland	2,000 00	3,200 00	2,000 00	
Total national bank stock owned	18,200 00			\$18,200 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland.....	500 00	625 00	500 00	500 00
<i>Loans to Municipalities.</i>				
Town of Buxton.....		500 00	500 00	
Hollis		700 00	700 00	1,200 00
Loans to York County Mutual Fire Insurance Company, Buxton		4,275 00	4,275 00	
Loans on personal property		675 00	675 00	
Loan on Rochester Loan & Building Co., N. H., book		25 00	25 00	
Loans on Buxton & Hollis Savings Bank books.....		1,142 09	1,142 09	
Loans on mortgages of real estate.....		44,865 67	44,865 67	50,982 76
Real estate, foreclosure.....		985 48	985 48	
Furniture and safe		900 00	900 00	1,885 48
Expense account.....			1,100 00	1,100 00
Cash on deposit.....		4,706 47	4,706 47	
Cash on hand		1,336 51	1,336 51	6,042 98
Unpaid accrued interest.....		6,302 26		\$387,001 22
Due depositors, earned dividend and accrued State tax.....		403,001 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		362,149 99		
		\$40,851 49		

CALAIS SAVINGS BANK—CALAIS.

August 9, 1967.

WILLIAM WOODS, President.

F. H. LOWELL, Treasurer.

J. MURRAY HILL, 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.

LIABILITIES.

Deposits	\$419,706 70
Reserve fund.....	22,016 03
Undivided profits.....	29,541 89
	\$471,264 62

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, Ct. House...	\$8,000 00	\$8,120 00	\$8,000 00	
Aroostook, 4½s, 1915, R. R. Aid...	4,600 00	4,200 00	4,000 00	
Aroostook, 4½s, 1912, R. R. Aid...	12,000 00	12,420 00	12,000 00	
Washington, 4s, opt. 1923, R.R. Aid	10,000 00	10,300 00	10,000 00	
City of Calais, 4s, 1915, Bridge.....	10,000 00	10,250 00	10,000 00	
Lewiston, 4s, 1923, Refund.....	4,000 00	4,180 00	4,000 00	
Total public funds of Maine	48,000 00			\$48,000 00
County of Allegheny, Pa., 4s, 1935, Road ...	7,000 00	7,455 00	7,000 00	
Chippewa, Mich., 4½s, 1919, Ref...	5,000 00	5,225 00	5,000 00	
Clermont, O., 5s, 1920, Defining Boundary	2,500 00	2,787 50	2,000 00	
Ramsey, Minn., 4½s, 1918, Court House and City Hall	3,000 00	3,240 00	3,000 00	
Somerset, Md., 4½s, 1923-32, Sch...	5,000 00	5,450 00	5,000 00	
Wyandotte, Kan., 4½s, 1924, Bldg.	5,000 00	5,300 00	5,000 00	
City of Canton, O., 4s, 1925, School Dist.	2,000 00	2,030 00	2,000 00	
Clinton, Ia., 5s, 1911-12, City Imp.	2,000 00	2,090 00	2,000 00	
Lorain, O., 4s, 1917, Water.....	5,000 00	5,050 00	5,000 00	
New York, N. Y., Registered 3½s, 1953, Parks	10,000 00	9,450 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Sewer & General	5,000 00	5,250 00	5,000 00	
Piqua, O., 6s, 1913, School	3,000 00	3,315 00	3,000 00	
Port Huron, Mich., 4s, 1912, Repav.	5,000 00	5,025 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1942, Ref...	5,000 00	4,650 00	4,925 00	
Total public funds out of Maine.....	64,500 00			64,425 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,800 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,500 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915	6,000 00	6,300 00	6,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	4,000 00	4,480 00	4,000 00	
Total railroad bonds of Maine.....	20,000 00			19,800 00
Akron, Bedford & Cleveland, O., 5s, 1915...	5,600 00	5,900 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1941.....	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, S. W., Div., 3½s, 1925.....	5,000 00	4,550 00	4,430 00	
Boston & Worcester St., Mass., 4½s, 1923.....	10,000 00	10,000 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	7,000 00	7,630 00	6,895 00	
Central Branch, 4s, 1919.....	5,000 00	4,775 00	4,810 00	
Chicago & Cincinnati, 5s, opt. 1912.....	5,000 00	5,250 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,250 00	5,000 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>
Cincinnati, Richmond & Muncie, 5s, opt. 1910	\$10,000 00	\$10,500 00	\$10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1933	4,000 00	4,120 00	3,830 00	
Corrigan Consolidated 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	
Des Moines Street, Ia., 6s, 1911-12	2,600 00	2,080 00	2,000 00	
Detroit Railway, Mich., 5s, 1924	3,000 00	3,270 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	4,000 00	4,000 00	4,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	2,000 00	2,120 00	2,000 00	
Georgetown, Rowley & Ipswich Street, 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	
Hoosac Tunnel & Wilmington 5s, 1922	2,000 00	2,080 00	2,000 00	
Iowa Central, 5s, 1938	3,000 00	3,240 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 & Northern, 4s, 1928	3,000 00	2,700 00	2,887 50	
Kansas City Northwestern, Series A., 5s, 1933	5,000 00	5,000 00	5,000 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 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	9,540 00	8,662 50	
Missouri, Kansas & Texas, 4s, 2004	5,000 00	4,800 00	4,475 00	
Montville Street, Conn., 5s, 1920	3,000 00	3,165 00	3,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
Newton & Northwestern, 5s, 1932	5,000 00	4,750 00	4,750 00	
Newton Street, Mass., 5s, 1912	3,000 00	3,090 00	3,000 00	
New York, Auburn & Lansing, 5s, 1935	5,000 00	4,900 00	4,900 00	
New York & Stamford, 5s, 1931	5,000 00	5,500 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,500 00	9,500 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,675 00	4,750 00	
St. Louis, Memphis & Southeastern, 4½s, optional, 1909	5,000 00	4,550 00	4,911 25	
Southern Indiana, 4s, 1951	10,000 00	9,200 00	9,200 00	
South Shore & Boston, Mass., 5s, 1919	7,000 00	7,210 00	7,000 00	
Toledo Railway & Terminal, 4½s, 1954	9,000 00	9,000 00	9,000 00	
Trenton Passenger, N. J., 6s, 1931	3,000 00	3,540 00	3,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Wabash Pittsburg Terminal, 4s, 1932	5,000 00	5,000 00	4,562 50	
Western Maryland, 4s, 1932	5,000 00	4,125 00	4,550 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951	5,000 00	4,600 00	4,750 00	
Total railroad bonds out of Maine	262,000 00			\$256,503 75
<i>Corporation Bonds Owned.</i>				
Portland Lighting & Power Co., 4½s, 1921	8,000 00	8,000 00	8,000 00	8,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	1,200 00	2,100 00	1,200 00	
European & North American	4,000 00	5,600 00	4,000 00	
Total railroad stock owned	5,200 00			5,200 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais	5,750 00	8,050 00	5,750 00	
Frontier National Bank, Eastport	3,700 00	5,180 00	2,775 00	
Portland National Bank, Portland	4,000 00	6,400 00	4,000 00	
Total national bank stock owned	13,450 00			12,525 00
<i>Other Bank Stock Owned.</i>				
International Trust & Banking Co., Calais	1,000 00	1,025 00	1,000 00	1,000 00

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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 Calais National Bank stock.....	800 00	800 00	
Loans on St. Stephens Bank, N. B., stock.....	2,283 50	2,283 50	
Loan to Dennysville Lumber Co., (endorsed).....	1,000 00	1,000 00	
Loan on life insurance policy.....	1,000 00	1,000 00	
Loans on mortgages of real estate.....	33,926 25	33,926 25	\$44,459 75
Real estate, foreclosure.....	823 33	823 33	823 33
Cash on deposit.....	9,874 53	9,874 53	
Cash on hand.....	653 26	653 26	10,527 79
Unpaid accrued interest.....	4,939 76		\$471,264 62
Due depositors, earned dividend and accrued State tax.....	495,893 13		
	423,128 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$72,764 43		

CAMDEN SAVINGS BANK—ROCKPORT.

September 12, 1907.

H. L. SHEPHERD, President.

W. A. HOLMAN, Treasurer.

TRUSTEES—E. A. Morrill, H. L. Shepherd, J. W. Bowers, R. W. Carleton, G. W. Achorn, B. D. E. Huse, A. S. Buzzell.

Organized November 1, 1870.

LIABILITIES.

Deposits.....	\$230,568 81
Reserve fund.....	8,223 80
Undivided profits.....	4,091 23
	\$242,883 84

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	5,400 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	5,100 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	5,000 00	5,000 00	5,000 00	
Total railroad bonds of Maine.....	20,000 00			\$19,850 00
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,750 00	4,550 00	
Cleveland Terminal & Valley, 4s, 1995.....	2,000 00	1,980 00	1,980 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, optional.....	1,000 00	1,050 00	1,000 00	
New York Central & Hudson River, L. S. Col. Tr. 3½s, 1998.....	5,000 00	4,350 00	4,912 50	
Toronto, Hamilton & Buffalo, 4s, 1946.....	8,000 00	7,600 00	7,970 00	
Union Pacific, 4s, 1947.....	3,000 00	3,090 00	3,000 00	
Total railroad bonds out of Maine.....	24,000 00			23,412 50
<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.	1,000 00	1,000 00	975 00	
Dana Warp Mills, Westbrook, 5s, 1922.....	4,000 00	4,000 00	4,000 00	
Freeport Water Company, 5s, 1911.....	2,000 00	2,000 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	3,009 00	3,000 00	
Mallison Power Co., Gorham, 5s, 1925.....	3,000 00	3,000 00	3,000 00	
Mousam Water Co., Wells, 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 Co., 4s, 1910-20.....	6,000 00	6,000 00	6,000 00	
Rockland-Rockport Lime Co., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Co., 4s, 1945.....	4,000 00	4,000 00	3,900 00	
Rumford Falls Realty Co., 5s, 1922.....	5,000 00	5,000 00	4,875 00	
Sebasticook Water Power Co., 5s, 1925.....	2,000 00	2,000 00	2,000 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,000 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	4,120 00	4,000 00	
Total corporation bonds owned.....	91,000 00			90,700 00
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.....	8,000 00	14,000 00	7,800 00	7,800 00
New York, New Haven & Hartford.....	1,100 00	1,980 00	1,100 00	
New York, Ontario & Western, common ..	2,770 00	1,191 00	120 00	
Total railroad stock out of Maine.....	3,870 00			1,220 00

CAMDEN SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>To tal.</i>
Little Androscoggin Water Power Co. Auburn	\$1,480 00	\$888 00	\$515 00	\$515 00
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland.	1,500 00	2,400 00	1,500 00	1,500 00
<i>Loans on Corporation Bonds.</i>				
Rumford Falls Power Company.....		3,500 00	3,500 00	
Stockton Springs Water Company.....		6,500 00	6,500 00	
The Water, Light & Gas Company of Hutchinson, Kan		5,000 00	5,000 00	
Topeka Edison Company.....		1,000 00	1,000 00	16,000 00
<i>Loans on Corporation Stock.</i>				
Camden Anchor-Rockland Machine Company.....		2,000 00	2,000 00	
Camden Woolen Company.....		2,400 00	2,400 00	
Mt. Battie Manufacturing Company, Camden.....		4,000 00	4,000 00	8,400 00
<i>Loans to Corporations.</i>				
Camden Woolen Company		2,500 00	2,500 00	
Fitzgerald Land & Lumber Company, Island Falls, Vt.		5,000 00	5,000 00	
Limerick Mills.....		5,000 00	5,000 00	
Mt. Battie Manufacturing Company, Camden.....		1,000 00	1,000 00	
Rockport Ice Company.....		2,000 00	2,000 00	15,500 00
Loan on Camden Village Corporation bond.....		200 00	200 00	
Loan on Rockland, Thomaston & Camden St. Ry. bonds.....		2,650 00	2,650 00	
Loan to town of Rockport.....		955 10	955 10	
Loans on names.....		230 00	230 00	
Loans on life insurance policies.....		3,837 00	3,837 00	
Loans on personal property.....		940 50	940 50	
Loans on deeds with agreement to re-convey.....		976 71	976 71	
Loan on Camden Savings Bank book.....		78 11	78 11	
Loans on mortgages of real estate		17,902 34	17,902 34	27,769 76
Real estate, foreclosure.....		3,876 37	3,876 37	
Safes and fixtures.....		1,440 00	1,440 00	5,316 37
Premium account.....			1,427 50	1,427 50
Cash on deposit.....	20,542 05		20,542 05	
Cash on hand	2,930 66		2,930 66	23,472 71
Unpaid accrued interest.....		3,100 00		\$242,883 84
Due depositors, earned dividend and accrued State tax.....		254,307 84		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		233,514 81		
		\$20,793 03		

CASCADE SAVINGS BANK—OAKLAND.

April 18, 1907.

W. M. AYER, President.

M. A. HARRIS, Treasurer.

J. E. HARRIS, Assistant Treasurer.

TRUSTEES—W. M. Ayer, Morrison Libby, Hiram Wyman, Chester E. A. Winslow, Abner R. Small.

Organized May 7, 1869.

LIABILITIES.

Deposits	\$222,828 35
Reserve fund	13,500 00
Undivided profits	5,159 77
Bills payable	3,700 00
	\$245,188 12

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Mousam River, 6s, 1912.....	\$3,000 00	\$3,000 00	\$3,000 00	
Portsmouth, Dover & York St., 4½s, 1923....	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917.....	1,000 00	1,060 00	1,000 00	
Somerset, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	19,000 00			\$19,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,700 00	7,000 00	
Bellaire, Bridgeport & Martin's Ferry St., O., 6s, 1913.....	3,000 00	3,060 00	3,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	10,000 00	10,000 00	10,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.	3,000 00	3,150 00	3,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	4,000 00	4,200 00	4,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,000 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Citizens Electric Street, Newburyport, Mass., 5s, 1930.....	5,000 00	5,050 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,000 00	2,000 00	
Iowa Central, 5s, 1938.....	3,000 00	3,270 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	2,060 00	2,000 00	
Long Island, North Shore Branch, 5s, 1932.	5,000 00	5,350 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	4,000 00	4,240 00	4,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,270 00	3,000 00	
Oswego Traction, N. Y., 3s, 1929.....	3,000 00	1,800 00	2,500 00	
Toledo & Ohio Central, St. Mary's Divi- sion, 4s, 1951.....	7,000 00	6,720 00	6,720 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931	1,000 00	1,045 00	1,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	825 00	890 00	
Western Maryland, 4s, 1952.....	5,000 00	4,125 00	4,250 00	
Western New York & Pennsylvania, 5s, 1937	2,000 00	2,300 00	2,000 00	
Total railroad bonds out of Maine.....	87,000 00			\$85,360 00
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Company, 5s, 1927.....	6,000 00	6,120 00	6,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned.....	19,000 00			19,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, preferred.....	1,900 00	855 00	900 00	900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	1,000 00	1,000 00	1,000 00	1,000 00

CASCADE SAVINGS BANK—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland.....	\$1,300 00	\$1,378 00	\$1,300 00	
Casco National Bank, Portland.....	4,600 00	4,738 00	4,600 00	
First National Bank, Bath	2,000 00	2,400 00	2,000 00	
First National Bank, Portland.....	7,500 00	7,875 00	7,500 00	
Messalonskee National Bank, Oakland ...	10,000 00	10,000 00	10,000 00	
National Shoe & Leather Bank, Auburn...	1,500 00	1,620 00	1,500 00	
People's National Bank, Waterville.....	200 00	230 00	200 00	
Portland National Bank, Portland.....	5,000 00	8,000 00	5,000 00	
Total national bank stock owned	32,100 00			\$32,100 00
<i>Loans on Savings Bank Books.</i>				
Rockland Savings Bank		340 25	340 25	
Waterville Savings Bank.....		75 00	75 00	415 25
Loan on Oakland Electric Company bonds.....		1,000 00	1,000 00	
Loan on Oakland Electric Company stock.....		900 00	900 00	
Loans on Messalonskee National Bank, Oakland, stock		475 00	475 00	
Loan on name		59 58	59 58	
Loans on personal property.....		3,000 00	3,000 00	
Loans on mortgages of real estate.....		23,067 37	23,067 37	28,501 95
Real estate, investment.....		26,775 16	26,775 16	
Real estate, foreclosure.....		10,231 67	10,231 67	
Safe, furniture and fixtures		5,892 50	5,892 50	42,899 33
Premium account.....			6,000 00	
Expense account.....			813 58	6,513 58
Cash on deposit.....		8,912 28	8,912 28	
Cash on hand		285 73	285 73	9,198 01
Unpaid accrued interest.....		3,100 00		\$245,188 12
		247,805 54		
Due depositors, earned dividend, accrued State tax and bills payable.....		229,588 35		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		\$18,217 19		

DEXTER SAVINGS BANK—DEXTER.

August 27, 1907.

CHARLES M. SAWYER, President. WESLEY H. JUDKINS, Treasurer.
J. WILLIS HAINES, Assistant Treasurer.

TRUSTEES—Warren H. Carr, William E. Brewster, Wesley H. Judkins, Charles M. Sawyer, J. Willis Haines.

Organized December 16, 1867.

LIABILITIES.

Deposits	\$420,319 16
Reserve fund	13,100 00
Undivided profits	6,992 83
Bills payable	15,529 25
	\$455,941 24

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Old Orchard, 4s, 1919, Funding....	\$3,000 00	\$3,000 00	\$3,000 00	\$3,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	25,000 00	23,750 00	23,897 50	
Bangor Railway & Electric Co., 5s, 1935.....	5,000 00	5,200 00	5,000 00	
Lime Rock, 4s, 1929.....	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Waterville & Fairfield Ry. & Lt. Co., 6s, 1909.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	50,000 00			48,897 50
Amesbury & Hampton St., Mass., 5s, 1919..	3,000 00	3,000 00	3,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,000 00	2,200 00	2,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,000 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	15,000 00	15,000 00	15,000 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,850 00	2,850 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	16,000 00	14,889 00	15,200 00	
Cincinnati Northern, 4s, 1951.....	2,000 00	1,900 00	1,880 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,020 00	2,000 00	
Columbus, Buckeye Lake & Newark, O., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Copper Range, 5s, 1949.....	11,000 00	11,000 00	11,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	4,007 00	4,250 00	
Flint & Pere Marquette, P. H., Div., 5s, 1939	3,000 00	3,180 00	3,000 00	
Freeport Railway, Light & Power Co., 5s, 1922.....	12,000 00	12,000 00	12,000 00	
Gardner, Westminster & Fitchburg St., 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	2,020 00	2,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	10,000 00	10,400 00	10,000 00	
Jackson & Battle Creek Traction, 5s, 1923..	15,000 00	15,000 00	15,000 00	
Louisville, Henderson & St. Louis, 5s, 1946	14,000 00	15,260 00	14,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	12,000 00	13,200 00	12,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	4,900 00	4,850 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,500 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	3,000 00	2,880 00	3,000 00	
Ottumwa Traction & Light Co., Ia., 5s, 1921	4,000 00	4,000 00	4,000 00	
Rochester Railway, N. Y., 5s, 1930.....	7,000 00	7,595 00	7,000 00	
St. Joseph & Grand Island, 4s, 1947.....	7,000 00	6,475 00	6,685 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,350 00	9,600 00	
Southern Indiana, 4s, 1951.....	11,000 00	10,120 00	10,500 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	6,000 00	5,760 00	5,700 00	

DEXTER 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, Peoria & Western, 4s, 1917.....	\$19,000 00	\$17,195 00	\$17,860 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,000 00	5,000 00	
Verdigris Valley, Independence & Western, 5s, 1926.....	8,000 00	8,480 00	8,000 00	
Western Maryland, 4s, 1952.....	5,000 00	4,125 00	4,375 00	
Wheeling & Lake Erie, 4s, 1949.....	10,000 00	8,750 00	9,210 00	
Wilkes-Barre & Eastern, 5s, 1942.....	13,000 00	14,300 00	13,000 00	
Williamsport & North Branch, 4½s, 1931.....	3,000 00	3,000 00	3,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951.....	6,000 00	5,520 00	5,550 00	
Total railroad bonds out of Maine.....	272,000 00			\$265,710 00
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Co., 5s, 1927.....	3,000 00	3,060 00	3,000 00	
Ellsworth Water Company, 5s, 1909.....	11,000 00	11,110 00	11,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, opt. 1902.....	2,000 00	2,000 00	2,000 00	
Public Works Company, Bangor, 5s, 1929.....	10,000 00	10,300 00	10,000 00	
Rockland-Rockport Lime Co., 5s, 1920.....	2,000 00	2,000 00	2,000 00	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	5,000 00	4,950 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	14,000 00	14,000 00	14,000 00	
Total corporation bonds owned.....	55,000 00			54,950 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	1,600 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	5,250 00	5,000 00	
National Shoe & Leather Bank, Auburn.....	7,100 00	7,668 00	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	
Total national bank stock owned.....	19,300 00			19,300 00
<i>Loans on Savings Bank Books</i>				
Augusta Savings Bank.....		100 00	100 00	
Dexter Savings Bank.....		103 00	103 00	203 00
Loan on Dexter & Newport Railroad stock.....		1,400 00	1,400 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.....		200 00	200 00	
Loans on mortgages of real estate.....		21,012 97	21,012 07	24,112 97
Real estate, investment.....		14,857 16	14,857 16	
Real estate, foreclosure.....		17,276 02	17,276 02	32,133 18
Premium account.....			4,708 75	4,708 75
Cash on deposit.....		182 18	182 18	
Cash on hand.....		288 66	288 66	470 84
Unpaid accrued interest.....		6,913 32		\$455,941 24
Due depositors, earned dividend, accrued State tax and bills payable.....		463,851 31		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		438,975 41		
				\$24,875 90

EASTPORT SAVINGS BANK—EASTPORT.

August 8, 1907.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer.

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

Organized May 13, 1869.

LIABILITIES.

Deposits.....	\$754,965 08
Reserve fund	22,199 89
Undivided profits.....	3,412 96
	\$780,578 03

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$13,000 00	\$13,650 00	\$13,000 00	
Washington, 4s, opt. 1923, R. R. E..	10,000 00	10,300 00	10,000 00	
City of Eastport, Reg. 3½s, 1919, School..	20,000 00	19,800 00	20,000 00	
Eastport, 4s, 1937, Refunding.....	25,000 00	26,750 00	25,000 00	
Lewiston, 3½s, 1931, Funding.....	5,000 00	4,900 00	5,000 00	
Town of Cape Elizabeth, 4s, 1907-12, Fund.	6,000 00	6,030 00	6,000 00	
Cutler, orders.....	500 00	500 00	500 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	84,500 00			\$84,500 00
Commonwealth of Massachusetts, 3½s, 1920 Highway.....	2,000 00	2,030 00	2,000 00	
Commonwealth of Massachusetts, 3½s, 1928 Grade Crossing.....	13,000 00	12,260 00	13,000 00	
County of Allegheny, Pa., 4s, 1925, Jail....	5,000 00	5,250 00	5,000 00	
Anne Arundel, Md., 5s, 1913, Bdg.	5,000 00	5,300 00	5,000 00	
Beaver, Pa., 4s, 1928-30, Bridge...	5,000 00	5,175 00	5,000 00	
Franklin, Ky., 5s, 1922, Funding.	5,000 00	5,550 00	5,000 00	
Gallia, O., 5s, 1918-19, Turnpike...	10,000 00	11,050 00	10,000 00	
Lawrence, Ind., 5s, 1908, Road...	3,000 00	3,030 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	5,000 00	5,225 00	5,000 00	
Sedgwick, Kan., 5s, 1923-4, Fund.	10,000 00	11,200 00	10,000 00	
Shelby, O., 6s, 1909, Funding.....	2,000 00	2,080 00	2,000 00	
Somerset, Md., 4½s, 1936-41, Ct.H.	3,000 00	3,345 00	3,000 00	
Summit, O., 4s, 1924, Court House	5,000 00	5,150 00	5,000 00	
Vernon, Mo., 4½s 1918, Funding..	4,000 00	4,220 00	4,000 00	
Warren, Ky., 4s, opt. 1924, Turnp'k.	3,000 00	3,045 00	3,000 00	
Wyandotte, Kan., 5½s, 1918, Ref..	5,000 00	5,775 00	5,000 00	
Wyandotte, Kan, 4½s, 1921, Ref..	5,000 00	5,400 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	5,000 00	5,225 00	5,000 00	
Chicago, Ill., 4s, 1918, Funding...	5,000 00	5,175 00	5,000 00	
Elyria, O., 4s, 1418, Water	2,000 00	2,000 00	2,000 00	
Hammond, Ind., 5s, 1918, School.	3,000 00	3,270 00	3,000 00	
Marquette, Mich., 3½s, 1911, Municipal Improvement.....	2,000 00	1,980 00	2,000 00	
Minneapolis, Minn., 3½s, 1932, Park	3,000 00	2,940 00	3,000 00	
Newport, Ky., 5s, 1919, Improve.	500 00	552 50	500 00	
New York, N. Y., 3½s, 1954, Munic.	10,000 00	9,450 00	10,000 00	
Omaha, Neb., 4½s, 1934, Funding.	5,000 00	5,625 00	5,000 00	
Pawtucket, R. I., 4s, 1914, Fund..	5,000 00	5,075 00	5,000 00	
South Omaha, Neb., 5s, 1923, Sch.	8,000 00	8,680 00	8,000 00	
Staubenville, O., 4s, 1924, Water.	10,000 00	10,000 00	10,000 00	
Toledo, O., 4s, 1914, Refunding...	5,000 00	5,125 00	5,000 00	
Vincennes, Ind., 5s, 1911, Fund..	1,000 00	1,035 00	1,000 00	
Woonsocket, R. I., Registered, 4s, 1919, Water Refunding	2,000 00	2,050 00	2,000 00	
Woonsocket, R. I., Registered, 3½s, 1925, Sewer.....	5,000 00	4,850 00	5,000 00	

EASTPORT 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>
Township of Youngstown, O., 5s, 1914, Park	\$5,000 00	\$5,300 00	\$5,000 00	
Borough of Braddock, Pa., 4½s, 1909-11, Sch.	8,000 00	8,160 00	8,000 00	
Total public funds out of Maine.....	174,500 00			\$174,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	7,000 00	8,260 00	7,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	8,000 00	9,360 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	6,000 00	5,700 00	5,710 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	
Portland & Rumford Falls, 4s, 1927.....	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1917.....	6,000 00	6,380 00	6,000 00	
Washington County, 3½s, opt. 1924.....	10,000 00	9,300 00	9,350 00	
Total railroad bonds of Maine.....	50,000 00			49,060 00
Atholton, Topeka & Sante Fe, East Okla- homa Division, 4s, 1928.....	5,000 00	4,625 00	4,762 50	
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00	5,000 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	10,000 00	9,100 00	8,975 00	
Boston & Worcester Street, Mass., 4s, 1923..	5,000 00	5,000 00	5,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,150 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,775 00	4,825 00	
Chicago, Burlington & Quincy, Ill. Division 4s, optional 1929.....	5,000 00	5,175 00	4,700 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,250 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	5,000 00	5,125 00	5,000 00	
Hereford, 4s, 1930.....	15,000 00	15,000 00	15,000 00	
Illinois Central, Louisville Div., 3½s, 1953..	15,000 00	13,800 00	14,400 00	
Illinois Central, Omaha Div., 3s, 1951.....	5,000 00	4,000 00	4,187 50	
Manhattan Railway, N. Y., 4s, 1890.....	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn. 5s, 1919.....	12,000 00	12,720 00	12,000 00	
Northern Pacific, 4s, 1897.....	5,000 00	5,100 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	5,000 00	4,800 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	7,000 00	6,650 00	6,650 00	
Pontiac, Oxford & Northern, 6s, 1916.....	15,000 00	15,000 00	15,000 00	
Rutland, 4½s, 1941.....	5,000 00	5,200 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	2,000 00	1,940 00	2,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,600 00	
Toledo Railway & Terminal, 4½s, 1954.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1906.....	3,000 00	3,000 00	3,000 00	
Union Pacific, 4s, 1947.....	15,000 00	15,450 00	15,000 00	
Wabash-Pittsburg Terminal, 4s, 1954.....	5,000 00	4,000 00	4,500 00	
Total railroad bonds out of Maine.....	189,000 00			184,575 00
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918.....	11,000 00	11,220 00	11,000 00	
Portland Water Company, 4s, 1927.....	7,000 00	7,000 00	7,000 00	
Total corporation bonds of Maine.....	18,000 00			18,000 00
Tiffin Water Works, O., 6s, 1920.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	2,100 00	2,100 00	2,100 00	2,100 00
<i>National Bank Stock Owned.</i>				
Bath National Bank, Bath.....	500 00	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	2,400 00	2,000 00	
First National Bank, Portland.....	600 00	630 00	600 00	
Frontier National Bank, Eastport.....	8,600 00	12,040 00	8,600 00	
Total national bank stock of Maine.....	14,800 00			14,800 00
American National Bank, Kansas City, Mo.	1,075 00	800 00	1,075 00	1,075 00

EASTPORT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook	\$1,000 00	\$1,000 00	
Washington	2,750 00	2,750 00	
City of Louisville, Ky.	500 00	500 00	\$4,250 00
<i>Loans on Railroad Bonds.</i>			
Bangor & Aroostook	500 00	500 00	
Manhattan Railway, N. Y.	1,000 00	1,000 00	
New Bedford, Middleboro & Brockton St., Mass.	1,000 00	1,000 00	
Ogdensburg & Lake Champlain	251 40	251 40	2,751 40
<i>Loans to Corporations.</i>			
Calais Molybdeum Mining Co., (endorsed)	2,601 70	2,601 70	
Parish of West Isles, Deer Island, N. B.	26 00	26 00	2,627 70
<i>Loans to Municipalities.</i>			
City of Eastport	9,500 00	9,500 00	
Town of Cutler	2,500 00	2,500 00	12,000 00
Loan on Stockton Water Company, Cal. bond.	600 00	600 00	
Loan on Pennsylvania Railroad stock	2,000 00	2,000 00	
Loan on names	1,300 00	1,300 00	
Loans on life insurance policies	1,861 64	1,861 64	
Loans on personal property	3,959 33	3,959 33	
Loan on Maine Savings Bank, Portland, book	500 00	500 00	
Loans on mortgages of real estate	151,336 86	151,336 86	161,557 83
Real estate, investment	24,000 00	19,459 44	
Furniture and fixtures	1,000 00	1,000 00	20,459 44
Premium account		10,000 00	10,000 00
Cash on deposit	51,561 84	51,561 84	
Cash on hand	5,759 82	5,759 82	37,321 66
Unpaid accrued interest	5,224 62		\$780,578 03
Due depositors, earned dividend and accrued State tax	800,596 71		
Estimated market value of resources above liability for deposits, earned dividend and State tax	758,205 82		
	\$42,390 89		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

April 20, 1907.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

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

Organized March 4, 1871.

LIABILITIES.

Deposits	\$566,890 35
Reserve fund	28,300 00
Undivided profits.....	15,955 90
	\$611,146 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid.	\$14,000 00	\$14,635 00	\$14,000 00	
City of Portland, 4s, 1913, Funding.....	5,000 00	5,100 00	5,000 00	
Town of Fairfield, 4s, 1907-12, Refunding..	11,000 00	11,000 00	11,000 00	
Norridgewock, 3½s, 1910-11, Fund.	3,000 00	2,955 00	3,000 00	
Madison Village Corporation, 4s, 1928, Light and Power.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	38,000 00			\$38,000 00
County of Anne Arundel, Md., 4s, 1916, Bridge Refunding	5,000 00	5,050 00	5,000 00	
Greene, O., 4s, 1921-2, Ct. House..	5,000 00	5,075 00	5,000 00	
Henry, O., 4s, 1908-9, Road Imp.....	4,500 00	4,500 00	4,500 00	
Jefferson, Ind., 4s, 1915-16, Road..	5,000 00	5,000 00	5,000 00	
Mahoning, O., 4½s, 1909, Bridge..	5,000 00	5,075 00	5,000 00	
Polk, Ia., 3½s, 1908, Court House..	5,000 00	5,000 00	5,000 00	
City of Akron, O., 4s, 1912, Board of Ed..	5,000 00	5,025 00	5,000 00	
Hazelton, Pa., 4s, 1918-19, Sch. D..	5,000 00	5,000 00	5,000 00	
Massillon, O., 4½s, 1910, Paving..	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 4s, 1908, School..	3,000 00	3,000 00	3,000 00	
Nebraska City, Neb., 4s, 1915, Sch. D	2,000 00	2,000 00	2,000 00	
Omaha, Neb., 4s, 1921 Sewer.....	5,000 00	5,125 00	5,000 00	
Superior, Wis., 5s, optional, Street Improvement.....	5,000 00	3,750 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	2,000 00	2,120 00	2,000 00	
Total public funds out of Maine	61,500 00			61,500 00
<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	9,440 00	8,000 00	
Bangor & Aroostook, 4s, 1951	10,000 00	9,500 00	9,562 50	
Boston & Maine, 4s, 1926	10,000 00	10,200 00	10,000 00	
Bridgton & Saco River, 4s, 1928	5,000 00	5,050 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Maine Central, 7s, 1912	2,000 00	2,300 00	2,000 00	
Maine Central, 4½s, 1912	2,000 00	2,040 00	2,000 00	
Maine Central, 4s, 1912	8,000 00	8,000 00	8,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	3,000 00	3,060 00	3,000 00	
Total railroad bonds of Maine.....	60,000 00			59,562 50
Baltimore & Ohio, 4s, 1948.....	5,000 00	5,050 00	5,000 00	
Boston & Northern, 4s, 1954	10,000 00	9,200 00	9,150 00	
Central Pacific, 4s, 1949.....	10,000 00	9,950 00	10,000 00	
Chicago, Indianapolis & Louisville, 5s, 1947	5,000 00	5,700 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1934....	10,000 00	9,300 00	9,537 50	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,025 00	5,000 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>
Hereford, 4s, 1930.....	\$4,000 00	\$4,000 00	\$4,000 00	
Hutchinson & Southern, 5s, 1928.....	5,000 00	5,100 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	9,900 00	9,650 00	
Iowa Central, 5s, 1938.....	7,000 00	7,630 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,450 00	5,000 00	
New York, Chicago & St. Louis, 4s, 1937.....	2,000 00	2,070 00	2,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,500 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	4,000 00	4,040 00	4,000 00	
Pontiac, Oxford & 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	5,100 00	5,000 00	
Toledo & Ohio Central, St. Mary's Division 4s, 1951.....	11,000 00	10,560 00	10,450 00	
Utica Belt Line, New York, 5s, 1939.....	5,000 00	5,450 00	4,750 00	
Utica & Mohawk Valley, 4½s, 1941.....	5,000 00	5,100 00	5,000 00	
West Roxbury & Roslindale St., Mass., 5s, 1916.....	4,000 00	4,040 00	4,000 00	
Total railroad bonds out of Maine.....	123,500 00			\$121,037 50
<i>Corporation Bonds Owned.</i>				
Madison Water Company, 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	10,000 00			10,000 00
Berlin Water Company, N. H., 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	
Hurley Water Company, Wis., 6s, 1920.....	1,000 00	1,000 00	1,000 00	
Municipal Water Works, Fort Smith, Ark., 4½s, 1922.....	1,750 00	1,750 00	1,750 00	
Total corporation bonds out of Maine.....	7,750 00			7,750 00
<i>Corporation Stock Owned.</i>				
Richmond Water Works.....	1,400 00	1,400 00	1,400 00	1,400 00
<i>National Bank Stock Owned.</i>				
Caseo National Bank, Portland.....	2,200 00	2,266 00	2,200 00	
First National Bank, Portland.....	2,600 00	2,730 00	2,600 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	324 00	300 00	
People's National Bank, Waterville.....	4,600 00	4,600 00	4,000 00	
Portland National Bank, Portland.....	2,000 00	3,200 00	2,000 00	
South Berwick National Bank, So. Berwick.....	2,500 00	2,750 00	2,500 00	
Total national bank stock owned.....	25,600 00			25,600 00
<i>Loans on Railroad Bonds.</i>				
Maine Central.....		1,000 00	1,000 00	
Portland & Brunswick Street.....		15,000 00	15,000 00	
Silverton, Gladstone & Northley.....		500 00	500 00	
Waterville & Oakland Street.....		5,000 00	5,000 00	21,500 00
<i>Loans on Corporation Bonds.</i>				
Gold King Consolidated Mines Company.....		5,000 00	5,000 00	
Oakland Electric Company.....		4,000 00	4,000 00	
Oakland Woolen Company.....		5,000 00	5,000 00	
Sebastiack Water Power Company.....		5,000 00	5,000 00	
Shawmut Manufacturing Company.....		1,500 00	1,500 00	
Somerset & Kennebec Company.....		12,000 00	12,000 00	
Ticonic Foot Bridge Company, Waterville.....		1,800 00	1,800 00	34,300 00
<i>Loans on Corporation Stock.</i>				
Fairfield Furniture Company.....		5,000 00	5,000 00	
Sebastiack Water Power Company.....		1,500 00	1,500 00	
Somerset & Kennebec Company.....		11,200 00	11,200 00	17,700 00
<i>Loans on National Bank Stock.</i>				
National Bank of Fairfield.....		500 00	500 00	
People's National Bank, Waterville.....		2,300 00	2,300 00	2,800 00

FAIRFIELD SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Benton Land Company, Fairfield (endorsed)	\$600 00	\$600 00	
F. H. Brown Clothing Company, Fairfield	2,060 00	2,000 00	
The First Baptist Church, Fairfield	500 00	500 00	
Trustees of Universalist Parish of Fairfield	250 00	250 00	\$3,350 00
<i>Loans to Municipalities.</i>			
Town of Fairfield	20,833 90	20,833 90	
Fairfield Village Corporation	8,625 00	8,625 00	29,458 90
Loan on town of Burnham bond	400 00	400 00	
Loans on Waterville Trust Company stock	21,500 00	21,500 00	
Loan on names	2,600 00	2,600 00	
Loan on personal property	1,300 00	1,300 00	
Loans on mortgages of real estate	107,104 53	107,104 53	132,904 53
Premium account	-	1,000 00	
Expense account	-	1,877 45	2,877 45
Cash on deposit	38,413 27	38,413 27	
Cash on hand	2,992 10	2,992 10	41,405 37
Unpaid accrued interest	3,798 39		\$611,146 25
Due depositors, earned dividend and accrued State tax	611,082 19		
Estimated market value of resources above liability for deposits, earned dividend and State tax	578,365 35		
	\$32,716 84		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

May 23, 1907.

GEORGE B. CRAGIN, President. CARLETON P. MERRILL, Treasurer.

TRUSTEES—S. Clifford Belcher, Geo. B. Cragin, J. Currier Tarbox, J. H. Thompson, E. E. Richards, Carleton P. Merrill, W. G. Mallett.

Organized November 16, 1868.

LIABILITIES.

Deposits	\$789,327 35
Reserve fund.....	25,000 00
Undivided profits.....	9,417 21
	\$823,744 56

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	\$100 00	\$101 50	\$100 00	\$100 00
City of Augusta, 4s, 1916, Refunding....	3,000 00	3,090 00	3,000 00	
Deering, 4s, 1917, Sewer	5,000 00	5,150 00	5,000 00	
Deering, 4s, 1919, School	3,000 00	3,105 00	3,000 00	
Lewiston, 5s, 1907, Water	1,000 00	1,000 00	1,000 00	
Westbrook, 4s, 1918, Refunding..	5,000 00	5,175 00	5,000 00	
Town of Boothbay Harbor, 4s, 1914, Water	1,000 00	1,000 00	1,000 00	
Houlton, 4s, 1917, Funding	3,000 00	3,060 00	3,000 00	
Kingfield, orders	2,600 00	2,600 00	2,600 00	
Village of Farmington, 5s, 1932, Water	39,000 00	45,045 00	39,000 00	
Farmington, 4s, 1926, Water	30,000 00	30,000 00	30,000 00	
Dover-Foxcroft Water District, 3½s, 1933	3,000 00	2,880 00	3,000 00	
Gardiner Water District, 4s, 1934.....	3,000 00	3,120 00	3,000 00	
Total public funds of Maine.....	98,000 00			98,000 00
County of Franklin, O., 5s, 1917-18, Bridge..	4,000 00	4,480 00	4,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	1,000 00	1,110 00	1,000 00	
Polk, Ia., 3½s, 1917, Court House..	1,000 00	980 00	1,000 00	
Van Wert, O., 5s, 1918, Funding..	2,000 00	2,200 00	2,000 00	
City of Chicago, Ill., 4½s, 1915, San. Dist.	2,000 00	2,100 00	2,000 00	
Cleveland, O., 4s, 1918, Refunding	3,000 00	3,105 00	3,000 00	
East Liverpool, O., 5s, 1907, Sch. D.	500 00	500 00	500 00	
Green Bay, Wis., 4½s, 1915-18, Ref.	2,200 00	2,310 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Imp.	1,000 00	1,020 00	1,000 00	
New Haven, Conn., 3½s, 1907, Street Pavement	500 00	500 00	490 00	
Omaha, Neb., 4s, 1921-33, Refund.	5,000 00	5,175 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	2,000 00	2,000 00	2,000 00	
Woonsocket, R. I., Reg 4s, 1907, Ref.	3,000 00	3,000 00	3,000 00	
Total public funds out of Maine.....	27,200 00			27,190 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1924	3,500 00	3,412 50	3,350 00	
Bangor & Aroostook, 5s, 1943	2,000 00	2,360 00	1,970 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943	2,000 00	2,340 00	2,000 00	
Bangor & Aroostook, Car Trust 5s, 1908-12..	10,000 00	10,000 00	10,000 00	
Boston & Maine, Registered 3½s, 1923	3,000 00	2,880 00	2,850 00	
Bridgton & Saco River, 4s, 1928	6,000 00	6,060 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	10,500 00	10,000 00	
Lime Rock, 4s, 1929	8,000 00	8,000 00	8,000 00	
Maine Central, 7s, 1912	1,000 00	1,150 00	1,000 00	
Maine Central, 5s, 1912	100 00	104 00	100 00	
Maine Central, 5s, 1923	1,000 00	1,100 00	1,000 00	
Portland Railroad, 4½s, 1913.....	4,000 00	4,120 00	4,000 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>
Portland & Cape Elizabeth, 5s, 1915.....	\$5,000 00	\$5,250 00	\$5,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,050 00	10,000 00	
Portland & Rochester, 4s, 1907.....	2,000 00	2,000 00	1,980 00	
Portland & Rumford Falls, 4s, 1926.....	7,000 00	7,210 00	7,000 00	
Portland & Rumford Falls, 4s, optional 1924	3,000 00	2,940 00	2,940 00	
Total railroad bonds of Maine.....	79,600 00			\$79,170 00
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1965.....	2,000 00	2,020 00	1,980 00	
Athol & Orange Street, Mass., 5s, 1915.....	1,000 00	1,060 00	1,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	2,000 00	1,820 00	1,770 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	2,000 00	1,820 00	1,760 00	
Reech Creek, 4s, 1936.....	1,000 00	1,025 00	1,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,200 00	5,000 00	
Boston, Milton & Brockton Street, Mass., 5s, 1919.....	2,000 00	2,060 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917.	2,000 00	2,020 00	2,000 00	
Bristol County Street, Mass., 5s, 1912.....	2,000 00	2,000 00	2,000 00	
Brockton & East Bridgewater Street, Mass., 5s, 1918.....	3,000 00	3,090 00	3,000 00	
Brockton & Plymouth St., Mass., 4½s, 1926.....	2,000 00	2,000 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916.....	1,000 00	1,230 00	1,000 00	
Buffalo & Susquehanna, 4s, 1951.....	3,000 00	2,910 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Central Pacific, 4s, 1949.....	5,000 00	4,925 00	4,900 00	
Chicago & Alton, 3½s, 1950.....	1,000 00	750 00	850 00	
Chicago, Burlington & Quincy, Ill. Division, 3½s, optional, 1929.....	13,000 00	12,155 00	11,900 00	
Chicago & Cincinnati, 5s, optional 1912.....	3,000 00	3,150 00	3,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,250 00	5,000 00	
Clearfield & Jefferson, 6s, 1927.....	3,000 00	3,690 00	3,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	2,000 00	2,260 00	2,000 00	
Cleveland & Marietta, 4½s, 1935.....	2,000 00	2,050 00	2,000 00	
Concord & Montreal, 4s, 1920.....	3,000 00	3,000 00	3,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906.....	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	3,000 00	3,000 00	3,000 00	
Duluth Short Line, 5s, 1916.....	2,000 00	2,040 00	2,000 00	
Frammingham, Southboro & Marlboro St., Mass., 5s, 1919.....	3,000 00	3,090 00	3,000 00	
Gardner, Westminster & Fitchburg Street Mass., 5s, 1920.....	3,000 00	3,060 00	3,000 00	
Grand Avenue Railway, Kansas City, Mo., 5s, 1908.....	10,000 00	10,000 00	9,625 00	
Grand Rapids & Indiana, 4½s, 1941.....	3,000 00	3,150 00	3,000 00	
Greenfield & Turner's Falls Street, 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	3,000 00	2,980 00	
Hutchinson & Southern, 5s, 1928.....	2,000 00	2,040 00	2,000 00	
Illinois Central, St. Louis Div., 3½s, 1951.....	1,000 00	915 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951.	1,000 00	915 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, 1938.....	1,000 00	1,090 00	1,000 00	
Kentucky Central, 4s, 1987.....	3,000 00	2,940 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940.....	3,000 00	3,255 00	3,000 00	
Lexington & Boston St., Mass., 4½s, 1920.....	2,000 00	2,020 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	3,000 00	2,955 00	3,000 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, optional.....	2,000 00	2,100 00	1,800 00	
Middleboro, Wareham & Buzzards Bay Street, Mass., 4s, 1921.....	2,000 00	1,800 00	2,000 00	
Milford, Attleboro & Woonsocket Street, 5s, 1919.....	3,000 00	3,030 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	5,000 00	5,300 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949.....	3,000 00	2,820 00	2,925 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	5,000 00	5,100 00	5,000 00	
Newton & Northwestern, 5s, 1932.....	1,000 00	950 00	950 00	
New York, Ontario & Western, 4s, 1962.....	1,000 00	1,010 00	1,000 00	
Northern Pacific, 4s, 1997.....	2,000 00	2,040 00	2,000 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>
Ogden Street, Chicago, 6s, 1916.....	\$2,000 00	\$1,900 00	\$2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	3,000 00	2,880 00	3,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,925 00	
Plymouth & Kingston St., Mass., 5s, 1910....	1,000 00	1,000 00	1,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	2,000 00	2,600 00	2,000 00	
Providence & Fall River Street 5s, 1921....	3,000 00	3,600 00	3,000 00	
Providence & Taunton Street, 5s, 1918.....	2,000 00	2,680 00	2,000 00	
Rutland-Canadian, 4s, 1949.....	3,000 00	2,910 00	3,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911....	1,000 00	1,060 00	1,000 00	
Scioto Valley & New England, 4s, 1989....	2,000 00	2,000 00	2,000 00	
Toledo & Ohio Central, St. Mary's Divi- sion, 4s, 1951.....	2,000 00	1,920 00	1,900 00	
Toledo & Ohio Central, West Div., 5s, 1935....	3,000 00	3,300 00	3,000 00	
Trenton Passenger, N. J., 6s, opt., 1916-17....	5,000 00	5,475 00	5,000 00	
Union Pacific, 4s, 1947.....	3,000 00	3,090 00	2,760 00	
Utica & Mohawk Valley, 4½s, 1941.....	2,000 00	2,040 00	1,900 00	
Wabash, Omaha Division, 3½s, 1941.....	500 00	412 50	425 00	
Wakefield & Stoneham St., Mass., 5s, 1915....	3,000 00	3,060 00	3,000 00	
West Shore, 4s, 2361.....	2,000 00	2,100 00	2,000 00	
Wheeling & Lake Erie, 1st Consol. 4s, 1949....	3,000 00	2,625 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,300 00	3,000 00	
Williamsport & North Branch, 4½s, 1931....	5,000 00	5,000 00	5,000 00	
Wisconsin Central, 4s, 1949.....	2,000 00	1,800 00	1,780 00	
Total railroad bonds out of Maine.....	213,500 00			\$209,240 00
<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	5,000 00	5,000 00	
Belfast Water Company, 5s, 1907.....	3,500 00	3,500 00	3,500 00	
Berlin Mills Company, 5s, 1907.....	1,000 00	1,000 00	1,000 00	
Biddeford & Saco Water Company, 4s, 1924....	3,000 00	3,000 00	2,900 00	
Camden & Rockland Water Co., 4½s, 1917....	1,000 00	1,040 00	1,000 00	
Consolidated Electric Light Co., Portland, 4½s, 1925.....	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927.....	2,000 00	2,040 00	2,000 00	
Ellsworth Electric Hummating 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 Company, Portland, 6s, 1926.....	1,000 00	1,120 00	1,000 00	
Monsau Water Co., Kennebunk, 5s, 1915....	4,500 00	4,530 00	4,500 00	
Old Orchard Water Company, 4s, 1922.....	2,000 00	2,000 00	2,000 00	
Orono Water Company, 4½s, 1925.....	5,500 00	5,500 00	5,500 00	
Oxford Paper Company, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Portland Elevator Company, 4s, 1925-7.....	3,000 00	3,000 00	3,000 00	
Portland Water Company, Reg. 4s, 1927....	7,500 00	7,500 00	7,500 00	
Rangleley Water Company, 4s, 1925.....	20,000 00	20,000 00	20,000 00	
Rockland-Rockport Line Company, 5s, 1920....	10,000 00	10,000 00	10,000 00	
Runford Falls Light & Water Co., 6s, 1908....	3,500 00	3,500 00	3,500 00	
Sagadahock Light & Power Co., Bath, 4½s, 1922.....	1,500 00	1,500 00	1,500 00	
Sanford Power Co., 5s, 1908.....	3,500 00	3,500 00	3,500 00	
Standish Water & Construction Co., 4s, 1928....	5,000 00	5,000 00	4,670 00	
Standish Water & Construction Co., 5s, 1913....	500 00	520 00	500 00	
Stockton Springs Water Co., 4½s, 1926.....	4,000 00	4,000 00	3,880 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	
Total corporation bonds of Maine.....	139,500 00			138,860 00
Eau Claire Light & Power Co., Wis., 4s, 1917....	2,500 00	2,500 00	2,500 00	2,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	1,000 00	1,400 00	1,000 00	
Maine Central.....	2,700 00	5,400 00	2,700 00	
Portland & Ogdensburg.....	68,570 00	35,656 40	31,085 00	
Total railroad stock of Maine.....	72,270 00			34,785 00
Hereford.....	2,000 00	1,980 00	1,900 00	1,900 00

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Franklin Company, Lewiston	\$1,500 00	\$1,545 00	\$1,500 00	
Masonic Building Association, Farmington	500 00	500 00	400 00	
Portland Safe Deposit Company	1,000 00	1,200 00	850 00	
Total corporation stock owned.....	3,000 00			\$2,750 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,800 00	7,208 00	6,800 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	4,950 00	3,300 00	
First National Bank, Portland.....	10,600 00	11,130 00	10,600 00	
Manufacturers National Bank, Lewiston..	8,300 00	8,964 00	8,300 00	
National Shoe & Leather Bank, Auburn...	2,500 00	2,700 00	2,500 00	
National Traders Bank, Portland	1,500 00	1,545 00	1,500 00	
Richmond National Bank, Richmond.....	1,600 00	1,600 00	1,600 00	
Total national bank stock owned	43,900 00			43,795 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company, Westbrook ...	400 00	400 00	400 00	400 00
<i>Loans on Corporation Bonds.</i>				
Rumford Falls Power Company		6,300 00	6,300 00	
Springfield Water Company, Ill		400 00	400 00	
Stockton Springs Water Company		6,300 00	6,300 00	13,000 00
<i>Loans on Railroad Stock.</i>				
Hereford		200 00	200 00	
Pennsylvania.....		450 00	450 00	650 00
<i>Loans on Corporation Stock.</i>				
Butler Mill, Bedford, Mass.....	1,000 00	1,000 00	1,000 00	
Calumet & Arizona Mining Company.....	900 00	900 00	900 00	
Huse Spool & Bobbin Company, Kingfield.....	1,000 00	1,000 00	1,000 00	
Jenkins & Bogart Manufacturing Co., Kingfield	900 00	900 00	900 00	
Orono Water Company	1,200 00	1,200 00	1,200 00	
Strong Water Company.....	6,325 00	6,325 00	6,325 00	
Union Land & Lumber Company, Farmington	150 00	150 00	150 00	
United Shoe Machinery Corporation.....	550 00	550 00	550 00	
United States Envelope Company, pref.....	3,600 00	3,600 00	3,600 00	
Wilton Water Company	700 00	700 00	700 00	16,325 00
<i>Loans on Trust Company Stock.</i>				
People's 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		300 00	300 00	
Bangor Savings Bank.....		200 00	200 00	
Franklin County Savings Bank.....		230 00	230 00	730 00
<i>Loans to Corporations.</i>				
Huse Spool & Bobbin Co., Kingfield (endorsed).....	7,900 00	7,900 00	7,900 00	
Jenkins & Bogart Manuf. Co., Kingfield (endorsed).....	1,000 00	1,000 00	1,000 00	
Rangeley Water Company.....	5,000 00	5,000 00	5,000 00	
Strong Water Company.....	1,000 00	1,000 00	1,000 00	
The Twitchell-Champlin Company, Portland	5,000 00	5,000 00	5,000 00	
Wilton Water Company	15,000 00	15,000 00	15,000 00	34,900 00
Loan on town of Strong order.....	150 00	150 00	150 00	
Loan on Maine Central Railroad bond.....	1,000 00	1,000 00	1,000 00	
Loan on First National Bank, Farmington, stock	400 00	400 00	400 00	
Loan to town of Wilton	2,500 00	2,500 00	2,500 00	
Loans on names.....	500 00	500 00	500 00	
Loan on life insurance policy	400 00	400 00	400 00	
Loan on personal property	45 00	45 00	45 00	
Loans on mortgages of real estate	80,960 00	80,960 00	80,960 00	85,955 00

FRANKLIN COUNTY SAVINGS BANK--Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment	\$20,200 00	\$20,200 00	
Real estate, foreclosure.....	9,000 00	9,000 00	\$29,200 00
Cash on deposit.....	1,790 59	1,790 59	
Cash on hand	1,103 97	1,103 97	2,894 56
Unpaid accrued interest.....	17,052 00		823,744 56
Due depositors, earned dividend and accrued State tax.....	869,966 46		
	795,017 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	74,949 11		

GARDINER SAVINGS INSTITUTION—GARDINER.

November 14, 1907.

GEORGE L. ROGERS, President.

HENRY S. WEBSTER, Treasurer.

ERNEST L. PARSHLEY, Assistant Treasurer.

TRUSTEES—George L. Rogers, Joseph C. Atkins, Josiah S. Maxcy, James Walker, Weston Lewis.

Organized June 26, 1834.

LIABILITIES.

Deposits	\$2,568,595 90
Reserve fund.....	154,000 00
Undivided profits.....	49,398 76
	\$2,771,994 66

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, Railroad	\$25,000 00	\$26,125 00	\$25,000 00	
Penobscot, 3½s, 1916-21, Ct. House	10,000 00	9,750 00	10,000 00	
Washington, 4s, opt. 1923, R. R. Aid	5,000 00	5,150 00	5,000 00	
City of Bangor, 4s, 1917, Refunding	1,000 00	1,030 00	1,000 00	
Belfast, 4s, 1918, Refunding.....	20,000 00	21,300 00	20,000 00	
Biddeford, 4s, 1915-20, Refunding.....	6,000 00	6,210 00	6,000 00	
Brewer, 4s, 1921, Refunding.....	20,000 00	20,700 00	20,000 00	
Culais, 4s, 1926, Refunding.....	5,000 00	5,125 00	5,000 00	
Deering, 4s, 1918, School Bldg....	10,000 00	10,500 00	10,000 00	
Ellsworth, 4s, 1917, Refunding...	10,000 00	10,350 00	10,000 00	
Gardiner, 4s, 1911-16, Refunding...	14,000 00	14,420 00	14,000 00	
Gardiner, 3½s, 1913, Refunding...	20,000 00	20,400 00	20,000 00	
Hallowell, 4s, 1918, Water.....	10,500 00	10,447 50	10,500 00	
Lewiston, 3½s, 1913, Refunding..	16,000 00	16,560 00	18,000 00	
Old Town, 3½s, 1921, Refunding..	10,000 00	9,850 00	10,000 00	
Portland, 4½s, 1909, Refunding...	10,000 00	9,850 00	10,000 00	
Saco, 4s, 1917, Municipal.....	10,000 00	10,150 00	9,900 00	
South Portland, 4s, 1908-10, Ref.	2,000 00	2,060 00	2,000 00	
Waterville, 3½s, 1924-6, Refund...	5,500 00	5,527 50	5,500 00	
Waterville, 4s, 1909, Refunding..	15,000 00	14,775 00	15,000 00	
Waterville, 4s, 1937, Refunding..	1,000 00	1,005 00	1,000 00	
Westbrook, 4s, 1912-26, Refund...	5,000 00	5,350 00	5,000 00	
Town of Baileyville, 4½s, 1926, Funding...	30,000 00	31,050 00	30,000 00	
Boothbay, 4s, 1908-11, Municipal...	5,000 00	5,000 00	5,000 00	
Boothbay Harbor, 4s, 1914, Water	400 00	400 00	400 00	
Brunswick, 4s, 1913-33, Sch. House	2,000 00	2,000 00	2,000 00	
Caribou, 4s, 1915, Refunding.....	10,000 00	10,150 00	10,000 00	
Damariscotta, 3½s, 1911-27, Ref...	10,000 00	10,000 00	10,000 00	
Fort Fairfield, 3½s, 1910-14, Bridge	10,000 00	9,700 00	10,000 00	
Houlton, 3½s, 1923-32, Water.....	20,000 00	9,900 00	10,000 00	
Kennebunkport, 4s, 1907-12, Fund.	10,000 00	9,650 00	10,000 00	
Kittery, 3½s, 1908-14, School.....	7,500 00	7,500 00	7,500 00	
Oakland, 3½s, 1908-22, Refunding...	3,500 00	3,447 50	3,465 00	
Presque Isle, 4½s, 1927, Bridge...	15,000 00	14,625 00	15,000 00	
Rumford, 4s, opt. 1903, Refund...	12,500 00	13,562 50	12,500 00	
Sanford, 3½s, 1908-18, School.....	5,000 00	5,000 00	5,000 00	
Southport, 4s, 1914, Sch. house..	15,000 00	15,225 00	15,000 00	
Gardiner Water District, 4s, 1934.....	1,500 00	1,500 00	1,500 00	
	44,000 00	45,760 00	44,000 00	
Total public funds of Maine	422,400 00			\$422,265 00
County of Allegheny, Pa., 4s, 1934-6, Roads.	25,000 00	26,625 00	25,000 00	
Ashland, Wis., 5s, 1908-17, Ref...	6,250 00	6,562 50	6,250 00	
Beaver, Pa., 4s, 1916-21, Bridge...	10,000 00	10,250 00	10,000 00	
Butler, O., 4½s, 1916-18, Replen...	5,000 00	5,300 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road.	5,000 00	5,150 00	5,000 00	
Clermont, O., 5s, 1916-22, Defic...	10,000 00	11,050 00	10,000 00	
Columbiana, O., 4s, 1910-11, Ref...	5,000 00	5,050 00	5,000 00	
Douglas, Wis., 4s, 1926, Asylum.	5,000 00	5,075 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 Franklin, Kan., 6s, 1910, Refund.	\$18,000 00	\$18,900 00	\$18,000 00	
Franklin, Ky., 4s, 1919, Refund..	10,000 00	10,000 00	10,000 00	
Franklin, O., 6s, 1908-13, St. Imp.	6,000 00	6,450 00	6,000 00	
Fulton, O., 4½s, 1912-13, Road.....	5,000 00	5,150 00	5,000 00	
Gallia, O., 5s, 1918, Turnpike.....	5,000 00	5,500 00	5,000 00	
Hancock, O., 4½s, 1910-12, Fund...	5,000 00	5,125 00	5,000 00	
Harrison, Ind., 4s, 1908-9, Refund.	4,000 00	4,000 00	4,000 00	
Henry, O., 4s, 1910-11, Road Imp.	6,500 00	6,532 50	6,500 00	
Jackson, O., 4s, 1918, Turnpike..	10,000 00	10,100 00	10,000 00	
Johnson, Ia., 3½s, 1908-9, Court House & Jail	20,000 00	19,900 00	20,000 00	
Lucas, O., 4½s, 1912-15, Bridge....	5,000 00	5,250 00	5,000 00	
Madison, Ky., 4s, 1939, Refund...	10,000 00	10,250 00	10,000 00	
Mahoning, O., 4½s, 1912-13, Bridge	20,000 00	20,700 00	20,000 00	
Muskegon, Mich., 4½s, 1908-10, Ref.	15,000 00	15,150 00	15,000 00	
Ottawa, O., 5s, 1908-21, Ct. House	7,000 00	7,455 00	7,000 00	
Polk, Ia., 3½s, 1912-15, Ct. House..	5,000 00	4,925 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge.....	10,500 00	12,022 50	10,500 00	
Putnam, O., 4½s, 1908, Bridge.....	5,000 00	5,025 00	5,000 00	
Reno, Kan., 5½s, opt. 1914, Ref....	15,000 00	16,275 00	15,000 00	
Sedgwick, Kan., 5½s, 1910, Ref....	15,600 00	15,750 00	15,000 00	
Somerset, Md., 4½s, 1968-80, Ct.H.	6,500 00	7,475 00	6,500 00	
Sumner, Kan., 5½s, 1920, Refund.	10,000 00	11,350 00	10,600 00	
Warren, Ky., 4s, opt. 1914, Turnpike	20,000 00	20,200 00	20,000 00	
Winneshiek, Ia., 4½s, 1917, C. House	3,000 00	3,120 00	3,000 00	
Woodbury, Ia., 3½s, 1914, Refund.	15,000 00	14,775 00	15,000 00	
Wyandotte, Kan., 5½s, optional 1908, Refunding.....	17,000 00	17,255 00	17,000 00	
City of Akron, O., 4s, 1915, Board of Ed.	5,000 00	5,050 00	5,000 00	
Alpena, Mich., 5s, 1934, Water...	10,000 00	11,650 00	10,000 00	
Anderson, Ind., 5s, 1918, Refund.	8,000 00	8,800 00	8,000 00	
Ashland, Wis., 5s, 1912, Improve.	10,000 00	10,450 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Wat.	5,000 00	5,475 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	9,850 00	10,000 00	
Battle Creek, Mich., 5s, 1910, Sew.	1,500 00	1,545 00	1,500 00	
Bay City, Mich., 4s, 1933, Water.	5,000 00	5,100 00	5,000 00	
Bay City, Mich., ss, 1912, Water.	4,000 00	4,740 00	4,000 00	
Bellaire, O., 5s, 1910, Water & Fund	10,000 00	10,300 00	10,000 00	
Boston, Mass., Reg. 3½s, 1932, Sch.	25,000 00	24,500 00	25,000 00	
Canton, O., 4s, 1918, Sch. Dist., Fund	10,000 00	10,100 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer....	25,000 00	26,125 00	25,000 00	
Cleveland, O., 4s, 1922, Bd of Ed.	20,000 00	20,900 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	9,850 00	10,000 00	
Columbus, O., 4s, 1922, Viaduct, Refunding.....	5,000 00	5,225 00	5,000 00	
Columbus, O., 4s, opt. 1933, Sew.	7,000 00	7,455 00	7,000 00	
Danville, Ill., 4s, 1910-12, Imp....	5,000 00	5,025 00	5,000 00	
Danville, Ill., 4s, 1908, Pub. Imp.	2,000 00	2,000 00	2,000 00	
Dayton, O., 4s, 1918-20, Bd. of Ed.	10,000 00	10,250 00	10,000 00	
Duluth, Minn., 6s, 1909, Independent School District.....	10,000 00	10,450 00	10,000 00	
Duluth, Minn., 4½s, 1921, Independent School District.....	5,000 00	5,400 00	4,800 00	
East Liverpool, O., 5s, 1924, Ref.	10,000 00	11,400 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	5,050 00	5,000 00	
Findlay, O., 5s, 1908, Water.....	8,000 00	8,030 00	8,000 00	
Flint, Mich., 4s, 1928, Water.....	10,000 00	10,000 00	10,000 00	
Fremont, Neb., 5s, 1903, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Galesburg, Ill., 5s, 1910, Water...	8,000 00	8,240 00	8,000 00	
Green Bay, Wis., 4s, 1918, Sewer.	10,000 00	10,100 00	10,000 00	
Hazleton, Pa., 4s, opt. 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	
Hutchinson, Kan., 6s, 1909, Board of Education.....	16,000 00	16,480 00	16,000 00	
Ironton, O., 5s, 1912, Sewer.....	20,000 00	20,900 00	20,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,350 00	5,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	Ishpeming, Mich., 4s, 1912-13, School District.....	\$10,000 00	\$10,000 00	\$10,000 00	
	Jacksonville, Ill., 4s, 1919-25, Ref.	10,000 00	10,150 00	10,000 00	
	Kalamazoo, Mich., 4½s, 1913, Imp.	5,000 00	5,150 00	5,000 00	
	Kansas City, Kan., 5s, 1903, Sch.	10,000 00	10,150 00	10,000 00	
	Kansas City, Mo., 3½s, 1919, School District.....	15,000 00	14,850 00	15,000 00	
	Lacrosse, Wis., 4s, opt. 1914, Viaduct and Bridge.....	5,000 00	5,050 00	5,000 00	
	Lansing, Mich., 4s, 1914-16, Ct. H.	22,000 00	22,220 00	22,000 00	
	Lexington, Ky., 4½s, 1932, Fund.	10,000 00	11,090 00	10,000 00	
	Lexington, Ky., 4s, 1933, Bd. of Ed.	5,000 00	5,100 00	5,000 00	
	Lima, O., 3½s, 1930, Refunding...	10,000 00	9,450 00	10,000 00	
	Madison, Wis., 4s, opt. 1908, Sew.	5,000 00	5,000 00	5,000 00	
	Madison, Wis., 4s, 1925, School...	5,000 00	5,075 00	5,000 00	
	Manistee, Mich., 4s, 1911, Water.	10,000 00	10,000 00	10,000 00	
	Mankato, Minn., 5s, 1909, Water.	4,000 00	4,080 00	4,000 00	
	Mansfield, O., 4½s, 1920, Refund.	10,000 00	10,650 00	10,000 00	
	Marquette, Wis., 5s, 1907-10, Sew.	1,500 00	1,522 50	1,500 00	
	Marquette, Mich., 3½s, 1926, Wat.	10,000 00	9,650 00	10,000 00	
	Menominee, Mich., 6s, 1913, St. Improvement.....	10,000 00	11,050 00	10,000 00	
	Milwaukee, Wis., 3½s, 1911-12, Flushing Tunnel.....	5,000 00	4,975 00	4,905 00	
	Moline, Ill., 4s, 1919, School Dist.	5,000 00	5,050 00	5,000 00	
	Moline, Ill., 4½s, 1914, Water Ext.	5,000 00	5,200 00	5,000 00	
	Muncie, Ind., 5s, 1909-12, Fund...	12,000 00	12,420 00	12,000 00	
	Muskegon, Mich., 5s, 1907-24, Wat.	13,000 00	14,170 00	13,000 00	
	Newark, O., 5s, 1913-14, Paving...	5,000 00	5,325 00	5,000 00	
	Newark, O., 5s, 1910-13, St. Imp.	5,000 00	5,225 00	5,000 00	
	Newport, Ky., 5s, 1908-14, Refund.	8,000 00	8,320 00	8,000 00	
	Omaha, Neb., 4s, 1919, Sewer....	5,000 00	5,125 00	5,000 00	
	Omaha, Neb., 4s, 1918, Funding...	5,000 00	5,100 00	5,000 00	
	Omaha, Neb., 4s, 1933, Sew. Renew.	10,000 00	10,400 00	10,000 00	
	Owensboro, Ky., 4s, 1930, St. Imp.	10,000 00	10,000 00	10,000 00	
	Owensboro, Ky., 4s, 1937, Water.	9,000 00	9,000 00	8,865 00	
	Pawtucket, R. I., 4s, 1914, Gen. Fund	5,000 00	5,250 00	5,000 00	
	Port Huron, Mich., 5s, 1914, School	12,000 00	12,840 00	12,000 00	
	Port Huron, Mich., 4s, optional 1918, Bridge.....	10,000 00	10,100 00	10,000 00	
	Racine, Wis., 4s, 1911-15, Sewer...	15,000 00	15,075 00	15,000 00	
	Saginaw, Mich., 4s, 1908-10, St. Imp.	10,200 00	10,200 00	10,200 00	
	Sandusky, O., 4½s, 1908, Wat. Ref.	1,000 00	1,005 00	992 23	
	Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	5,000 00	5,250 00	5,000 00	
	Sault Ste Marie, Mich., 4s, 1932, Water.....	8,000 00	8,000 00	8,000 00	
	South Bend, Ind., 4s, 1909, Refund	5,000 00	5,000 00	5,000 00	
	South Bend, Ind., 4s, 1909, General Purposes.....	5,000 00	5,000 00	5,000 00	
	South Bend, Ind., 4½s, 1912-13, Sch.	5,000 00	5,150 00	5,000 00	
	Staubenville, O., 4s, opt. 1914, Wat.	12,500 00	12,500 00	12,500 00	
	West Bay City, Mich., 4s, 1924, Refund...	35,000 00	35,000 00	35,000 00	
	West Bay City, Mich., 5s, 1908, Sch.	10,000 00	10,100 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,350 00	10,000 00	
	Wilkes-Barre, Pa., 4s, 1927, St. Imp.	5,000 00	5,175 00	5,000 00	
	Yonkers, N. Y., Reg. 4½s, 1967, Sch.	5,000 00	5,725 00	5,000 00	
Township	of Newark, O., 5s, 1918-22, Memorial Building.....	5,000 00	5,500 00	5,000 00	
	Sterling, Ill., 4½s, 1908-9, School...	10,000 00	10,050 00	10,000 00	
	Youngstown, O., 5s, 1914, Park ..	10,000 00	10,600 00	10,000 00	
Total public funds out of Maine.....		1,107,950 00			1,107,512 23
<i>Railroad Bonds Owned.</i>					
	Aroostook Northern, 5s, 1947.....	15,000 00	16,800 00	15,000 00	
	Bangor & Aroostook, Car Trust 5s, 1912-14	10,000 00	10,000 00	9,777 10	
	Bangor & Aroostook, Piscataquis Div., 5s, 1943	10,000 00	11,700 00	10,000 00	
	Bangor & Aroostook, 4s, 1951.....	20,000 00	19,000 00	19,150 60	
	Bangor Railway & Electric Co., 5s, 1935....	5,000 00	5,200 00	5,000 00	
	Boston & Maine, 4s, 1926.....	10,000 00	10,200 00	10,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bridgton & Saco River, 4s, 1928	\$5,000 00	\$5,050 00	\$5,000 00	
Kennebec Central, 5s, 1910	15,000 00	15,000 00	15,000 00	
Knox & Kincoln, 5s, 1921	10,000 00	10,800 00	10,000 00	
Maine Central, 4s, 1912	23,000 00	23,000 00	23,000 00	
Northern Maine Seaport, 5s, 1935	25,000 00	27,500 00	25,000 00	
Penobscot Shore Line, Reg. 4s, 1920	10,000 00	10,200 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,200 00	10,000 00	
Sandy River, 5s, 1915	10,000 00	10,500 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1929	5,000 00	5,000 00	5,000 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	
Somerset (notes) 5s, 1911	5,000 00	4,975 00	4,956 25	
Total railroad bonds of Maine	233,000 00		•	\$231,883 35
Allegheny & Western, 4s, 1998	18,000 00	18,450 00	18,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942	30,000 00	31,050 00	30,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,000 00	10,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,150 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	15,000 00	15,600 00	15,000 00	
Boston & Albany, 3½s, 1951	5,000 00	4,625 00	5,000 00	
Boston & Albany, 3½s, 1952	10,000 00	9,250 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1910	5,000 00	5,150 00	5,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	5,000 00	5,000 00	4,800 00	
Central Pacific, 4s, 1949	5,000 00	4,925 00	4,812 50	
Chicago & Cincinnati, 5s, opt. 1912	5,000 00	5,250 00	5,000 00	
Chicago & Northwestern, 3½s, 1987	10,000 00	9,250 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	20,000 00	21,000 00	20,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	12,300 00	10,000 00	
Cleveland City Cable, O., 5s, 1909	15,000 00	15,000 00	15,000 00	
Cleveland Electric, O., 5s, 1913	10,000 00	10,100 00	10,000 00	
Concord & Montreal, 4s, 1920	10,000 00	10,000 00	10,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	4,000 00	3,750 00	
East Cleveland, O., 5s, 1910	20,000 00	20,200 00	20,000 00	
Elgin, Joliet & Eastern, 5s, 1941	15,000 00	17,100 00	15,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	15,000 00	15,900 00	15,000 00	
Grand Rapids Railway, Mich., 5s, 1916	10,000 00	10,000 00	9,800 00	
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951	10,000 00	9,150 00	9,550 00	
Illinois Central, Omaha, Div., 3s, opt. 1951	10,000 00	8,000 00	9,050 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	10,000 00	
Kanawha & Michigan, 4s, 1990	20,000 00	19,200 00	16,400 00	
Lexington & Boston St., Mass., 4½s, 1920	10,000 00	10,100 00	10,000 00	
Lynn & Boston Railroad, Mass., 5s, 1924	10,000 00	10,700 00	10,000 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	22,000 00	20,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,600 00	4,600 00	
Metropolitan Crosstown, N. Y., 5s, 1920	20,000 00	21,000 00	20,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918	5,000 00	5,050 00	5,000 00	
Newton Street, Mass., 5s, 1912	10,000 00	10,300 00	10,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	14,400 00	15,000 00	
New York & Greenwood Lake, 5s, 1946	10,000 00	11,500 00	10,000 00	
Pittsburg, Cincinnati, Chicago & St. Louis, 4½s, 1942, Series B	5,000 00	5,350 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,400 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947	10,000 00	9,250 00	8,700 00	
St. Louis, Memphis & Southeastern, 4½s, optional, 1909	10,000 00	9,700 00	9,600 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	20,000 00	21,200 00	20,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	9,000 00	9,450 00	9,000 00	
Toledo Railway & Terminal, 4½s, 1954	25,000 00	25,000 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939	15,000 00	16,350 00	14,625 00	
Utica & Mohawk Valley, 4½s, 1941	25,000 00	25,500 00	24,805 00	
West Side Belt Line, 5s, 1937	5,000 00	5,350 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	587,000 00			577,592 50

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>
Biddeford & Saco Water Co., 4s, 1924.....	\$10,000 00	\$10,000 00	\$9,950 00	
Bodwell Water Power Co., Old Town, 5s, optional, 1910.....	10,000 00	10,000 00	9,800 00	
Caribou Water, Light & Power Co., 5s, 1923	30,000 00	30,000 00	30,000 00	
Consolidated Electric Light Company of Maine, 4½s, 1925.....	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, opt. 1902....	20,000 00	20,000 00	19,800 00	
Skowhegan Water Company, 5s, 1917.....	11,000 00	11,000 00	11,000 00	
Total corporation bonds of Maine.....	86,000 00			\$85,550 00
Monroe Water Company, Mich., 4s, 1914....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	4,500 00	5,850 00	4,500 00	
European & North American.....	2,000 00	2,800 00	2,000 00	
Portland & Ogdensburg.....	10,000 00	5,200 00	5,500 00	
Total railroad stock owned.....	16,500 00			12,000 00
<i>Loans on Railroad Bonds.</i>				
Kansas City, Fort Scott & Gulf.....		200 00	200 00	
Maine Central.....		400 00	400 00	
Maryland, Delaware & Virginia.....		20,000 00	20,000 00	
Midland Railroad of New Jersey.....		75 00	75 00	
Northern Maine Seaport.....		20,000 00	20,000 00	
Northern Pacific-Great Northern.....		1,000 00	1,000 00	
Phillips & Rangeley.....		12,500 00	12,500 00	
Rutland-Canadian.....		2,000 00	2,000 00	
Sandy River.....		39,000 00	39,000 00	95,175 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston.....		102 00	102 00	
Augusta Savings Bank.....		1,648 00	1,648 00	
Bath Savings Institution.....		117 00	117 00	
Brunswick Savings Institution.....		100 00	100 00	
Gardiner Savings Institution.....		3,033 85	3,033 85	
Hallowell Savings Institution.....		100 00	100 00	
Kennebec Savings Bank, Augusta.....		175 00	175 00	
Maine Savings Bank, Portland.....		1,000 00	1,000 00	
Topsham & Brunswick 25 Cent Savings Bank, Brunswick.....		200 00	200 00	6,475 85
<i>Loans to Corporations.</i>				
Phillips & Rangeley Railroad.....		10,000 00	10,000 00	
Sandy River Railroad.....		10,000 00	10,000 00	
Trustees of Parochial Funds of Christ Church, Gardiner.....		3,250 00	3,250 00	23,250 00
Loan on city of Elizabeth, N. J., bond.....		400 00	400 00	
Loan on Western Telephone & Telegraph Co., bonds		8,000 00	8,000 00	
Loan on Granite National Bank, Augusta, stock.....		4,787 10	4,787 10	
Loans to city of Gardiner.....		52,100 00	52,100 00	
Loans on mortgages of real estate.....		82,927 60	82,927 60	148,214 70
Real estate, investment.....		20,000 00	20,000 00	20,000 00
Cash on deposit.....		35,385 80	35,385 80	
Cash on hand.....		3,690 23	3,690 23	39,076 03
Unpaid accrued interest.....		30,761 26		2,771,994 66
		2,882,547 84		
Due depositors, earned dividend and accrued State tax.....		2,609,163 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$273,378 27		

GORHAM SAVINGS BANK—GORHAM.

June 14, 1907.

FREDERICK ROBIE, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

TRUSTEES—Simon E. McLellan, John Shorey, Francis A. Ridlon, John S. Leavitt, Frederick Robie, Roscoe G. Harding, John A. Hinckley, Edward W. Guptill, John A. Waterman, George P. Plaisted, Charles E. Cobb.

Organized February 21, 1908.

LIABILITIES.

Deposits.....	\$555,275 36
Reserve fund.....	37,707 75
Undivided profits.....	11,263 90
	\$604,247 01

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$5,000 00	\$5,250 00	\$5,000 00	
City of Calais, 4s, 1926, Refunding.....	2,000 00	2,100 00	2,000 00	
Saco, 4s, 1917, Municipal.....	1,000 00	1,030 00	1,000 00	
Total public funds of Maine.....	8,000 00			\$8,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan.....	10,000 00	10,250 00	10,000 00	
County of Allen, Ind., 4s, 1933, Ct. House...	5,000 00	5,200 00	5,000 00	
Auglaize, O., 5s, 1918-19, Bridge..	3,000 00	3,315 00	3,000 00	
Chippewa, Mich., 4½s, 1919, Ref..	3,000 00	3,135 00	3,000 00	
Clermont, O., 5s, 1921, Deficiency	2,000 00	2,240 00	2,000 00	
Delaware, Ind., 6s, 1913, Funding	2,000 00	2,230 00	2,000 00	
Lawrence, O., 5s, 1920, Turnpike	2,000 00	2,230 00	2,000 00	
Prince George, Md., 5s, 1922, Sinking Fund.....	2,500 00	2,812 50	2,500 00	
Ramsey, Minn., 4½s, 1918, Ct. H..	2,000 00	2,160 00	2,000 00	
Somerset, Md., 4½s, 1952-7, Ct. H.	3,000 00	3,405 00	3,000 00	
City of Alpena, Mich., 5s, 1930, Water...	7,000 00	8,050 00	7,000 00	
Anderson, Ind., 6s, 1908, Funding	1,000 00	1,020 00	1,000 00	
Bay City, Mich., 4s, 1934, Water Refunding.....	10,000 00	10,200 00	10,000 00	
Boston, Mass., 3½s, 1944, School...	5,000 00	4,875 00	5,000 00	
Boston, Mass., 4s, 1936, Street...	6,000 00	6,390 00	6,000 00	
Boston, Mass., 4s, 1935, Rapid Transit.....	4,000 00	4,260 00	4,000 00	
Chicago, Ill., 5s, 1908, San. Dist..	1,000 00	1,010 00	1,000 00	
Cleveland, O., 4s, 1921, Sewer...	4,000 00	4,160 00	4,000 00	
Cleveland, O., 4s, 1921, Sch. Dist.	5,000 00	5,200 00	5,000 00	
Danbury, Conn., 4s, 1946, Water.	5,000 00	5,125 00	5,000 00	
Danbury, Conn., 4s, 1954-5, Sch..	5,000 00	5,125 00	5,000 00	
East Liverpool, O., 5s, 1929, Ref.	6,000 00	6,990 00	6,000 00	
Elwood, Ind., 5s, 1923, Refund...	5,000 00	5,575 00	5,000 00	
Evansville, Ind., 6s, 1908, Redemp.	1,000 00	1,020 00	1,000 00	
Fall River, Mass., 3½s, 1953, Park	4,000 00	3,880 00	4,000 00	
Huntington, Ind., 6s, 1911-12, Wat.	5,000 00	5,350 00	5,000 00	
Indianapolis, Ind., 4s, 1924-5, Sch.	5,000 00	5,250 00	5,000 00	
Kokomo, Ind., 5s, 1909, School...	3,000 00	3,060 00	3,000 00	
Lima, O., 5s, 1916, Water.....	1,000 00	1,085 00	1,000 00	
Moline, Ill., 5s, 1909, School Dist.	5,000 00	5,100 00	5,000 00	
Moline, Ill., 4½s, 1917, Street Imp.	5,000 00	5,250 00	5,000 00	
Muncie, Ind., 5s, 1912, Funding..	4,000 00	4,200 00	4,000 00	
Newark, O., 5s, 1917-20, Refund..	6,000 00	6,630 00	6,000 00	
New Bedford, Mass., Registered 3½s, 1951, Park.....	5,000 00	4,875 00	5,000 00	
Newport, Ky., 5s, opt. 1914, Sew.	1,000 00	1,070 00	1,000 00	
New York, N. Y., Registered 3½s, 1950, Rapid Transit.....	10,000 00	9,450 00	10,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of	New York, N. Y., Coupon, 3½s, 1954, Water.....	\$5,000 00	\$4,725 00	\$4,975 00	
	New York, N. Y., 4s, 1956, Munic.	5,000 00	5,275 00	5,000 00	
	Pawtucket, R. I., 4s, 1944, Gen. Fund	10,000 00	10,500 00	10,000 00	
	Piqua, O., 6s, 1913, School.....	2,500 00	2,782 50	2,500 00	
	Port Huron, Mich., 4s, optional, 1915, Bridge.....	3,000 00	3,030 00	3,000 00	
	Port Huron, Mich., 4s, optional, 1918, Refunding.....	5,000 00	5,050 00	5,000 00	
	St. Cloud, Minn., 5s, optional, 1914, Refunding.....	5,000 00	5,275 00	5,000 00	
	Sioux City, Ia., 4½s, optional, 1906, Refunding.....	2,600 00	2,000 00	2,000 00	
	South Chicago, Ill., 5s, 1908, Sch.	5,000 00	5,075 00	5,000 00	
	Toledo, O., Reg. 4s, 1944, Park...	15,000 00	16,125 00	15,000 00	
	Topeka, Kan., 6s, 1915, Bd. of Ed.	1,000 00	1,135 00	1,000 00	
	West Bay City, Mich., 5s, 1923, Refunding.....	6,000 00	6,750 00	6,000 00	
	Wichita, Kan., 5s, 1910, Gen. Imp.	2,000 00	2,050 00	2,000 00	
	Zanesville, O., 4½s, 1913, Refund.	2,000 00	2,070 00	2,000 00	
Township of	Youngstown, O., 5s, 1914, Park	6,000 00	6,360 00	6,000 00	
Total public funds out of Maine.....		228,000 00			\$227,975 00
<i>Railroad Bonds Owned.</i>					
	Calais Street, 1st Mort. 6s, opt. 1904.....	3,000 00	3,000 00	3,000 00	
	Maine Central, 5s, 1923.....	4,600 00	4,400 00	4,000 00	
Total railroad bonds of Maine.....		7,600 00			7,000 00
	Central of New Jersey, 5s, 1987.....	5,000 00	6,350 00	5,000 00	
	Central Pacific, 4s, 1940.....	4,000 00	3,940 00	3,982 50	
	Chicago & North Michigan, 5s, 1931.....	5,000 00	5,000 00	4,675 00	
	Chicago & Northwestern, 7s, 1915.....	2,000 00	2,420 00	2,000 00	
	Chicago & West Michigan, 5s, 1921.....	5,900 00	5,050 00	5,000 00	
	Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	5,000 00	5,000 00	5,000 00	
	Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1980.....	6,000 00	6,000 00	5,880 00	
	Cleveland Terminal & Valley, 4s, 1995.....	5,000 00	4,950 00	5,000 00	
	Detroit & Mackinac, 4s, 1995.....	1,000 00	930 00	1,000 00	
	Duluth Street, Minn., 5s, 1930.....	5,000 00	5,075 00	5,000 00	
	East Cleveland Street, O., 5s, 1910.....	2,000 00	2,020 00	2,000 00	
	Elgin, Joliet & Eastern, 5s, 1941.....	6,000 00	6,840 00	6,000 00	
	Flint & Pere Marquette, Toledo Div. 5s, 1937.....	5,000 00	5,300 00	4,775 00	
	Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	10,000 00	9,970 00	
	Lehigh Valley of New York, 4½s, 1910.....	6,000 00	6,510 00	6,000 00	
	Louisville, New Albany & Chicago, 6s, 1910.....	5,000 00	5,300 00	5,000 00	
	Louisville, New Albany & Chicago, C. & I. Division, 6s, 1911.....	3,000 00	3,195 00	3,000 00	
	Lynn & Boston, 1st Mort. 5s, 1924.....	6,000 00	6,420 00	6,000 00	
	New York Central & Hudson River, 3½s, 1997.....	15,000 00	14,400 00	14,735 00	
	New York & Greenwood Lake, 5s, 1946.....	5,000 00	5,750 00	5,000 00	
	Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	5,000 00	
	St. Louis & San Francisco, S. W. Div. 5s, 1947.....	10,000 00	10,000 00	9,850 00	
	St. Louis & San Francisco, 5s, 1987.....	5,000 00	5,500 00	5,000 00	
	Scioto Valley & New England, 4s, 1989.....	8,000 00	8,000 00	8,000 00	
	Toledo Consolidated, O., 5s, 1909.....	3,000 00	3,000 00	3,000 00	
	Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,000 00	5,000 00	
	Trenton Passenger, N. J., 6s, 1930-1.....	8,000 00	9,400 00	8,000 00	
	Watervliet Turnpike & Ry., Albany, 6s, 1919.....	1,000 00	1,150 00	1,000 00	
	Wheeling & Lake Erie, Lake Erie Division 5s, 1926.....	1,000 00	1,120 00	1,000 00	
Total railroad bonds out of Maine.....		152,000 00			150,867 50
<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, 1923.....	5,000 00	5,000 00	5,000 00	

GORHAM SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine & New Hampshire Granite Co., 5s, optional, 1902	\$2,000 00	\$1,800 00	\$2,000 00	
Portland Water Company, 4s, 1927	4,000 00	4,000 00	4,000 00	
Skowhegan Water Company, 5s, 1917	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine.....	15,000 00			15,000 00
Eau Claire Light & Power Co., Wis., 4s, 1917	1,250 00	937 50	1,250 00	
Indianapolis Water Company, Ind., 6s, 1911	500 00	535 00	500 00	
Total corporation bonds out of Maine.....	1,750 00			1,750 00
<i>Corporation Stock Owned.</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>				
City Water Works, Merrill, Wis.....		475 00	475 00	
Highland Valley Power Company, Idaho.....		300 00	300 00	775 00
<i>Loans on Savings Bank Books.</i>				
Gorham Savings Bank.....		800 00	800 00	
York County Savings Bank, Biddeford.....		100 00	100 00	900 00
<i>Loans to Corporations.</i>				
First Congregational Parish, Gorham.....		1,965 00	1,965 00	
South Gorham Free Baptist Parish, Gorham.....		53 00	53 00	2,018 00
Loan on Boston & Maine Railroad stock.....		100 00	100 00	
Loan on Westbrook Trust Company stock.....		900 00	900 00	
Loans on mortgages of real estate	176,772 03	176,772 03	176,772 03	177,772 03
Real estate, foreclosure.....		5,950 00	5,950 00	5,950 00
Cash on deposit.....		1,453 73	1,453 73	
Cash on hand		1,485 75	1,485 75	2,939 48
Unpaid accrued interest.....		7,940 20		\$604,247 01
Due depositors, earned dividend and accrued State tax.....		631,791 21		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		562,753 16		
		\$69,038 05		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 5, 1907.

BEN TENNEY, President.

CHARLES H. DUDLEY, Treasurer.

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

Organized July 3, 1854.

LIABILITIES.

Deposits	\$812,223 33
Reserve fund	42,000 00
Undivided profits	21,624 47
	\$875,847 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, 1912-15, Railroad	\$10,000 00	\$10,450 00	\$10,300 00	
City of Augusta, 4s, 1913-19, Funding	4,000 00	4,120 00	4,000 00	
Old Town, 3½s, 1921, Refunding	6,000 00	5,850 00	6,000 00	
Town of Boothbay Harbor, 4s, 1908-10, Ref.	6,660 00	6,660 00	6,660 00	
Caribou, 3½s, 1921, Refunding	3,000 00	2,820 00	3,000 00	
East Livermore, 3½s, 1920, School	5,000 00	4,800 00	5,000 00	
Lubec, 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Rumford, 4s, 1926, Funding	5,000 00	5,075 00	5,000 00	
Total public funds of Maine	44,660 00			\$44,660 00
County of Allegheny, Pa., 4s, 1934, Roads	17,000 00	18,105 00	17,000 00	
Anne Arundel, Md., 5s, 1903, Bdg.	5,000 00	5,050 00	5,000 00	
Anne Arundel, Md., 5s, 1908, School Commissioners	7,000 00	7,070 00	7,000 00	
Athens, O., 6s, 1925, Funding	5,000 00	5,725 00	5,000 00	
Butler, O., 4s, 1916, Refunding	5,000 00	5,100 00	5,000 00	
Chippewa, Mich., 4½s, 1919, Ref.	5,000 00	5,225 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund.	10,000 00	10,000 00	10,000 00	
Franklin, O., 4s, 1927-8, Building	12,000 00	12,660 00	12,000 00	
Gallia, O., 5s, 1919, Pike	10,000 00	11,050 00	10,000 00	
Hancock, O., 4½s, 1917-18, Fund	5,000 00	5,275 00	5,000 00	
Hancock, O., 5s, 1918, Ct. House	2,000 00	2,200 00	2,000 00	
Jackson, O., 4s, 1917, Turnpike	5,000 00	5,050 00	5,000 00	
Jefferson, Ind., 4s, 1922, Road	7,000 00	7,000 00	7,000 00	
Lawrence, Ind., 5s, 1907, Road	5,000 00	5,000 00	5,000 00	
Lyon, Kan., 4½s, opt. 1919, Ref.	6,000 00	6,150 00	6,000 00	
Lyon, Kan., 4½s, opt. 1915-18, Ref.	12,000 00	12,240 00	12,000 00	
Polk, Ia., 3½s, 1912, Court House	5,000 00	4,950 00	5,000 00	
St. Louis, Minn., 4s, 1916, Road	5,000 00	5,100 00	5,000 00	
Sedgwick, Kan., 3s, optional, 1915 Funding	6,000 00	6,420 00	6,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	10,000 00	10,500 00	10,000 00	
Shelby, O., 6s, 1907-9, Funding	4,000 00	4,080 00	4,000 00	
Somerset, Md., 4½s, 1926-35, Ct. H.	5,000 00	5,475 00	5,000 00	
Talbot, Md., 4s, 1923-7, Redemp.	5,000 00	5,000 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.	3,000 00	3,025 00	3,000 00	
Wyandotte, Kan., 4½s, 1931, Bdg.	5,000 00	5,400 00	5,000 00	
City of Alpena, Mich., 5s, 1925-8, Water	12,000 00	13,620 00	12,000 00	
Ashland, Wis., 5s, 1912, Improve.	4,000 00	4,180 00	4,000 00	
Cleveland, O., 4s, 1925, River & Har	5,000 00	5,250 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding	6,000 00	6,300 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, Bd. of Ed.	5,000 00	5,125 00	5,000 00	
Elwood, Ind., 6s, 1908, School	5,000 00	5,100 00	5,000 00	
Elyria, O., 4s, 1929-33, Water	10,000 00	10,000 00	10,000 00	
Findlay, O., 3½s, 1917, City Hall	5,000 00	4,800 00	5,000 00	
Ironton, O., 5s, 1912, Sewer	3,000 00	3,135 00	3,000 00	
Ishpeming, Mich., 4s, 1914, Sch.	9,000 00	9,000 00	9,000 00	

HALLOWELL SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>		<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>	
City of	Kansas City, Kan., 6s, 1907-S. Imp.	\$3,000 00	\$3,030 00	\$3,000 00		
	Kansas City, Mo., 3½s, 1919, Sch.	7,000 00	6,930 00	7,000 00		
	Lansing, Mich., 4s, 1920, Water.	5,000 00	5,075 00	5,000 00		
	Marion, O., 5s, 1909, Paving.	2,000 00	2,040 00	2,000 00		
	Marquette, Mich., 3½s, 1911, Imp.	5,000 00	4,950 00	5,000 00		
	Muskegon, Mich., 4s, 1934, Wharf	8,000 00	8,320 00	8,000 00		
	Newport, Ky., 5s, opt. 1906, Sew.	1,000 00	1,000 00	1,000 00		
	New York, N. Y., Registered, 3½s, 1920, Aqueduct.	5,000 00	4,875 00	5,000 00		
	Omaha, Neb., 4s, 1933, Renewal.	5,000 00	5,200 00	5,000 00		
	Owensboro, Ky., 4s, optional, 1915, Street Improvement.	11,000 00	11,000 00	11,000 00		
	Racine, Wis., 4s, 1917-19, Sewer.	5,000 00	5,050 00	5,000 00		
	St. Cloud, Minn., 5s, 1918, Bridge	10,000 00	10,750 00	10,000 00		
	Sedalia, Mo., 4½s, opt. 1907, Ref.	5,000 00	5,000 00	5,000 00		
	Springfield, Mo., 4½s, opt. 1906, Ref.	5,000 00	5,000 00	5,000 00		
	Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,180 00	4,000 00		
	Toledo, O., 4s, 1929, Refunding.	10,000 00	10,550 00	10,000 00		
	Toledo, O., 3½s, 1930, Refunding.	10,000 00	9,800 00	10,000 00		
	West Bay City, Mich., 5s, 1917, Electric Lights.	8,000 00	8,640 00	8,000 00		
	Town of	Orange, Conn., 4s, 1925, Funding	8,000 00	8,280 00	8,000 00	
		Stowe, Vt., 4s, 1913-17, Railroad.	5,000 00	5,000 00	5,000 00	
Village of	Duluth, Minn., 6s, 1908, Funding	10,000 00	10,200 00	10,000 00		
School Dist. No. 6, West Seneca, N. Y., 5s, 1930	5,600 00	5,750 00	5,000 00			
Township of	Youngstown, O., 5s, 1914, Park	6,000 00	6,360 00	6,000 00		
Total public funds out of Maine.....		385,000 00			\$385,000 00	
<i>Railroad Bonds Owned.</i>						
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,800 00	10,000 00			
Boston & Maine, 4s, 1942.....	5,000 00	5,175 00	5,000 00			
Knox & Lincoln, 5s, 1921.....	6,000 00	6,480 00	6,000 00			
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,500 00	5,000 00			
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,200 00	10,000 00			
Somerset, 4s, 1935.....	5,000 00	4,900 00	4,900 00			
Total railroad bonds of Maine.....		41,000 00			40,900 00	
Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,500 00	5,000 00			
Bellaire, Bridgeport & Martin's Ferry St., O., 6s, optional 1908.....	11,000 00	11,220 00	11,000 00			
Bennington & Rutland, 4½s, 1927.....	5,000 00	5,150 00	5,000 00			
Buffalo & Susquehanna, 4½s, 1953.....	5,000 00	5,000 00	5,000 00			
Buffalo & Susquehanna, 4s, 1951.....	5,000 00	4,825 00	5,000 00			
Canton-Massillon Electric, O., 5s, 1920.....	5,000 00	5,000 00	5,000 00			
Central Indiana, 4s, 1953.....	5,000 00	4,875 00	4,862 50			
Central Pacific, 3½s, 1929.....	5,000 00	4,250 00	4,243 75			
Cincinnati, Findlay & Fort Wayne, 4s, 1923	5,000 00	4,675 00	4,675 00			
Cleveland Electric, O., 5s, 1913.....	10,000 00	10,050 00	10,000 00			
Cleveland Terminal & Valley, 4s, 1905.....	5,000 00	4,900 00	4,975 00			
East Liverpool Ry., O., 1st Mort., 5s, 1917.....	6,000 00	6,060 00	6,000 00			
Grand Rapids, Belding & Saginaw, 5s, 1924.	5,000 00	5,100 00	5,000 00			
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	5,000 00	5,060 00	5,000 00			
Johnstown Passenger, Pa., 6s, 1910.....	10,000 00	10,100 00	10,000 00			
Kansas City Belt, Mo., 1st Mort., 6s, 1916..	8,000 00	8,640 00	8,000 00			
Louisville, Henderson & St. Louis, 5s, 1946	7,000 00	7,630 00	7,000 00			
Maryland, Delaware & Virginia, 5s, 1935....	10,000 00	11,000 00	10,000 00			
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	10,000 00	10,100 00	10,000 00			
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,250 00	9,250 00			
Southern Indiana, 4s, 1951.....	12,000 00	10,920 00	11,400 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	9,660 00	9,600 00			
Trenton Passenger, N. J., 6s, opt. 1913-31....	15,000 00	17,025 00	15,000 00			
Utica & Mohawk Valley, 4½s, 1941.....	3,000 00	3,060 00	3,000 00			
Wabash-Pittsburg Terminal, 4s, 1954.....	5,000 00	4,000 00	4,625 00			
Total railroad bonds out of Maine.....		187,000 00			183,631 25	

HALLOWELL SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
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	
Consolidated Electric Light Co., Portland, 4½s, 1921.....	5,000 00	5,000 00	5,000 00	
Eastport Water Company, 5s, 1918.....	12,000 00	12,240 00	12,000 00	
Lewiston Gas Light Company, 4s, 1924.....	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Phillips Water Company, 5s, 1916.....	5,000 00	5,100 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	3,240 00	3,000 00	
Standish Water & Construction Co., 5s, 1913	10,000 00	10,400 00	10,000 00	
Total corporation bonds of Maine.....	88,000 00			\$87,875 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	17,655 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, 1908-10....	6,000 00	6,000 00	6,000 00	
Total corporation bonds out of Maine.....	45,000 00			45,000 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	6,875 00	5,500 00	
First National Bank, Bath.....	1,000 00	1,200 00	1,000 00	
Hallowell National Bank, Hallowell.....	1,200 00	1,380 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	11,016 00	10,200 00	
Richmond National Bank, Richmond.....	800 00	800 00	800 00	
Total national bank stock owned.....	21,400 00			21,400 00
<i>Loans on Savings Bank Books</i>				
Hallowell Savings Institution.....		1,585 54	1,585 54	
Kennebec Savings Bank, Augusta.....		2,000 00	2,000 00	3,585 54
Loan to city of Hallowell.....		8,000 00	8,000 00	
Loans on mortgages of real estate.....		39,640 25	39,640 25	47,640 25
Real estate investment.....		1,000 00	1,000 00	
Real estate, foreclosure.....		2,020 15	2,020 15	3,020 15
Expense account.....			42 67	42 67
Cash on deposit.....		12,759 34	12,759 34	
Cash on hand.....		333 60	333 60	13,092 94
Unpaid accrued interest.....		15,143 90		875,847 80
Due depositors, earned dividend and accrued State tax.....		916,822 78		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$19,010 39		
		97,812 39		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

September 4, 1907.

SAMUEL L. LORD, President. CHARLES C. BURRILL, Treasurer.

CHARLES R. BURRILL, Assistant Treasurer.

TRUSTEES—Newell B. Coolidge, Samuel L. Lord, Charles C. Burrill, F. Carroll Burrill, Robert M. Campbell.

Organized March 17, 1873.

LIABILITIES.

Deposits.....	\$329,754 45
Reserve fund.....	24,993 75
Undivided profits.....	5,251 99
	\$360,000 19

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid...	\$2,000 00	\$2,100 00	\$2,000 00	
Cumberland, 3½s, 1921, Ct. House	3,000 00	2,955 00	2,970 00	
Penobscot, 3½s, 1922, Ct. House...	5,000 00	4,925 00	5,000 00	
Washington, 4s, opt, 1923, R.R. Aid	2,000 00	2,060 00	2,000 00	
City of Augusta, 4s, 1908, Refunding.....	1,000 00	1,065 00	1,000 00	
Deering, 4s, 1917, Sewer.....	500 00	515 00	500 00	
Ellsworth, 4s, 1912, Refunding...	1,800 00	1,827 00	1,800 00	
Ellsworth, 4s, 1917, Refunding...	500 00	515 00	500 00	
Waterville, 3½s, 1926, Refunding...	2,000 00	1,970 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	27,800 00			\$27,770 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	1,000 00	1,110 00	1,000 00	
Lyon, Kan, 4½s, 1919, Refunding	3,000 00	3,075 00	3,000 00	
Lyon, Kan, 4s, 1909, Refunding	2,000 00	2,000 00	2,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Fund.	2,000 00	2,220 00	2,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,060 00	2,000 00	
Muskegon, Mich, 5s, 1924, Water	1,000 00	1,155 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Toledo, O, 3½s, opt. 1924, Refund.	3,000 00	2,955 00	3,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	2,000 00	2,160 00	2,000 00	
Town of Littleton, N. H., 3½s, optional 1913, Water and Light.....	3,000 00	2,940 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	1,000 00	1,020 00	1,000 00	
Total public funds out of Maine	25,000 00			25,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	3,000 00	3,540 00	3,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943	2,000 00	2,340 00	2,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Maine Central, 4½s, 1916	1,000 00	1,050 00	1,000 00	
Portland & Ogdensburg, 5s, 1908	1,000 00	1,005 00	1,000 00	
Total railroad bonds of Maine	12,000 00			12,000 00
Davenport & Rock Island, 6s, 1910.....	3,000 00	3,060 00	3,000 00	
Hereford, 4s, 1930	2,000 00	2,000 00	2,000 00	
Hudson Valley, N. Y., 5s, 1951.....	1,000 00	1,000 00	1,000 00	

HANCOCK COUNTY SAVINGS BANK---Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hudson Valley, N. Y., Non-Cum. Inc. Deb. 5s, 1921.....	\$400 00	\$320 00	\$400 00	
Marion Railway, Light & Power Co., 5s, 1924.....	5,000 00	4,900 00	4,875 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	2,000 00	2,120 00	1,920 00	
Trenton Passenger, N. J., 6s, opt. 1910-11.....	3,000 00	3,120 00	3,000 00	
Williamsport & North Branch, 4½s, 1931.....	3,000 00	3,000 00	3,000 00	
Zanesville Electric, O., 4s, opt. 1904.....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	21,400 00			\$21,195 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903....	5,000 00	5,000 00	5,000 00	
Bar Harbor Electric Light Co., 4½s, 1921....	500 00	500 00	500 00	
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	4,000 00	
Newport Water Company, 5s, 1915.....	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned.....	21,000 00			21,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	400 00	560 00	400 00	400 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	515 00	500 00	
First National Bank, Ellsworth.....	300 00	600 00	300 00	
Portland National Bank, Portland.....	1,000 00	1,600 00	1,000 00	
Total national bank stock owned.....	13,500 00			13,500 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	1,000 00	1,750 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.....		1,030 00	1,000 00	
Bangor & Aroostook.....		3,000 00	3,000 00	
Columbus Northern Railway, Power & Equipment Co.		2,000 00	2,000 00	
New York, Auburn & Lansing.....		4,000 00	4,000 00	10,000 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		500 00	500 00	
Beloit Water Works, Wis.....		450 00	450 00	
City Water Company, East St. Louis, Ill.....		900 00	900 00	
Consolidated Rosendale Cement Co., Binnewater, N. Y.		7,000 00	7,000 00	
M. L. Stevens Lodge No. 110, K. of P., Sullivan.....		25 00	25 00	
Newport Light & Power Company.....		437 90	437 90	
Racine Water Company, Wis.....		900 00	900 00	
Ticonic Foot Bridge Company, Waterville.....		1,520 75	1,520 75	11,733 65
<i>Loans on Corporation Stock.</i>				
First National Bank Building Co., Ellsworth.....		445 00	445 00	
Hancock Land Company, Frenchman's Bay.....		2,100 00	2,100 00	
Somerset Timberland Company.....		5,000 00	5,000 00	7,545 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth.....		5,550 00	5,550 00	
Messalonskee National Bank, Oakland.....		2,880 00	2,880 00	8,430 00
<i>Loans on Savings Bank Books.</i>				
Maine Savings Bank, Portland.....		700 00	700 00	
Suffolk Savings Bank, Boston.....		500 00	500 00	1,200 00
<i>Loans to Corporations.</i>				
Ellsworth Shoe Company (endorsed).....		3,000 00	3,000 00	
Sherwin-Burrill Soap Co., Ellsworth (endorsed).....		1,500 00	1,500 00	4,500 00
Loan to Burrill National Bank, Ellsworth.....		3,045 00	3,045 00	
Loans to city of Ellsworth.....		3,000 00	3,000 00	

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on name.....	\$10 00	\$10 00	
Loans on personal property.....	80 00	80 00	
Loans on mortgages of real estate	134,674 60	134,674 60	\$140,809 60
Real estate, foreclosure.....	11,370 17	11,370 17	11,370 17
Premium account.....		2,672 55	
Expense account.....		2,036 45	4,709 00
Cash on deposit.....	33,989 46	33,989 46	
Cash on hand	3,848 31	3,848 31	37,837 77
Unpaid accrued interest.....	6,839 19		\$360,000 19
Due depositors, earned dividend and accrued State tax.....	366,561 38		
	332,774 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$33,787 30		

HOULTON SAVINGS BANK—HOULTON.

August 19, 1907.

ALMON H. FOGG, President.

LELAND O. LUDWIG, Treasurer.

TRUSTEES—Almon H. Fogg, Don A. H. Powers, E. L. Cleveland, Samuel Lane, Simon Friedman, B. H. Putnam, L. O. Ludwig.

Organized February 13, 1872.

LIABILITIES.

Deposits	\$900,674 96
Reserve fund	30,200 00
Undivided profits.....	11,475 36
	\$942,350 32

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4s, 1919, Refunding..	\$9,000 00	\$9,225 00	\$9,000 00	
Aroostook, 4½s, 1912, R. R. Aid..	17,000 00	17,595 00	17,000 00	
Penobscot, 3½s, 1924-S, Ct. House	5,000 00	4,925 00	5,000 00	
City of Old Town, 4s, 1918, Refunding ...	4,000 00	4,040 00	4,000 00	
Town of Bridgewater, orders	1,750 00	1,750 00	1,750 00	
Fort Fairfield, 3½s, 1915-20, Bridge	5,000 00	4,900 00	5,000 00	
Houlton, 3½s, 1908-32, Water.....	31,000 00	30,225 00	31,000 00	
Houlton, orders	14,000 00	14,000 00	14,000 00	
Limerick, orders	652 00	652 00	652 00	
Ludlow, order.....	700 00	700 00	700 00	
Masardis, 3½s, 1921, Bridge.....	3,000 00	2,880 00	3,000 00	
Presque Isle, order	2,000 00	2,000 00	2,000 00	
Washburn, 3½s, 1921, Bridge	10,000 00	9,350 00	10,000 00	
Total public funds of Maine	103,102 00			\$103,102 00
County of Athens, O., 5s, 1925, Funding ...	5,000 00	5,725 00	5,000 00	
Hancock, O., 5s, 1908, Ct. House.	4,000 00	4,040 00	4,000 00	
City of New York, N. Y., 3½s, 1954, Schools	10,000 00	9,450 00	8,925 00	
Owensboro, Ky., 4s, opt. 1915, Imp.	3,000 00	3,000 00	3,000 00	
Paducah, Ky., 4½s, 1926, Refund..	5,000 00	5,425 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921,				
Water	10,000 00	10,000 00	10,000 00	
Toledo, O., Reg. 4s, 1944, Park ..	5,000 00	5,375 00	5,600 00	
Total public funds out of Maine.....	42,000 00			40,925 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mort., 5s, 1943....	100,000 00	118,000 00	99,955 00	
Bangor & Aroostook, Car Trust, 5s, 1906-11.	13,000 00	13,000 00	13,000 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,750 00	
Maine Central, 7s, 1912.....	200 00	230 00	200 00	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine.....	123,200 00			122,755 00
Baltimore & Ohio, S. W. Div., 3½s, 1925....	5,000 00	4,550 00	4,537 50	
Canton-Massillon Electric, O., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Chicago, Burlington & Quincy, Illinois				
Division, Registered 4s, 1949	5,000 00	5,175 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	1,000 00	1,050 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	2,000 00	2,200 00	2,000 00	
Detroit Railway, Mich., 5s, 1924.....	6,000 00	6,540 00	5,970 00	
East Liverpool Ry., O., 1st Mort., 5s, 1917.	1,500 00	1,515 00	1,500 00	
Maryland, Delaware & Virginia, 5s, 1955...	5,000 00	5,500 00	5,000 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,500 00	5,000 00	
Verdigris Valley, Independence & Western,				
5s, 1926.....	5,000 00	5,300 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	48,500 00			48,007 50

HOULTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Water Supply Company, 5s, 1916.....	\$10,000 00	\$10,000 00	\$10,000 00	
Biddeford & Saco Water Co., 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	3,000 00	3,000 00	
Houlton Water Company, 4s, 1909-24.....	25,500 00	25,500 00	25,500 00	
New England Elevator Company, Portland, 3½s, 1908-11.....	10,000 00	9,950 00	10,000 00	
Total corporation bonds of Maine.....	54,500 00			\$54,500 00
Swift Refrigerator Transportation Co., 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	1,050 00	500 00	
First National Bank, Portland.....	4,200 00	4,410 00	4,200 00	
First National Bank, Wiscasset.....	4,600 00	4,600 00	4,600 00	
Fort Fairfield National Bank, Fort Fairfield	2,500 00	3,125 00	2,500 00	
National Shoe & Leather Bank, Auburn....	4,000 00	4,320 00	4,000 00	
Newcastle National Bank, Newcastle.....	1,600 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	3,780 00	2,100 00	
Richmond National Bank, Richmond.....	1,600 00	1,600 00	1,600 00	
Total national bank stock of Maine.....	24,700 00			24,700 00
American National Bank, Kansas City, Mo.	100 00	75 00	100 00	100 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Houlton.....		200 00	200 00	
Fort Fairfield National Bank.....		300 00	300 00	500 00
<i>Loans to Municipalities.</i>				
Town of Fort Fairfield.....		3,600 00	3,600 00	
Masardis.....		250 00	250 00	
Mt. Chase.....		1,100 00	1,000 00	
Chapman Plantation.....		1,050 00	1,050 00	
Connor Plantation.....		1,000 00	1,000 00	
Oxbow Plantation.....		500 00	500 00	
Portage Lake Plantation.....		2,900 00	2,900 00	10,400 00
Loans on Bangor & Arcostook Railroad bonds.....	13,400 00	13,400 00	13,400 00	
Loan on Almon H. Fogg Company, Houlton, stock..	4,000 00	4,000 00	4,000 00	
Loan to Houlton Water Company.....	5,000 00	5,000 00	5,000 00	
Loans on mortgages of real estate.....	443,422 99	443,422 99	443,422 99	465,822 99
Real estate, investment.....	6,000 00		3,750 00	
Furniture and fixtures.....	400 00		400 00	4,150 00
Premium account.....			13,962 00	13,962 00
Cash on deposit.....	25,500 72		25,500 72	
Cash on hand.....	22,925 11		22,925 11	48,425 83
Unpaid accrued interest.....		15,346 80		
Due depositors, earned dividend and accrued State tax.....		972,202 62		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		909,881 81		
		\$62,320 81		\$942,350 32

KENNEBEC SAVINGS BANK—AUGUSTA.

April 8, 1907.

GEO. E. MACOMBER, President.

W. G. BOOTHBY, Treasurer.

TRUSTEES—Geo. E. Macomber, Wm. P. Whitehouse, H. M. Heath, Thos J. Lynch, M. S. Holway, Fred G. Kinsman.

Organized March 19, 1870.

LIABILITIES.

Deposits	\$1,150,935 10
Reserve fund.....	65,500 00
Undivided profits.....	55,344 88
	\$1,271,779 98

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water District, 4s, 1934	\$3,000 00	\$3,120 00	\$3,000 00	\$3,000 00
County of Bourbon, Kan., 6s, 1909, Funding	7,000 00	7,245 00	7,000 00	
Clermont, O., 5s, 1923, Deficiency	5,500 00	6,242 50	5,500 00	
Gallia, O., 5s, 1919, Turnpike.....	5,000 00	5,525 00	5,000 00	
Hennepin & City of Minneapolis, Minn., 4½s, 1924, C.H. & C.H.	5,000 00	5,550 00	5,000 00	
Muskegon, Mich., 4½s, 1913, Road & Bridge.....	5,000 00	5,175 00	5,000 00	
Putnam, O., 6s, 1909-11, Ditch....	3,000 00	3,180 00	3,000 00	
Reno, Kan., 5½s, opt. 1909, Ref....	5,000 00	5,125 00	5,000 00	
Reno, Kan., 5s, opt. 1920, Refund.	5,000 00	5,425 00	5,000 00	
Washington, Kan., 5s, optional, 1907, Refunding.....	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 5½s, 1918, Ref....	6,000 00	6,930 00	6,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg.	5,000 00	5,600 00	5,000 00	
City of Brainerd, Minn., 6s, 1909, Light	5,000 00	5,175 00	5,000 00	
Chicago, Ill., 5s, 1912, San. Dist.	10,000 00	10,550 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind. S.D.	20,000 00	22,800 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. S.D.	5,000 00	5,400 00	4,800 00	
Evansville, Ind., 5s, 1912, Fund....	13,000 00	13,715 00	13,000 00	
Findlay, O., 6s, 1908, School.....	3,000 00	3,060 00	3,000 00	
Hutchinson, Kan., 5s, 1931, Ref.	10,000 00	10,750 00	10,000 00	
Indianapolis, Ind., 4s, 1926, School Commissioners.....	5,000 00	5,250 00	5,000 00	
Lima, O., 5s, 1916, Water.....	5,000 00	5,425 00	5,000 00	
Malden, Mass., 4s, 1944, Pub. Park	5,000 00	5,250 00	5,000 00	
Mankato, Minn., 5s, 1909, Water	6,000 00	6,120 00	6,000 00	
Muskegon, Mich., 5s, 1925, Water	10,000 00	11,650 00	10,000 00	
Newport, Ky., 5s, 1914, Refund ..	10,000 00	10,700 00	10,000 00	
Omaha, Neb., 4½s, 1910, City Hall	10,000 00	10,200 00	10,000 00	
Port Huron, Mich., 5s, 1908-13, Ref.	6,500 00	6,727 50	6,500 00	
St. Paul, Minn., 4½s, 1917-18, Water and Sewer.....	2,000 00	2,150 00	2,000 00	
Sallina, Kan., 6s, 1908, Refunding	5,000 00	5,050 00	5,000 00	
Sallina, Kan., 5s, 1914, Refunding	8,000 00	8,600 00	8,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	5,000 00	5,675 00	5,000 00	
Wausau, Wis., 5s, 1910, Refund..	3,500 00	3,605 00	3,500 00	
Winona, Minn., 5s, 1922-5, Bridge	13,000 00	14,755 00	13,000 00	
Village of Duluth, Minn., 6s, 1908, Municipal	10,000 00	10,200 00	10,000 00	
Total public funds out of Maine.....	226,500 00			226,300 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	41,000 00	48,380 00	41,000 00	
Bangor & Aroostook, Piscataquis Division 5s, 1943	35,000 00	40,950 00	35,000 00	
Boston & Maine, 4½s, 1944.....	20,000 00	22,800 00	20,000 00	
Boston & Maine, 3½s, 1923.....	3,000 00	2,880 00	3,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	

KENNEBEC SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Maine Central 4½s, 1912.....	\$3,500 00	\$3,570 00	\$3,500 00	
Maine Central, 7s, 1912.....	28,500 00	32,775 00	28,500 00	
Maine Central, 4s, 1912.....	13,000 00	13,000 00	13,000 00	
Northern Maine Seaport, 5s, 1935.....	10,000 00	11,000 00	10,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,200 00	10,000 00	
Portland & Rumford Falls, 4s, 1926.....	4,000 00	4,120 00	4,000 00	
Portsmouth, Dover & York, 4½s, opt. 1913.....	20,000 00	20,600 00	20,000 00	
Somerset, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine.....	208,000 00			\$208,000 00
Boston & Lowell, 4s, 1913.....	10,000 00	10,000 00	10,000 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,350 00	5,000 00	
New York, New Haven & Hartford, 3½s, 1956.....	7,500 00	8,250 00	7,500 00	
Rutland, 4½s, 1941.....	5,000 00	5,200 00	5,000 00	
Total railroad bonds out of Maine.....	27,500 00			27,500 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	1,500 00	1,500 00	1,500 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Rockland-Rockport Lime Company, 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	16,500 00			16,500 00
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner, preferred.....	40,500 00	40,500 00	40,500 00	
Augusta, Winthrop & Gardiner, preferred.....	50,000 00	50,000 00	49,000 00	
Dexter & Newport.....	600 00	780 00	500 00	
Total railroad stock of Maine.....	91,100 00			90,100 00
Pennsylvania.....	20,000 00	25,000 00	20,000 00	20,000 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	
Total corporation stock of Maine.....	21,440 00			21,440 00
Boston Insurance Company.....	400 00	1,020 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	
Caseo 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	72,500 00	58,000 00	
First National Bank, Bangor.....	7,200 00	10,800 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,400 00	2,000 00	
First National Bank, Dexter.....	900 00	945 00	900 00	
First National Bank, Portland.....	13,200 00	13,860 00	13,200 00	
First National Bank, Wiscasset.....	5,700 00	5,700 00	5,700 00	
Frontier National Bank, Eastport.....	500 00	700 00	500 00	
Gardiner National Bank, Gardiner.....	650 00	780 00	650 00	
Granite National Bank, Augusta.....	5,200 00	7,800 00	5,200 00	
Manufacturers National Bank, Lewiston.....	2,500 00	2,700 00	2,500 00	
National Shoe & Leather Bank, Auburn.....	4,500 00	4,860 00	4,500 00	
North National Bank, Rockland.....	1,000 00	1,320 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	7,992 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	944 00	800 00	
Total national bank stock owned.....	130,750 00			130,750 00

KENNEBEC SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta, Hallowell & Gardiner.....	\$800 00	\$800 00	
Penobscot Shore Line.....	700 00	700 00	\$1,500 00
<i>Loans on Railroad Stock.</i>			
Eastern Maine.....	15,000 00	15,000 00	
Rockland, Thomaston & Camden Street.....	20,000 00	20,000 00	35,000 00
<i>Loans on Corporation Stock.</i>			
American Sugar Refining Company.....	2,095 00	2,095 00	
Augusta Lumber Company.....	1,500 00	1,500 00	
Edwards Manufacturing Company, Augusta.....	4,250 00	4,250 00	
Lisbon Falls Fibre Company.....	5,000 00	5,000 00	
Maine Farmer Publishing Company, Augusta.....	5,000 00	5,000 00	
Oakland Water Company.....	12,000 00	12,000 00	
Old Town Woolen Company.....	30,000 00	30,000 00	
Oscar Holway Company, Augusta.....	5,000 00	5,000 00	
Rockland-Rockport Lime Company, preferred.....	20,000 00	20,000 00	
Squirrel Island Association.....	1,600 00	1,600 00	86,445 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Augusta.....	500 00	500 00	
National Shoe & Leather Bank, Auburn.....	1,500 00	1,500 00	2,000 00
<i>Loans on Trust Company Stock.</i>			
Augusta Trust Company.....	500 00	500 00	
Stockton Springs Trust Company.....	850 00	850 00	
Waldo Trust Company, Belfast.....	500 00	500 00	1,850 00
Loans on Cushnoc Fibre Company, Augusta, bonds.....	8,500 00	8,500 00	
Loan to First Universalist Parish, Caribou.....	1,240 00	1,240 00	
Loans on personal property.....	5,600 00	5,600 00	
Loans on Kennebec Savings Bank books.....	3,500 00	3,500 00	
Loans on mortgages of real estate.....	310,595 02	310,595 02	329,435 02
Real estate, investment.....	37,750 00	34,750 00	
Furniture and fixtures.....	2,000 00	2,000 00	36,750 00
Cash on deposit.....	33,921 10	33,921 10	
Cash on hand.....	888 86	888 86	34,809 96
Unpaid accrued interest.....	17,029 76		1,271,779 98
Due depositors, earned dividend and accrued State tax.....	1,364,016 74		
	1,171,835 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$192,181 64		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

July 16, 1907.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

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

Organized April 4, 1871.

LIABILITIES.

Deposits	\$774,703 88
Reserve fund.....	24,969 26
Undivided profits.....	19,225 80
	\$818,898 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>
County of Aroostook, 4½s, 1915, R. R. Aid..	\$3,000 00	\$3,150 00	\$3,000 00	
Washington, 4s, opt. 1923, R. R. ..	5,000 00	5,150 00	5,000 00	
City of Saco, 4s, 1917, Refunding.....	1,000 00	1,030 00	1,000 00	
Town of Caribou, 3½s, 1921, Refunding....	3,000 00	2,925 00	3,000 00	
Old Orchard, 4s, 1909, Funding ..	4,000 00	4,000 00	4,000 00	
Rumford, 4s, 1926, Funding	6,000 00	6,090 00	6,000 00	
Madison Village Corporation, 4s, 1928, Light and Power.....	3,000 00	3,030 00	3,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,175 00	5,000 00	
Van Buren Water District, 4s, 1925.....	5,000 00	4,900 00	5,000 00	
Total public funds of Maine	35,000 00			\$35,000 00
County of Allegheny, Pa., 4s, 1933, Road ...	5,000 00	5,325 00	5,000 00	
Atchison, Kan., 4s, 1929, Refunding	3,000 00	3,000 00	3,000 00	
Beaver, Pa., 4s, 1927, Bridge.....	5,000 00	5,175 00	5,000 00	
Chippewa, Mich., 5s, 1910, Road.	2,000 00	2,060 00	2,000 00	
Fayette, Ky., 4½s, 1916, Funding.	5,000 00	5,150 00	5,000 00	
Manitowoc, Wis., 4s, 1920, Ct. H.	3,000 00	3,045 00	3,000 00	
Prince George's, Md., 5s, 1922, Court House.....	5,000 00	5,625 00	5,000 00	
Wyandotte, Kan., 4½s, 1933, Bridge	5,000 00	5,425 00	5,000 00	
City of Boston, Mass., Reg. 3½s, 1933, Street	4,000 00	3,920 00	4,000 00	
Bowling Green, Ky., 4s, opt. 1914, Refunding	4,000 00	4,000 00	4,000 00	
Clinton, Ia., 5s, 1912, Refunding..	3,000 00	3,150 00	3,000 00	
Lynn, Mass., Reg. 3½s, 1913, Munic.	4,000 00	3,980 00	4,000 00	
Madison, Wis., 4s, 1925, School ..	5,000 00	5,075 00	5,000 00	
Omaha, Neb., 4s, 1921, Sewer Ren.	5,000 00	5,125 00	5,000 00	
Pawtucket, R.I., 4s, 1944, Gen. Debt	5,000 00	5,250 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer..	5,000 00	5,175 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, Refund.	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	2,010 00	2,000 00	
Town of Burrillville, R. I., 3½s, 1942, Refund.	5,000 00	4,650 00	4,925 00	
Total public funds out of Maine	77,500 00			77,425 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,600 00	4,940 00	
Atlantic Shore Line, 5s, 1934.....	5,000 00	4,875 00	5,000 00	
Bangor & Aroostook, Consolidated 4s, 1951	3,000 00	2,850 00	2,872 50	
Bangor Railway & Electric Co., 4s, 1928. ...	5,000 00	5,200 00	5,000 00	
Bath Street, 5s, 1935	2,000 00	2,000 00	1,785 00	
Bridgton & Saco River, 1st Mort. 4s, 1928 ..	5,000 00	5,050 00	5,000 00	
Lime Rock, 4s, 1929.....	6,000 00	6,000 00	6,000 00	
Maine Central, Registered 4s, 1912	5,000 00	5,000 00	5,000 00	
Portland Railroad, Con. Mort., 3½s, 1951....	4,000 00	3,840 00	3,845 00	
Portland & Rumford Falls, 4s, 1927	2,000 00	2,000 00	2,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Somerset (notes), 5s, 1911	\$5,000 00	\$4,975 00	\$4,956 25	
Somerset, 4s, 1955	5,000 00	4,900 00	4,850 00	
Washington County, 3½s, optional 1924	5,000 00	4,650 00	4,800 00	
Total railroad bonds of Maine.....	57,000 00			\$56,048 75
Allegheny & Western, 4s, 1938.....	5,000 00	5,125 00	5,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	5,000 00	5,175 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	5,000 00	4,675 00	4,800 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.....	5,000 00	4,550 00	4,515 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	7,000 00	6,370 00	6,230 00	
Boston & Northern, Mass., 4s, 1954.....	5,000 00	4,600 00	4,575 00	
Boston & Worcester St., Mass., 4½s, 1923	8,000 00	5,000 00	8,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,000 00	3,000 00	
Brockton, Bridgewater & Taunton Street, 5s, 1917.....	5,000 00	5,150 00	5,000 00	
Brockton Street, Mass., 5s, 1924.....	3,000 00	3,090 00	3,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,450 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	6,000 00	5,320 00	6,000 00	
Cass Avenue & FairGrounds, St. Louis, 5s, 1921.....	6,000 00	6,150 00	5,550 00	
Central Branch, 4s, 1919.....	3,000 00	2,865 00	2,880 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,850 00	2,760 00	
Central Pacific, 4s, 1949.....	5,000 00	4,925 00	4,950 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	6,000 00	6,000 00	5,972 50	
Chicago, Burlington & Quincy, Ill. Division, 3½s, optional, 1929.....	3,000 00	2,305 00	2,542 50	
Chicago, Burlington & Quincy, Ill. Division, 4s, 1949.....	3,000 00	3,105 00	3,000 00	
Chicago, Rock Island & Pacific, 4s, 1988.....	3,000 00	3,015 00	3,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,050 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	3,000 00	3,100 00	3,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	5,000 00	5,000 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	5,000 00	5,000 00	5,000 00	
Cleveland City Cable, O., 5s, 1909.....	7,000 00	7,000 00	7,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,650 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	2,925 00	2,938 25	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,860 00	2,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	4,000 00	4,000 00	
Duluth Street, Minn., 5s, 1930.....	10,000 00	10,150 00	9,775 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917.....	2,500 00	2,525 00	2,500 00	
Greenfield, Deerfield & Northampton Street, 5s, 1923.....	5,000 00	5,100 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912.....	4,000 00	4,040 00	4,060 00	
Hereford, 4s, 1930.....	5,000 00	5,000 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	3,060 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953.....	5,000 00	4,600 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	6,000 00	6,000 00	5,790 00	
Iowa Central, 4s, 1951.....	5,000 00	4,250 00	4,775 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,090 00	3,000 00	
Lake Shore & Michigan Southern (notes) 5s, 1910.....	4,000 00	3,960 00	3,945 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,940 00	2,932 50	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,475 00	5,000 00	
Leroy & Caney Valley Air Line, 5s, 1926.....	5,000 00	5,100 00	5,000 00	
Lima Railway, O., 5s, optional 1906.....	6,000 00	6,000 00	6,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	4,900 00	4,900 00	
Maryland, Delaware & Virginia, 5s, 1955.....	5,000 00	5,500 00	5,000 00	
Medfield & Medway Street, Mass., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
Metropolitan Cross-town, N. Y., 6s, 1920.....	5,000 00	5,250 00	5,000 00	
Metropolitan Street, Kansas City, Mo., 5s, 1909.....	3,000 00	5,000 00	4,850 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	3,000 00	3,030 00	3,000 00	
Minneapolis & St. Louis, 4s, 1949.....	5,000 00	4,700 00	4,850 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>
Minnesota Transfer, 5s, 1916.....	\$3,000 00	\$3,120 00	\$3,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	3,000 00	3,000 00	3,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,270 00	3,000 00	
New York Central & Hudson River, 3½s, 1937.....	5,000 00	4,800 00	4,665 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946.....	5,000 00	5,750 00	5,000 00	
North Chicago Street, Ill., 5s, 1906.....	4,000 00	3,600 00	4,000 00	
Northern Pacific, General Lien, 3s, 2047.....	2,500 00	1,375 00	1,750 00	
Northern Pacific, Prior Lien, 4s, 1937.....	9,000 00	9,180 00	9,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	12,000 00	11,520 00	12,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,100 00	9,900 00	
People's Street, Scranton Pa., 6s, 1915.....	3,000 00	3,300 00	3,000 00	
Pere Marquette of Indiana, 4s, 1913.....	8,000 00	7,600 00	7,677 50	
Pontiac, Oxford & Northern, 6s, 1918.....	3,000 00	3,000 00	3,000 00	
Providence & Taunton Street, 6s, 1918.....	3,000 00	3,120 00	3,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915.....	3,000 00	3,000 00	3,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,350 00	9,412 50	
St. Louis & San Francisco, 4s, 1951.....	8,000 00	6,600 00	7,596 25	
Schnectady Railway, N. Y., ½s, opt. 1911.....	5,000 00	5,300 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,720 00	
Southern Railway St. Louis Div., 4s, 1951.....	5,000 00	4,825 00	4,687 50	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	3,000 00	3,150 00	3,000 00	
Terminal Railroad Association, St. Louis, Mo., ½s, 1939.....	5,000 00	5,425 00	5,000 00	
Toledo Railway & Terminal, ½s, 1954.....	10,000 00	10,000 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917.....	3,000 00	3,060 00	3,000 00	
Union Pacific, 4s, 1947.....	2,000 00	2,065 00	2,000 00	
Utica & Mohawk Valley, 1st Mort. ½s, 1941.....	6,000 00	6,120 00	6,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	4,000 00	4,625 00	
West Chicago St. R.R. Tunnel Co., Ill., 5s, 1909.....	2,000 00	1,800 00	2,000 00	
Wheeling & Lake Erie, Lake Erie Div. 5s, 1926.....	6,000 00	6,720 00	5,700 00	
Wilkesbarre & Eastern, 5s, 1942.....	3,000 00	3,300 00	3,000 00	
Williamsport & North Branch, ½s, 1931.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	419,000 00			\$410,362 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Berlin Mills Co., (Me. & N. H.) 5s, 1912.....	3,000 00	3,000 00	3,000 00	
Biddeford & Saco Water Co., 4s, 1924.....	5,000 00	5,000 00	5,000 00	
Consolidated Electric Light Co., Portland, ½s, 1925.....	5,060 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Ellsworth Water Company, 5s, 1909.....	3,000 00	3,030 00	3,000 00	
Frontier Water Co., Fort Fairfield, 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Maine Steamship Co., Portland, 6s, 1926.....	2,500 00	2,800 00	2,500 00	
Maine Water Company, 5s, 1931.....	2,000 00	2,000 00	2,000 00	
Mousam Water Co., Kennebunk, 5s, 1915.....	5,000 00	5,100 00	5,000 00	
Portland Lighting & Power Co., ½s, 1921.....	5,000 00	5,000 00	5,000 00	
Presque Isle Water Company, 5s, 1925.....	3,000 00	3,090 00	3,000 00	
Standish Water & Construction Co., 5s, 1913.....	2,000 00	2,050 00	2,000 00	
Standish Water & Construction Co., 4s, 1923.....	2,000 00	2,000 00	2,000 00	
Young Men's Christian Association of Portland, 4s, 1908.....	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine.....	51,500 00			51,500 00
Berlin Water Company, N. H., 5s, opt. 1902.....	3,000 00	3,000 00	3,000 00	
Hudson Water Company, N. H., 4s, 1925.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds out of Maine.....	6,000 00			6,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	5,000 00	5,750 00	5,000 00	
Portland & Ogdensburg.....	13,500 00	7,176 00	6,343 00	
Total railroad stock of Maine.....	18,500 00			11,343 00

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth-Superior Traction, Wis., preferred	\$2,000 00	\$1,500 00	\$1,200 00	\$1,200 00
<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	3,150 00	3,000 00	
Ocean National Bank, Kennebunk.....	7,800 00	7,800 00	7,800 00	
Total national bank stock owned.....	18,900 00			18,900 00
<i>Loans on Railroad Stock.</i>				
Kennebunk & Kennebunkport.....		300 00	300 00	
Portland & Ogdensburg.....		800 00	800 00	1,100 00
<i>Loans on Corporation Stock.</i>				
Leatheroid Manufacturing Company, Kennebunk...		4,000 00	4,000 00	
Mousam Water Company, Keanebunk.....		50 00	50 00	4,050 00
<i>Loans on National Bank Stock.</i>				
Northern National Bank, Hallowell.....		3,400 00	3,400 00	
Ocean National Bank, Kennebunk.....		300 00	300 00	3,700 00
Loan on Maine Central Railroad bond.....		701 79	701 79	
Loan to Roman Catholic Bishop of Portland.....		2,000 00	2,000 00	
Loan on personal property.....		145 00	145 00	
Loan on Kennebunk Savings Bank book.....		100 00	100 00	
Loans on mortgages of real estate.....		118,034 72	118,034 72	120,981 51
Real estate, foreclosure.....		1,650 00	1,650 00	1,650 00
Premium account.....			2,265 62	
Expense account.....			8 35	2,273 97
Cash on deposit.....		11,772 67	11,772 67	
Cash on hand.....		2,091 04	2,091 04	13,863 71
Unpaid accrued interest.....		21,745 77		\$818,898 44
Due depositors, earned dividend and accrued State tax.....		850,987 99		
		790,627 01		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$60,360 98		

KINGFIELD SAVINGS BANK—KINGFIELD.

September 17, 1907.

A. G. WINTER, President.

H. S. WING, Treasurer.

L. H. HUNNEWELL, Assistant Treasurer.

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

Organized May 28, 1895.

LIABILITIES.

Deposits	\$89,251 57
Reserve fund	2,300 00
Undivided profits.....	2,075 91
	\$93,627 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>
Town of Salem, order.....	\$70 00	\$70 00	\$70 00	
Van Buren Water Dist., 5s, 1912.....	2,000 00	2,040 00	2,000 00	
Total public funds owned.....	2,070 00			\$2,070 00
<i>Railroad Bonds Owned.</i>				
Balgor & Aroostook, 5s, 1943.....	3,000 00	3,540 00	3,000 00	3,000 00
Marion Railway, Lt. & Power Co., O., 5s, 1924	3,000 00	2,940 00	2,925 00	2,925 00
<i>Corporation Bonds Owned.</i>				
Maine Water Company, 5s, 1931.....	1,000 00	1,000 00	1,000 00	
Orono Water Company, 4½s, 1925.....	2,000 00	2,000 00	2,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	2,000 00	2,000 00	2,000 00	
Total corporation bonds owned.....	5,000 00			5,000 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 to Corporations.</i>				
Jenkins & Bogart Manfg. Co., Kingfield.....		12,000 00	12,000 00	
Kingfield Land Company, (endorsed).....		8,000 00	8,000 00	
Kingfield Water Company.....		250 00	250 00	20,250 00
Loan on Jenkins & Bogart Manfg. Co., Kingfield, stock		300 00	300 00	
Loans on life insurance policies.....		2,079 67	2,079 67	
Loans on personal property.....		8,975 00	8,975 00	
Loan on Phillips Savings Bank book.....		110 00	110 00	
Loans on mortgages of real estate.....		40,062 06	40,062 06	51,526 73
Safe and furniture.....		600 00	600 00	600 00
Cash on deposit.....		4,637 61	4,637 61	
Cash on hand.....		2,218 14	2,218 14	6,855 75
Unpaid accrued interest.....		100 00		\$93,627 48
		94,362 48		
Due depositors, earned dividend and accrued State tax.....		90,901 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$3,460 91		

MACHIAS SAVINGS BANK—MACHIAS.

November 4, 1907.

P. H. LONGFELLOW, President.

GEORGE F. CARY, Treasurer.

TRUSTEES—C. B. Donworth, P. H. Longfellow, F. L. Shaw, Wm. Longfellow,
H. T. Gardner.

Organized April 30, 1869.

LIABILITIES.

Deposits.....	\$836,997 36
Reserve fund.....	53,000 00
Undivided profits.....	17,226 29
	<hr/> \$907,223 65

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid..	\$10,000 00	\$10,500 00	\$10,000 00	
Washington, 4s, opt. 1923, R.R. Aid	20,000 00	20,600 00	20,600 00	
City of Augusta, 4s, 1913-19, Refunding.	6,000 00	6,180 00	6,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,175 00	5,000 00	
Portland, Reg. 4s, 1916, Funding.	1,000 00	1,030 00	1,000 00	
South Portland, 4s, 1909, Munic..	2,000 00	2,010 00	1,900 00	
Waterville, 3½s, 1935, Funding....	10,000 00	9,800 00	10,900 00	
Town of Lubec, 4s, 1921, Water.....	4,000 00	4,000 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	9,090 00	9,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,175 00	5,000 00	
Total public funds of Maine.....	77,000 00			\$77,000 00
County of Allegheny, Pa., 4s, 1933, Roads...	5,000 00	5,325 00	5,000 00	
Beaver, Pa., 4s, 1932, Bridges....	5,000 00	5,200 00	5,000 00	
Franklin, Ky., 4s, 1919, Refunding	5,000 00	5,000 00	5,000 00	
Lucas, O., 4½s, 1923-4, Bridge.....	5,000 00	5,550 00	5,000 00	
Somerset, Md., 4½s, 1949-58, School	5,000 00	5,675 00	5,000 00	
Wyandotte, Kan., 4½s, 1930-2, Bdg.	10,000 00	11,200 00	10,000 00	
City of Anderson, Ind., 5s, 1918, Water, Ref	5,000 00	5,500 00	5,000 00	
Ashland, Wis., 4s, opt. 1908, St. Imp.	1,500 00	1,500 00	1,500 00	
Boston, Mass., Registered 3½s,				
1928, Highways.....	20,000 00	19,600 00	20,000 00	
Canton, O., 4s, 1925, Sch. District	5,000 00	5,075 00	5,000 00	
Chicago, Ill., 4s, 1919, San. Dist..	10,000 00	10,250 00	10,000 00	
Cleveland O., 4s, 1922, Sch. Dist.	30,000 00	31,350 00	30,000 00	
Columbus, O., 4s, opt. 1912, Sewer	5,000 00	5,075 00	5,000 00	
Council Bluffs, Ia., 6s, optional				
1902, Improvement.....	2,500 00	2,500 00	2,500 00	
Duluth, Minn., 4½s, 1921, Inde-				
pendent School District.....	3,000 00	3,240 00	3,000 00	
East Liverpool, O., 5s, 1923, Ref....	5,000 00	5,675 00	5,000 00	
East Liverpool, O., 4s, optional				
1914, Water Refunding.....	5,000 00	5,050 00	5,000 00	
Elwood, Ind., 6s, 1921, Refunding	5,000 00	6,075 00	5,000 00	
Elyria, O., 4s, 1937-8, Water.....	10,000 00	10,000 00	10,000 00	
Hammond, Ind., 5s, 1918, School.	5,000 00	5,450 00	5,000 00	
Ironton, O., 5s, 1915, Refunding..	5,000 00	5,350 00	5,000 00	
Moline, Ill., 5s, 1911, School Dist.	1,000 00	1,040 00	1,000 00	
Muskegon, Mich., 4s, 1918, Street	5,000 00	5,100 00	5,000 00	
New York, N. Y., Registered 3½s,				
1940, Park.....	30,000 00	28,650 00	30,000 00	
Omaha, Neb., 4s, 1919, Sewers...	5,000 00	5,125 00	5,000 00	
Omaha, Neb., 4s, 1933, Renewal..	5,000 00	5,200 00	5,000 00	
Owensboro, Ky, 4s, optional 1915,				
Street Improvement.....	5,000 00	5,000 00	5,000 00	
Pawtucket, R.I., 4s, 1944, General				
Loan.....	15,000 00	15,750 00	15,000 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 Philadelphia, Pa., Registered 3½s, 1931, Water.....	\$30,000 00	\$29,400 00	\$30,000 00	
Port Huron, Mich., 4s, 1922, Repav.	5,000 00	5,075 00	5,000 00	
St. Paul, Minn., 4½s, 1917, Munic.	20,000 00	21,500 00	20,000 00	
Sault Ste Marie, Mich., 4s, 1920, Bridge.....	5,000 00	5,000 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer..	8,000 00	8,280 00	8,000 00	
Stillwater, Minn., 5s, 1921, Per- manent Improvement.....	15,000 00	16,575 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas.	3,000 00	3,255 00	3,000 00	
Toledo, O., Reg. 4s, 1944, Park...	10,000 00	10,750 00	10,000 00	
West Bay City, Mich., 4s, 1918, Municipal.....	10,000 00	10,000 00	10,000 00	
West Bay City, Mich., 5s, 1927, Ref.	5,000 00	5,675 00	5,000 00	
Town of Cranston, R. I., 3½s, 1939, School House and Bridge.....	5,000 00	4,775 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, Appor- tioning Debt.....	5,000 00	5,100 00	5,000 00	
Total public funds out of Maine.....	339,000 00			\$339,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1913.....	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscataquis Divi- sion, 5s, 1913.....	10,000 00	11,700 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935.....	5,000 00	5,200 00	5,000 00	
Boston & Maine, Reg. 4s, 1925.....	5,000 00	5,160 00	5,000 00	
Lime Rock, 4s, 1929.....	10,000 00	10,000 00	10,000 00	
Maine Central, 5s, 1923.....	5,000 00	5,500 00	5,000 00	
Maine Central, 4s, 1912.....	500 00	500 00	500 00	
Somerset, 5s, 1917.....	5,000 00	5,300 00	5,000 00	
Total railroad bonds of Maine.....	45,500 00			45,500 00
Allegheny & Western, 4s, 1998.....	5,000 00	5,125 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	6,000 00	6,610 00	5,625 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,090 00	3,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,150 00	5,000 00	
Chicago & Eastern Illinois, 5s, 1937.....	5,000 00	5,750 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921.....	12,000 00	13,440 00	12,000 00	
Chicago, Rock Island & Pacific, 4s, 1988....	5,000 00	5,025 00	5,000 00	
Clecro & Proviso St., Chicago, 5s, 1915.....	5,000 00	5,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 00	10,000 00	
Citizens Electric Street., Newburyport, Mass., 5s, 1920.....	4,000 00	4,040 00	4,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,150 00	5,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,050 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933....	5,000 00	5,650 00	5,000 00	
Dayton & Michigan, 5s, 1911.....	1,000 00	1,020 00	1,000 00	
Duluth Street, Minn., 5s, 1930.....	10,000 00	10,150 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,700 00	5,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	5,000 00	5,300 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	6,480 00	6,000 00	
Jackson & Battle Creek Traction, Mich., 5s, optional, 1913.....	5,000 00	5,000 00	5,000 00	
Kansas City, Excelsior Springs & North- ern, 4s, 1928.....	5,000 00	4,500 00	4,800 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,425 00	5,000 00	
Manhattan Railway, New York, 4s, 1990....	5,000 00	5,000 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	10,000 00	11,000 00	10,000 00	
New York & Stamford, 5s, 1931.....	7,000 00	7,700 00	7,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	5,000 00	4,800 00	5,000 00	
Omaha Street, Neb., 5s, 1914.....	10,000 00	10,100 00	10,000 00	
Pennsylvania (notes) 5s, 1910.....	5,000 00	4,925 00	4,800 00	
People's Street, Scranton, Pa., 6s, 1918.....	10,000 00	11,000 00	10,000 00	

MACHIAS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Pere Marquette of Indiana, 4s, 1943.....	\$10,000 00	\$9,500 00	\$9,600 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,300 00	10,000 00	
Schnectady Railway, N. Y., 4½s. opt. 1911...	5,000 00	5,300 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,700 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,060 00	5,000 00	
Trenton Passenger, N. J., 6s, opt. 1910.....	5,000 00	5,175 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.....	236,000 00			\$234,275 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1916-19.....	10,000 00	10,000 00	10,000 00	
Bodwell Water Power Co., Old Town, 5s, optional, 1910.....	5,000 00	5,000 00	5,000 00	
Camden & Rockland Water Co., 4½s, 1917.....	5,000 00	5,200 00	5,000 00	
Consolidated Electric Light Co., Portland, 4½s, 1925.....	10,000 00	10,000 00	9,500 00	
Eastern Steamship Co., 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Masonic Building Ass'n., Biddeford, 4½s, 1917.....	5,000 00	5,000 00	5,000 00	
Portland Elevator Company, 4s, 1909-19.....	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927.....	15,000 00	15,000 00	15,000 00	
Rockland-Rockport Line Co., 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	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	85,000 00			\$4,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	5,000 00	7,000 00	5,000 00	
Portland & Ogdensburg.....	20,000 00	10,400 00	10,000 00	
Total railroad stock owned.....	25,000 00			15,000 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	
Caseo 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	7,560 00	7,200 00	
Frontier National Bank, Eastport.....	2,500 00	3,500 00	2,500 00	
National Shoe & Leather Bank, Auburn.....	2,500 00	2,700 00	2,500 00	
Total national bank stock owned.....	33,200 00			33,200 00
<i>Other Bank Stock Owned.</i>				
Machias Banking Company.....	100 00	112 00	100 00	100 00
<i>Loans on Trust Company Stock.</i>				
Eastern Trust & Banking Company, Bangor.....		500 00	500 00	
Machias Banking Company.....		690 00	690 00	1,190 00
<i>Loans to Corporations.</i>				
Calais Street Railway Company (endorsed).....		2,000 00	2,000 00	
Dennysville Lumber Company (endorsed).....		1,000 00	1,000 00	3,000 00
<i>Loans to Municipalities.</i>				
Town of Crawford.....		56 00	56 00	
Dennysville.....		300 00	300 00	
Meddybemps.....		375 00	375 00	731 00

MACHIAS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Northern Maine Seaport Railroad bonds.....	\$5,000 00	\$5,000 00	
Loan on Machias Lumber Company stock	3,300 00	3,300 00	
Loan on Hanover National Bank, New York, stock..	9,000 00	9,000 00	
Loans on Machias Savings Bank books.....	1,241 30	1,241 30	
Loan on personal property.....	1,000 00	1,000 00	
Loans on mortgages of real estate.....	35,958 08	35,958 08	\$55,499 38
Real estate investment.....	2,500 00	2,000 00	2,000 00
Premium account.....		200 00	200 00
Cash on deposit	11,327 83	11,327 83	
Cash on hand	3,850 44	3,850 44	15,178 27
Unpaid accrued interest.....	11,770 00		\$907,223 65
Due depositors, earned dividend and accrued State tax	956,505 65		
	850,108 61		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$106,397 04		

MAINE SAVINGS BANK—PORTLAND.

April 25, 1907.

CHARLES O. BANCROFT, President. ALPHEUS G. ROGERS, Treasurer.
FREDERIC C. CUSHING, Assistant Treasurer.

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

Organized June 4, 1859.

LIABILITIES.

Deposits	\$12,452,503 54
Reserve fund	985,000 00
Undivided profits	494,512 92
	\$13,932,016 46

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 Bangor, 4s, 1935, Water Refund..	\$100,000 00	\$106,500 00	\$100,000 00	
Biddeford, 3½s, 1925, Refunding .	10,000 00	9,850 00	10,000 00	
Portland, Gold 3½s, 1922, Refund.	100,000 00	98,500 00	100,000 00	
Waterville, 3½s, 1935, Refunding.	10,000 00	9,800 00	10,000 00	
Total public funds of Maine.....	220,000 00			\$220,000 00
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	25,000 00	25,625 00	25,000 00	
Commonwealth of Massachusetts, Coupon 3½s, 1942, Metropolitan Water Loan.....	75,000 00	76,875 00	75,000 00	
City of Boston, Mass., Reg 3½s, 1928, Highway	25,000 00	24,500 00	25,000 00	
Boston, Mass., Reg 3½s, 1943-4, Tunnel	325,000 00	316,875 00	325,000 00	
Brooklyn, N. Y., Reg. 3½s, 1918, Sewer	5,000 00	4,950 00	5,000 00	
Buffalo, N. Y., Registered 3½s, 1922, Grade Crossing.....	25,000 00	24,625 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1931, Sew.	25,000 00	24,500 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1944, Bdg.	50,000 00	48,750 00	50,000 00	
Cincinnati, Ohio, 3½s, optional 1932, Sinking Fund.....	50,000 00	49,000 00	49,812 50	
Cleveland, O., Reg. 4s, 1926, Water..	25,000 00	26,250 00	25,000 00	
Cleveland, O., 4s, 1924, Parks	25,000 00	26,125 00	25,000 00	
Columbus, O., 4½s, 1915, Public Imp.	10,000 00	10,600 00	10,000 00	
Detroit, Mich., 3½s, 1934, Water Com.	100,000 00	98,000 00	100,000 00	
Duluth, Minn., 4s, 1921, Park	80,000 00	82,000 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal ..	100,000 00	105,500 00	100,000 00	
Duluth, Minn., 6s, 1908, Funding	20,000 00	20,400 00	20,000 00	
Hartford, Conn., 3½s, 1926, Park	25,000 00	24,625 00	25,000 00	
Kansas City, Mo., 4s, 1924, Park and Boulevard	10,000 00	10,450 00	10,000 00	
Lawrence, Mass., 4s, 1909, Municipal	10,000 00	10,050 00	10,000 00	
Lynn, Mass., Reg. 4s, 1910, School... ..	10,000 00	10,100 00	10,000 00	
Milwaukee, Wis., 3½s, 1922, School... ..	4,000 00	3,940 00	4,000 00	
Milwaukee, Wis., 3½s, 1916, Street... ..	10,000 00	9,900 00	10,000 00	
Milwaukee, Wis., 3½s, 1914, Streets, etc	11,000 00	10,890 00	11,000 00	
Minneapolis, Minn., 4s, 1922, Park	10,000 00	10,450 00	10,000 00	
New York, N. Y., Registered 3½s, 1949-53, Rapid Transit	125,000 00	118,125 00	125,000 00	
New York, N. Y., 3½s, 1927-36, Refund.	10,000 00	9,600 00	10,000 00	
New York, N. Y., Reg. 3½s, 1929, Park	50,000 00	48,250 00	50,000 00	
Omaha, Neb., 5s, 1907, Sewer & Paving	14,000 00	14,000 00	14,000 00	
Philadelphia, Pa., Reg. 3½s, 1931, Water	25,000 00	24,800 00	25,000 00	
Pittsburg, Pa., 5s, 1913, Funding Debt	10,000 00	10,750 00	10,000 00	
Providence, R. I., Reg. 4s, 1925, Sewer	15,000 00	15,750 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,450 00	10,000 00	
St. Louis, Mo., 3½s, 1920, Renewal ...	10,000 00	9,850 00	10,000 00	
St. Paul, Minn., 5s, 1909, Water Works Extension	35,000 00	35,875 00	35,000 00	
Springfield, Mass., Reg. 3½s, 1921, Sch.	25,000 00	24,625 00	25,000 00	
Toledo, O., 4s, 1910, Water	10,000 00	10,100 00	10,000 00	
Worcester, Mass., Reg. 3½s, 1932, Water	30,000 00	29,400 00	30,000 00	
Total public funds out of Maine.....	1,424,000 00			1,419,012 50

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>
Northern Maine Seaport, 1st Mortgage and Terminal, Gold 5s, 1935.....	\$175,000 00	\$192,500 00	\$175,000 00	
Portland Railroad, 1st Consolidated Mortgage, Gold 3½s, optional 1931.....	300,000 00	288,000 00	287,250 00	
Portland & Rumford Falls, 1st Mortgage Gold 4s, 1926.....	100,000 00	103,000 00	99,250 00	
Portland & Rumford Falls, Collateral Trust Gold 4s, optional 1924.....	100,000 00	98,000 00	95,000 00	
Rumford Falls & Rangeley Lakes, 1st Mortgage 4s, 1923.....	232,000 00	232,000 00	214,600 00	
Somerset, 1st Mortgage 5s, 1917.....	113,000 00	119,780 00	112,250 00	
Somerset, 1st & Refunding Mort. Gold 4s, 1955	100,000 00	98,000 00	94,500 00	
Total railroad bonds of Maine.....	1,120,000 00			1,077,850 00
American Dock & Improvement Company, N. J., 1st Mortgage 5s, 1921.....	26,000 00	29,380 00	26,000 00	
Auburn & Syracuse Electric, N. Y., 1st & Refunding Mortgage Gold 5s, 1942.....	200,000 00	207,000 00	200,000 00	
Aurora, Elgin & Chicago, Ill., 1st Mortgage Gold 5s, 1941.....	100,000 00	100,000 00	98,625 00	
Baltimore, Chesapeake & Atlantic, 1st Mortgage Gold 5s, 1934.....	245,000 00	269,500 00	245,000 00	
Bennington & Rutland, 1st Mortgage Gold 4½s, 1927.....	246,000 00	253,380 00	246,000 00	
Bleeker Street & Fulton Ferry, New York City, 1st Mortgage Gold Extended, 4s, 1950	227,000 00	215,650 00	227,000 00	
Blue Hill Street, Canton, Mass., 1st Mortgage Gold 5s, 1923.....	175,000 00	175,000 00	173,250 00	
Boston & Northern Street, 1st Refunding Mortgage 4s, 1954.....	200,000 00	184,000 00	182,000 00	
Boston & Worcester Street, 1st Mortgage Gold 4½s, 1923.....	12,000 00	12,000 00	11,880 00	
Bridgeport Traction Company, Conn., 1st Mortgage Gold 5s, 1923.....	64,000 00	68,480 00	64,000 00	
Broadway Surface, N. Y., 1st Mort. 5s, 1924	100,000 00	106,000 00	100,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mortgage Gold 5s, 1917.....	40,000 00	41,200 00	40,000 00	
Central Railway of Peoria, Ill., 1st Mortgage Gold 5s, 1915.....	75,000 00	77,250 00	75,000 00	
Chicago, Burlington & Quincy, Illinois Division, 1st Mortgage 4s, 1949.....	50,000 00	51,750 00	50,000 00	
Chicago & Eastern Illinois, General and 1st Mortgage 5s, 1937.....	50,000 00	57,500 00	50,000 00	
Chicago & Erie, 1st Mortgage Gold 5s, 1982	127,000 00	151,130 00	127,000 00	
Chicago & Indiana Coal Railway, 1st Mortgage 5s, 1936.....	50,000 00	57,500 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 1st Mort. Gold 5s, 1921.	225,000 00	252,000 00	225,000 00	
Chicago & Northwestern, General Mortgage Gold 3½s, 1987.....	50,000 00	49,250 00	50,000 00	
Chicago & St. Louis, 1st Mort. Reg. 6s, 1915.	258,000 00	221,220 00	258,000 00	
Chicago & Western Indiana, General Mortgage Gold 6s, 1932.....	352,000 00	397,760 00	352,000 00	
Cincinnati, Richmond & Muncie, 1st Mortgage Gold 5s, optional 1910.....	100,000 00	105,000 00	100,000 00	
Cleveland, Akron & Columbus, 1st Mortgage Gold 5s, 1927.....	242,000 00	269,830 00	242,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Div., 1st Coll. Trust Mort. Gold 4s, 1990	105,000 00	105,000 00	105,000 00	
Cleveland, Lorain & Wheeling, 1st Mortgage 5s, 1933.....	150,000 00	169,500 00	147,965 25	
Columbus, Buckeye Lake & Newark Traction, O., Gold 5s, 1921.....	104,000 00	104,000 00	102,592 00	
Columbus, London & Springfield, O., 1st Mortgage Gold 5s, 1920.....	100,000 00	100,000 00	97,000 00	
Corrigan Consolidated Street, Kansas City, 1st Mortgage Reg. 5s, 1916.....	57,000 00	59,850 00	57,000 00	
Dayton, Springfield & Urbana Electric, O., 1st Mortgage Gold 5s, optional 1905.....	50,000 00	50,000 00	47,500 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>
Detroit, Toledo & Ironton, General Lien and Division, 1st Mortgage 4s, 1955	\$100,000 00	\$80,000 00	\$80,025 69	
East Cleveland, O., 1st Mort. Reg. 5s, 1910...	85,000 00	85,850 00	85,000 00	
Eastern of Minnesota, Northern Division, 1st Mortgage Gold 4s, optional 1923... ..	325,000 00	325,000 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage Gold 5s, 1920	45,000 00	46,575 00	45,000 00	
Elgin, Joliet & Eastern, 1st Mort. 5s, 1941..	120,000 00	136,800 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	
Grand Rapids, Kalkaska & Southeastern, 1st Mortgage 5s, 1907.....	25,000 00	25,000 00	25,000 00	
Illinois Central, 1st Mortgage 3½s, 1951.....	100,000 00	100,000 00	98,250 00	
Kanawha & Michigan, 1st Mort. Gold 4s, 1990	100,000 00	96,000 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 1st Mortgage 4s, 1949	250,000 00	230,000 00	229,750 00	
Lake Shore & Michigan Southern, 1st Mortgage 3½s, 1997.....	100,000 00	97,000 00	99,000 00	
Lehigh Valley of New York, 1st Mortgage Gold Registered 4½s, 1940.....	170,000 00	185,300 00	170,000 00	
Lehigh Valley of New York, 1st Mortgage Gold Coupon 4½s, 1940	330,000 00	359,700 00	330,000 00	
Lehigh Valley Terminal, 1st Mortgage Registered Gold 5s, 1941.....	20,000 00	23,000 00	20,000 00	
Lexington & Boston Street, 1st Mort. 4½s, 1920	100,000 00	101,000 00	98,250 00	
Lincoln & Northwestern, 1st Mortgage Registered 7s, 1910.....	5,000 00	5,300 00	5,000 00	
Marion Railway, Light & Power Company, O., 1st Mortgage Gold 5s, 1924	50,000 00	49,000 00	47,750 00	
Minneapolis & St. Louis, Pacific Extension, 1st Mortgage Gold 6s, 1921	50,000 00	59,000 00	50,000 00	
Minneapolis Street, Minn., 1st Mort. 7s, 1910	22,000 00	23,100 00	22,000 00	
Nahant & Lynn Street, 1st Mort. Gold 5s, 1925	75,000 00	77,250 00	75,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage Gold 5s, 1935	125,000 00	136,250 00	125,000 00	
New York Central & Hudson River, Refunding Mortgage Gold 3½s, 1997	300,000 00	288,000 00	290,000 00	
New York & Greenwood Lake, 1st Mortgage Gold 5s, 1946.....	180,000 00	184,000 00	180,000 00	
New York & Harlem, 1st Mort. Gold 3½s, 2000	100,000 00	100,000 00	100,000 00	
New York & Rockaway Beach, 1st Mortgage Gold 5s, 1927.....	25,000 00	27,250 00	25,000 00	
New York, Susquehanna & Western, Terminal, 1st Mortgage Gold 5s, 1943	50,000 00	57,500 00	50,000 00	
Norwich & Westerly, 1st Mort. Gold 5s, 1936	75,000 00	75,000 00	74,075 00	
Omaha Street, Neb., 1st Mort. Reg. 5s, 1914..	75,000 00	75,750 00	72,812 50	
Pennsylvania (Collateral notes) 5s, 1910....	100,000 00	98,500 00	98,250 00	
Rochester Railway, N. Y., 1st Consolidated Mortgage Gold 5s, 1930.....	75,000 00	81,875 00	75,000 00	
Rutland, Consolidated Mortgage 4½s, 1941..	200,000 00	208,000 00	200,000 00	
St. Joseph Railway, Light, Heat & Power Company, Mo., 1st Mortgage Gold 5s, 1937	75,000 00	76,125 00	74,962 50	
St. Lawrence & Adirondack, 1st Mortgage Gold 5s, 1996.....	125,000 00	150,000 00	125,000 00	
St. Louis, Iron Mountain & Southern, 1st Mortgage Gold 5s, 1931	150,000 00	168,750 00	150,000 00	
St. Louis & San Francisco, Gen. Mort. 6s, 1931	180,000 00	224,100 00	180,000 00	
St. Louis & San Francisco, Gen. Mort. 5s, 1931	220,000 00	243,100 00	220,000 00	
St. Louis & San Francisco, Collateral Trust Gold 5s, 1987.....	30,000 00	33,000 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage Registered 6s, 1932.....	63,000 00	74,340 00	63,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated Mortgage Gold 4½s, 1933.....	150,000 00	164,250 00	150,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated Mortgage Gold 6s, 1933.....	250,000 00	327,500 00	250,000 00	
St. Paul & Northern Pacific, 1st Mortgage Gold 6s, 1923.....	237,000 00	291,510 00	237,000 00	

MAINE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Schnectady Railway, N. Y., 1st Mortgage Gold 4½s, optional 1911	\$75,000 00	\$79,500 00	\$75,000 00	
Terminal Railroad Association, St. Louis Mo., 1st Mortgage Gold 4½s, 1939	200,000 00	217,000 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	75,000 00	75,000 00	
Toledo Traction O., Consolidated Mortgage Gold 5s, 1909	161,000 00	161,000 00	159,000 00	
Trenton Passenger, N. J., 1st Mortgage Registered 6s, 1931	75,000 00	88,500 00	75,000 00	
Union Pacific, 1st Mortgage and Land Grant Gold 4s, 1947	100,000 00	103,000 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, Mortgage Gold 4½s, 1941	150,000 00	153,000 00	150,000 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	192,000 00	205,440 00	192,000 00	
Williamsport & North Branch, 1st Mortgage Gold 4½s, 1931	50,000 00	50,000 00	50,000 00	
Total railroad bonds out of Maine	10,119,000 00			9,994,987 94
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 1st Mortgage Gold 4s, 1915-19	105,000 00	108,150 00	105,000 00	
Bar Harbor Water Co., 1st Mort. 5s, 1909	23,000 00	23,000 00	23,000 00	
Berlin Mills Co., 1st Mort. Gold 5s, 1908-9	126,000 00	126,000 00	126,000 00	
Camden & Rockland Water Co., 4½s, 1917	100,000 00	104,000 00	97,620 00	
Consolidated Electric Light Company, Portland, 1st Consol. Mortgage 4½s, 1925	150,000 00	150,000 00	148,200 00	
Eastern Steamship Company, 1st Mortgage Sinking Fund Gold 5s, 1927	50,000 00	51,000 00	48,750 00	
Portland Water Company, 4s, 1927	100,000 00	100,000 00	90,000 00	
Ruinford Falls Realty Company, 1st Mortgage 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	
Total corporation bonds owned	704,000 00			686,695 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	25,500 00	30,600 00	21,675 00	21,675 00
<i>Bank Stock Owned.</i>				
Portland Trust Company	7,200 00	19,800 00	7,200 00	7,200 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.		1,800 00	1,800 00	
Cedar Rapids & Missouri River		900 00	900 00	
Cleveland, Cincinnati, Chicago & St. Louis		1,900 00	1,900 00	
Cleveland City Cable, O.		1,500 00	1,500 00	
Dayton, Springfield & Urbana, O.		350 00	350 00	
Maine Central		3,256 24	3,256 24	3,706 24
<i>Loans on Corporation Bonds.</i>				
American Telephone & Telegraph Company		2,500 00	2,500 00	
Huntington Water Company, Ind.		950 00	950 00	
Omaha Water Company, Neb.		500 00	500 00	
Portland Water Company		300 00	300 00	
Standish Water & Construction Company		400 00	400 00	
Staten Island Water Supply Company, N. Y.		425 00	425 00	5,075 00
<i>Loans on Corporation Stock.</i>				
Biddeford & Saco Water Company		20,000 00	20,000 00	
Portland Water Company		4,000 00	4,000 00	
Worumbo Manufacturing Company, Lisbon Falls		3,200 00	3,200 00	27,200 00

MAINE 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>
Canal National Bank, Portland	\$1,150 00	\$1,150 00	
Casco National Bank, Portland	75 00	75 00	\$1,225 00
Loan on city of Portland bond.....	950 00	950 00	
Loan on Portland Trust Company stock	33,000 00	33,000 00	
Loan to Roman Catholic Bishop of Portland	13,500 00	13,500 00	
Loans on mortgages of real estate.....	231,073 88	231,073 88	278,523 88
Real estate, investment	30,000 00	5,000 00	5,000 00
Expense account	-	5,586 90	5,586 90
Cash on deposit	154,362 47	154,362 47	
Cash on hand	17,966 53	17,966 53	172,329 00
Unpaid accrued interest.....	166,305 04		\$13,932,016 46
Due depositors, earned dividend and accrued State tax	14,964,604 16		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax	\$2,327,650 62		

MECHANICS' SAVINGS BANK—AUBURN.

May 13, 1907.

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.

LIABILITIES.

Deposits	\$545,006 11
Reserve fund	34,350 60
Undivided profits	19,453 57
	\$603,809 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 Washington, 4s, opt. 1923, R.R. Aid	\$5,000 00	\$5,150 00	\$5,000 00	
City of Ellsworth, 4s, 1917, Refunding...	2,000 00	2,060 00	2,000 00	
Lewiston, 5s, 1907, Water	2,000 00	2,000 00	2,000 00	
Lewiston, 3½s, 1931, Refunding..	500 00	490 00	500 00	
Portland, 6s, 1907, Railroad.....	3,000 00	3,000 00	3,000 00	
Town of Kittery, 3½s, 1930, School.....	3,000 00	2,835 00	2,925 00	
Brunswick & Topsham Water District, 4s, 1926	5,000 00	5,175 00	5,000 00	
Total public funds of Maine	20,500 00			\$20,485 00
County of Cuyahoga, O., 4s, 1921, Buildings	5,000 00	5,200 00	5,000 00	
City of Cleveland, O., 4s, 1915, Bridge...	5,000 00	5,125 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund..	5,000 00	5,275 00	4,600 00	
Minneapolis, Minn., Reg. 3½s, 1929, School.....	6,000 00	5,880 00	6,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	5,275 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Sewer	5,000 00	5,125 00	5,000 00	
Port Huron, Mich., 4s, 1922, Ref..	10,000 00	10,150 00	10,000 00	
Town of Danbury, Conn., 4s, 1944-5, School	5,000 00	5,125 00	5,000 00	
Total public funds out of Maine.....	46,000 00			45,600 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,900 00	5,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, Consol. Mort. 4s, 1951	15,000 00	14,250 00	14,381 25	
Boston & Maine, 4s, 1926.....	15,000 00	15,300 00	15,000 00	
Maine Central, 4s, 1912.....	4,000 00	4,000 00	4,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,100 00	5,000 00	
Portland & Ranford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,875 00	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Washington County, 3½s, optional, 1924.....	10,000 00	9,300 00	9,437 50	
Total railroad bonds of Maine.....	69,000 00			67,543 75
Auburn & Syracuse Electric, N. Y., 5s, 1942	5,000 00	5,175 00	5,060 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,950 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,000 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	3,000 00	3,000 00	
Central Pacific, 4s, 1949.....	10,000 00	9,850 00	9,850 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,650 00	4,825 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1903.....	3,000 00	3,090 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,050 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,925 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	4,000 00	4,000 00	

MECHANICS' 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>
Detroit & Toledo Shore Line, 4s, 1953.....	\$5,000 00	\$4,575 00	\$4,375 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,700 00	5,000 00	
Illinois Central, Omaha Division, 3s, 1951..	5,000 00	4,000 00	4,200 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00	5,000 00	5,000 00	
Leroy & Caney Valley Air Line, 5s, 1926....	2,000 00	2,040 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,425 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	5,000 00	5,500 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	7,000 00	6,545 00	6,930 00	
Pennsylvania Coupon notes, 5s, 1910.....	5,000 00	4,956 25	4,956 25	
Pontiac, Oxford & Northern, 6s, 1916.....	7,000 00	7,000 00	7,000 00	
Rochester Railway, N. Y., 5s, 1930.....	5,000 00	5,425 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,850 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	6,000 00	5,000 00	
St. Louis & San Francisco, 4s, 1951.....	2,600 00	1,650 00	1,950 00	
Schenectady Railway, N. Y., 4½s, opt. 1911..	5,000 00	5,300 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,700 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941....	5,000 00	5,100 00	5,000 00	
Wheeling & Lake Erie, 4s, 1949.....	3,000 00	2,625 00	2,805 00	
Total railroad bonds out of Maine.....	154,000 00			\$150,366 25
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927.....	10,000 00	10,200 00	10,000 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	
Fresque Isle Water Company, 5s, 1907.....	5,500 00	5,500 00	4,950 00	
Total corporation bonds of Maine.....	35,500 00			34,950 00
Eau Claire Water Works Co., Wis., 4½s, 1933	12,000 00	12,000 00	12,000 00	12,000 00
<i>Corporation Stock Owned.</i>				
Continental Mills, Lewiston.....	1,200 00	600 00	240 00	
Little Androscoggin Water Power Co., Auburn.....	4,000 00	2,400 00	3,600 00	
Total corporation stock of Maine.....	5,200 00			3,840 00
Adrian Water Company, Michigan.....	12,000 00	4,000 00	12,000 00	12,000 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	6,700 00	7,102 00	6,700 00	
Cumberland National Bank, Portland.....	3,200 00	3,264 00	3,200 00	
First National Bank, Auburn.....	4,400 00	5,940 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	34,020 00	31,500 00	
National Traders' Bank, Portland.....	2,700 00	2,781 00	2,700 00	
People's National Bank, Waterville.....	3,000 00	3,450 00	3,000 00	
Total national bank stock owned.....	68,000 00			68,000 00
<i>Loans on Corporation Bonds.</i>				
Arkansaw Water Company, Little Rock, Ark.....		90 00	90 00	
Berlin Mills Company.....		180 00	180 00	270 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Auburn.....		850 00	850 00	
National Shoe & Leather Bank, Auburn.....		65 00	65 00	915 00
<i>Loans to Corporations.</i>				
Little Androscoggin Water Power Company, Auburn	5,000 00		5,000 00	
Methodist Episcopal Church, Buckfield.....	600 00		600 00	
New York Central & Hudson River Railroad.....		4,987 50	4,987 50	10,587 50

MECHANICS' SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Aurora, Elgin & Chicago Railway, Ill., bond	\$800 00	\$800 00	
Loan on Little Androscoggin Water Power Com- pany, Auburn, stock.....	3,600 00	4,800 00	
Loan on Lewiston Safe Deposit & Trust Co., stock...	700 00	700 00	
Loan on Mechanics' Savings Bank book	70 00	70 00	
Loans on mortgages of real estate.....	114,026 00	114,026 00	\$120,396 00
Real estate, investment.....	40,000 00	40,000 00	
Real estate, foreclosure.....	1,000 00	1,000 00	41,000 00
Premium account.....	-	3,225 00	3,225 00
Cash on deposit.....	12,099 40	12,099 40	
Cash on hand	531 78	531 78	12,631 18
Unpaid accrued interest.....	7,216 81		\$603,809 68
Due depositors, earned dividend and accrued State tax.....	615,579 74		
	553,219 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$62,360 64		

NORWAY SAVINGS BANK—NORWAY.

April 18, 1907.

A. S. KIMBALL, President.

GEO. E. TUBBS, Treasurer.

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

Organized March 16, 1866.

LIABILITIES.

Deposits.....	\$464,077 30
Reserve fund.....	6,000 00
Undivided profits.....	8,371 31
	\$478,448 61

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	\$5,250 00	\$5,000 00	
Town of Kittery, 3½s, 1915, School.....	5,000 00	4,875 00	4,975 00	
Rumford, 4s, opt. 1909, Funding.....	5,000 00	5,000 00	5,000 00	
Total public funds of Maine.....	15,000 00			\$14,975 00
County of Allegheny, Pa., 4s, 1936, Road....	5,000 00	5,325 00	5,000 00	
Anne Arundel, Md., 4s, 1951, Bridge Fund.....	5,000 00	5,125 00	5,000 00	
Jefferson, Ind., 4s, 1918-19, Road.....	6,000 00	6,000 00	6,000 00	
Lyon, Kan., 4½s, 1919, Refunding.....	5,000 00	5,225 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.....	5,000 00	5,025 00	5,000 00	
Woodbury Ia., 4s, 1914, Funding.....	5,000 00	5,075 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg.....	4,000 00	4,320 00	4,000 00	
City of Danbury, Conn., 3½s, 1932, Fund.....	5,000 00	4,700 00	4,925 00	
Ishpeming, Mich., 4s, 1916, S. D.....	3,000 00	3,000 00	3,000 00	
Lexington, Ky., 4s, 1933, Bd. of Ed.....	5,000 00	5,100 00	5,000 00	
Manistee, Mich., 4s, 1909, Water.....	5,000 00	5,000 00	5,000 00	
Marinette, Wis., 4s, 1918, Dock & Wharf.....	5,000 00	5,050 00	5,000 00	
Owensboro, Ky., 4s, opt. 1911, Wat.....	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1934, Bridge.....	3,000 00	3,060 00	3,000 00	
Pawtucket, R. I., 4s, 1944, General Funding.....	2,000 00	2,050 00	2,000 00	
Total public funds out of Maine.....	68,000 00			67,925 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,800 00	
Portland Railroad, 3½s, optional, 1931.....	4,500 00	4,320 00	4,376 25	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,875 00	
Total railroad bonds of Maine.....	14,500 00			14,051 25
Anrora, Elgin & Chicago, Ill., 5s., 1941.....	5,000 00	5,000 00	5,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	5,000 00	4,550 00	4,525 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923.....	5,000 00	5,000 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	5,250 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	5,000 00	4,850 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,775 00	4,575 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,750 00	4,725 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	3,000 00	3,000 00	3,000 00	
Cleveland City Cable, O., 5s, 1909.....	2,000 00	2,000 00	2,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922.....	5,000 00	5,000 00	4,875 00	
Des Moines, Iowa Falls & Northern, 5s, optional, 1906.....	5,000 00	5,000 00	4,925 00	

NORWAY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit, Toledo & Ironton, 4s, 1955.....	\$5,000 00	\$4,000 00	\$4,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916..	5,000 00	5,000 00	5,000 00	
Hartford & Springfield Street, 5s, 1921.....	5,000 00	5,050 00	5,000 00	
Hereford, 4s, 1930.....	5,000 00	5,000 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	4,900 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	5,000 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	
Pere Marquette of Indiana, 4s, 1943.....	5,000 00	4,750 00	4,800 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,600 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,800 00	4,750 00	
Toledo, Peoria & Western, 4s, 1917.....	6,000 00	5,430 00	5,430 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,000 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	5,875 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	5,000 00	4,125 00	4,450 00	
Wheeling & Lake Erie, 4s, 1949.....	6,000 00	5,250 00	5,580 00	
Total railroad bonds out of Maine.....	174,500 00			\$169,453 75
<i>Corporation Bonds Owned.</i>				
Consolidated Electric Light 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	
Frontier Water Co., Fort Fairfield, 5s, 1909..	1,000 00	1,000 00	1,000 00	
Madison Water Company, 5s, opt. 1902.....	3,000 00	3,000 00	3,000 00	
Maine Steamship Company, Portland, 6s, 1926.....	5,000 00	5,600 00	5,000 00	
Millinocket Water Company, 4s, 1920.....	5,000 00	5,600 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915.....	4,000 00	4,080 00	4,000 00	
Mousam Water Company, Wells, 4s, 1921....	1,000 00	1,000 00	1,000 00	
Norway Shoe Shop, 5s, optional.....	350 00	175 00	175 00	
Norway Water Company, 4s, opt. 1911.....	5,000 00	5,000 00	5,000 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.....	44,350 00			44,175 00
<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	7,665 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	3,780 00	3,500 00	
National Traders' Bank, Portland.....	3,000 00	5,090 00	3,000 00	
Norway National Bank, Norway.....	7,600 00	9,120 00	7,500 00	
Total national bank stock owned.....	38,600 00			38,600 00
<i>Loans on Corporation Bonds.</i>				
Cumberland Lodge, No. 12, F. & A. M., New Gloucester		200 00	200 00	
Lewiston & Auburn Electric Light Company.....		100 00	100 00	300 00

NORWAY 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>
Norway Building Association.....	\$250 00	\$250 00	
Norway Water Company.....	250 00	250 00	
Portland Gas Light Company.....	1,350 00	1,350 00	\$1,850 00
Loans on Florida Southern Railway bond.....	300 00	300 00	
Loan to Kezar Lake Grange No. 440, North Lovell.....	550 00	550 00	
Loans on names.....	365 21	365 21	
Loans on life insurance policies.....	500 00	500 00	
Loans on personal property.....	21 43	21 43	
Loans on Norway Savings Bank books.....	400 00	400 00	
Loans on mortgages of real estate.....	91,517 92	91,517 92	93,654 56
Real estate, investment.....	5,000 00	5,000 00	
Real estate, foreclosure.....	2,772 07	2,772 07	7,772 07
Premium account.....		4,715 00	
Expense account.....		17 10	4,732 10
Cash on deposit.....	9,561 83	9,561 83	
Cash on hand.....	920 55	920 55	10,482 38
Unpaid accrued interest.....	6,503 49		\$478,448 61
Due depositors, earned dividend and accrued State tax.....	488,553 50		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	471,893 31		
	\$16,660 19		

PENOBSCOT SAVINGS BANK—BANGOR.

June 18, 1907.

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

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

Organized February 3, 1869.

LIABILITIES.

Deposits	\$2,748,442 58
Reserve fund.....	177,458 58
Undivided profits.....	31,701 85
	\$2,957 602 71

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	\$25,000 00	\$26,125 00	\$25,000 00	
Washington, 4s, opt. 1923, R. R. Aid	30,000 00	30,900 00	30,000 00	
City of Bangor, Reg. 3½s, 1907-10, Water..	20,000 00	20,000 00	20,000 00	
Bangor, 4s, 1935, Water, Refund .	10,000 00	10,650 00	10,000 00	
Belfast, 4s, 1918, Refunding	25,000 00	25,875 00	25,000 00	
Gardiner, Reg. 3½s, 1919, Refund.	9,000 00	8,910 00	9,000 00	
Old Town, 4s, 1918, Refunding....	10,000 00	10,100 00	10,000 00	
Waterville, 3½s, 1926, Refund	10,000 00	9,850 00	9,662 00	
Town of Eden, Reg. 4s, 1907-19, Funding.	35,000 00	35,000 00	35,000 00	
Fort Fairfield, 3½s, 1915-19, Bdg..	5,000 00	4,900 00	5,000 00	
Houlton, 3½s, 1920, Refunding....	37,000 00	36,075 00	37,000 00	
Houlton, 4s, 1918, Refunding.....	10,000 00	10,200 00	10,000 00	
Orono, 4s, 1913, Funding	5,000 00	5,000 00	5,000 00	
Brunswick Village Corporation, 4s, 1915-19, Sewer	5,000 00	5,050 00	5,000 00	
Total public funds of Maine	236,000 00			\$235,662 00
Commonwealth of Massachusetts, Regis- tered 3½s, 1941, Metropolitan Water Loan.	100,000 00	102,500 00	100,000 00	
Commonwealth of Massachusetts, Regis- tered 3s, 1930	100,000 00	94,000 00	96,750 00	
County of Franklin, O., 4½s, 1908, Deficiency	10,000 00	10,100 00	10,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall	25,000 00	27,750 00	25,000 00	
Lawrence, O., 5s, 1909-12, Turnpike	6,000 00	6,210 00	6,000 00	
Milwaukee, Wis., 5s, 1907, Co. Bldg.	5,000 00	5,000 00	5,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House	9,000 00	9,720 00	9,000 00	
St. Louis, Minn., 4½s, 1908-10, Road and Bridge	15,000 00	15,225 00	15,000 00	
City of Brainerd, Minn., 6s, 1909, Light..	5,000 00	5,175 00	5,000 00	
Cleveland, O., 4s, 1916, Sewer ...	25,000 00	25,750 00	25,000 00	
Cleveland, O., 4s, 1916, Bridge... Duluth, Minn., 4s, 1921, Park	25,000 00	25,750 00	25,000 00	
Galesburg, Ill., 5s, 1910, Water ..	10,000 00	10,250 00	10,000 00	
Muskegon, Mich., 5s, 1909-20, Wat.	2,000 00	2,060 00	2,000 00	
Newport, Ky., 5s, 1914, Refunding	19,000 00	20,520 00	19,000 00	
New York, N. Y., Registered 4s, 1956, Municipal	10,000 00	10,700 00	10,000 00	
Omaha, Neb., 4½s, 1924, Sewer ...	100,000 00	105,500 00	100,000 00	
Omaha, Neb., 4s, 1933, Sewer, Ref.	10,000 00	10,950 00	10,000 00	
Pawtucket, R.I., 3½s, 1939, Sch. Imp.	20,000 00	20,400 00	20,000 00	
Saginaw, Mich., 4s, 1907, St. Imp.	20,000 00	19,500 00	20,000 00	
Sandusky, O., 4½s, 1907-8, Wat., Ref.	3,600 00	3,600 00	3,600 00	
Steuenville, O., 4s, opt. 1914, Wat.	2,000 00	2,010 00	2,000 00	
Stillwater, Minn., 6s, 1911, Per- manent Improvement.....	10,000 00	10,000 00	10,000 00	
Superior, Wis., 4s, 1914, Refund.	1,000 00	1,035 00	1,000 00	
Town of West Chicago, Ill., 5s, optional 1902, Park	3,750 00	3,750 00	3,750 00	
	2,000 00	2,000 00	2,000 00	
Total public funds out of Maine.....	528,350 00			525,100 00

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943.....	\$50,000 00	\$50,000 00	\$50,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943.....	50,000 00	58,500 00	50,000 00	
Bangor & Aroostook, Car Trust, 5s, 1910....	10,000 00	10,000 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935....	30,000 00	31,200 00	30,000 00	
Boston & Maine, 4s, 1926.....	25,000 00	25,500 00	25,000 00	
Boston & Maine, 4s, 1942.....	50,000 00	51,750 00	50,000 00	
Boston & Maine, 4½s, 1944.....	25,000 00	28,500 00	25,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,500 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.....	100,000 00	104,000 00	100,000 00	
Maine Central, Collateral Trust, 5s, 1923.....	12,000 00	13,200 00	12,000 00	
Maine Central, Consol. Mort., 4s, 1912.....	25,000 00	25,000 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	11,500 00	10,000 00	
Maine Central, Coupon 7s, 1912.....	20,000 00	23,000 00	20,000 00	
Northern Maine Seaport, 5s, 1935.....	25,000 00	27,500 00	25,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	65,000 00	66,300 00	65,000 00	
Portland & Ogdensburg, 5s, 1908.....	10,000 00	10,050 00	10,000 00	
Portland Railroad, 4½s, 1913.....	10,000 00	10,300 00	10,000 00	
Portland Railroad, 3½s, opt. 1931.....	25,000 00	24,000 00	25,000 00	
Portland Union Railway Station Co., 4s, 1927	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917.....	12,000 00	12,720 00	12,000 00	
Washington County, 3½s, opt. 1924.....	10,000 00	9,300 00	9,600 00	
Total railroad bonds of Maine.....	590,000 00			\$589,600 00
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1905.....	40,500 00	40,905 00	40,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1905.	12,000 00	11,220 00	9,600 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.	20,000 00	22,000 00	20,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925.....	20,000 00	18,700 00	18,850 00	
Baltimore & Ohio, 4s, 1948.....	20,000 00	20,200 00	20,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	20,000 00	18,200 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	10,900 00	10,000 00	
Burlington Ry. & Light Co., Ia., 5s, opt. 1902	5,000 00	5,000 00	3,750 00	
Central Pacific, 4s, 1949.....	25,000 00	24,625 00	24,658 00	
Chicago, Rock Island & Pacific, 4s, 1988.....	20,000 00	20,100 00	20,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	20,000 00	21,000 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	16,350 00	15,000 00	
Globe Street, Fall River, Mass., 5s, 1912....	10,000 00	10,300 00	10,000 00	
Grand Avenue Cable, Kansas City, 5s, 1908.	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930.....	20,000 00	20,000 00	20,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	9,150 00	9,675 00	
Indiana, Illinois & Iowa, 4s, 1950.....	20,000 00	20,000 00	19,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,850 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911.	20,000 00	20,600 00	20,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910....	20,000 00	20,400 00	20,000 00	
New Haven & West Haven & Winchester Ave., Conn., Registered 5s, 1912.....	21,000 00	21,630 00	21,000 00	
New York Central & Hudson River, Lake Shore, Collateral Trust, Gold 3½s, 1908.....	10,000 00	8,700 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	10,000 00	9,600 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1906.....	10,000 00	12,000 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	20,000 00	18,700 00	18,750 00	
Southern Indiana, 4s, 1951.....	20,000 00	18,400 00	18,700 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	20,000 00	21,000 00	20,000 00	
Toledo Railway & Terminal, 4½s, 1951.....	20,000 00	20,000 00	20,000 00	
United Traction & Electric Co., Providence, R. I., 5s, 1933.....	20,000 00	21,400 00	20,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	30,000 00	30,600 00	30,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	20,000 00	16,000 00	18,100 00	
Zanesville Electric, O., 4s, opt. 1904.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine.....	598,500 00			586,033 00

PENOBSCOT 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>
Bodwell Water Power Co., Old Town, 5s, optional 1910.....	\$25,000 00	\$25,000 00	\$24,500 00	
Eastern Manufacturing Co., Bangor, 5s, 1907	5,000 00	5,000 00	5,000 00	
First National Bank Bldg. Co., Ellsworth, 4s, 1919.....	4,000 00	4,000 00	4,000 00	
Nekonegan Paper Co., Old Town, 5s, 1907-8.	2,000 00	2,000 00	2,000 00	
Portland Water Company, 4s, 1927.....	20,000 00	20,000 00	20,000 00	
Public Works Company, Bangor, 5s, 1929 ..	30,000 00	30,900 00	30,000 00	
Total corporation bonds owned.....	\$86,000 00			\$85,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	50,400 00	70,560 00	50,400 00	
Portland & Ogdensburg.....	50,000 00	26,000 00	24,922 50	
Total railroad stock of Maine	100,400 00			75,322 50
Syracuse Rapid Transit, N. Y., common ..	10,500 00	7,875 00	-	-
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	10,000 00	10,000 00	10,000 00	
Merchants Insurance Company, Bangor ..	1,000 00	1,600 00	1,000 00	
Union Insurance Company, Bangor.....	1,000 00	2,000 00	1,000 00	
Total corporation stock owned.....	12,000 00			12,000 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bangor.....	8,000 00	12,000 00	8,000 00	
First National Bank, Houlton.....	6,000 00	12,600 00	6,000 00	
Fort Fairfield National Bank, Fort Fairfield	4,000 00	5,000 00	4,000 00	
Merchants' National Bank, Bangor.....	4,100 00	12,300 00	4,100 00	
Second National Bank, Bangor.....	3,400 00	10,200 00	3,400 00	
Total national bank stock owned.....	25,500 00			25,500 00
<i>Other Bank Stock Owned.</i>				
Merrill Trust Company, Bangor.....	4,000 00	6,000 00	4,000 00	4,000 00
<i>Loans on Public Funds.</i>				
Territory of Arizona.....		1,000 00	1,000 00	
County of Aroostook.....		1,000 00	1,000 00	
Washington.....		4,000 00	4,000 00	
Borough of Duquesne, Pa.....		1,000 00	1,000 00	
City of Council Bluffs, Ia.....		2,500 00	2,500 00	
Duluth, Minn.....		11,000 00	11,000 00	
Galveston, Texas.....		900 00	900 00	
Houston, Texas.....		3,700 00	3,700 00	
Newport News, Va.....		1,000 00	1,000 00	
Omaha, Neb.....		1,000 00	1,000 00	
Portland.....		800 00	800 00	
Salt Lake City, Utah.....		4,000 00	4,000 00	31,900 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topoka & Santa Fe.....		8,500 00	8,500 00	
Aurora, Elgin & Chicago, Ill.....		6,000 00	6,000 00	
Baltimore & Ohio.....		500 00	500 00	
Bangor & Aroostook.....		21,850 00	21,850 00	
Chicago, Rock Island & Pacific.....		5,000 00	5,000 00	
Cleero & Proviso Street, Chicago.....		800 00	800 00	
Detroit Railway, Mich.....		1,000 00	1,000 00	
Grand Avenue, Kansas City.....		900 00	900 00	
Maine Central.....		2,500 00	2,500 00	
Milwaukee Electric Ry. & Light Co., Minn.....		1,000 00	1,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn.....		900 00	900 00	
New York, Auburn & Lansing.....		5,500 00	5,500 00	
Northern Maine Seaport.....		1,000 00	1,000 00	
Omaha Street, Neb.....		5,000 00	5,000 00	
Republican Valley.....		500 00	500 00	
Toledo Traction, O.....		500 00	500 00	
Wabash Pittsburg Terminal.....		2,000 00	2,000 00	
Zanesville Street, O.....		4,500 00	4,500 00	67,950 00

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bodwell Water Power Company, Old Town.....	\$500 00	\$500 00	
Iowa Loan & Trust Company, Des Moines.....	300 00	300 00	
Orono Pulp & Paper Company.....	40,625 00	40,625 00	
Portland Electric Company.....	3,800 00	3,800 00	
Public Works Company, Bangor.....	5,200 00	5,200 00	
Rodlick Realty Company, Bar Harbor.....	20,000 00	20,000 00	
Union Electric Light & Power Company, St. Louis..	300 00	300 00	
Washington Water Power Company, Spokane.....	500 00	500 00	\$71,225 00
<i>Loans on Railroad Stock.</i>			
Bangor Railway & Electric Company.....	15,000 00	15,000 00	
European & North American.....	35,229 68	35,229 68	50,229 68
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company.....	2,000 00	2,000 00	
Lockwood Company, Waterville.....	7,785 00	7,785 00	
Old Town Woolen Company.....	10,000 00	10,000 00	
Orono Pulp & Paper Company.....	4,200 00	4,200 00	
Union Insurance Company, Bangor.....	1,400 00	1,400 00	
Veazie Lumber Company.....	29,500 00	29,500 00	54,885 00
<i>Loans on National Bank Stock.</i>			
Rucksport National Bank.....	6,450 00	6,450 00	
First National Bank, Ellsworth.....	1,500 00	1,500 00	
Second National Bank, Bangor.....	25,000 00	25,000 00	32,950 00
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor.....	10,000 00	10,000 00	
Kenduskeag Trust Company, Bangor.....	3,000 00	3,000 00	
Merrill Trust Company, Bangor.....	4,300 00	4,300 00	17,360 00
Loan to Boston & Maine Railroad Company.....	25,000 00	25,000 00	
Loans to Bangor Young Men's Christian Association	4,750 00	4,750 00	
Loans to town of Orono.....	17,000 00	17,000 00	
Loans on Penobscot Savings Bank books.....	450 00	450 00	
Loans on mortgages of real estate.....	405,352 00	405,352 00	452,552 00
Premium account.....		559 91	
Expense account.....		1,128 17	1,688 08
Cash on deposit.....	33,366 79	33,366 79	
Cash on hand.....	4,838 66	4,838 66	38,205 45
Unpaid accrued interest.....	42,405 30		2,957,602 71
	3,127,727 43		
Due depositors, earned dividend and accrued State tax.....	2,776,908 58		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$350,818 85		

PEOPLE'S SAVINGS BANK—LEWISTON.

May 2, 1907.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

TRUSTEES—C. I. Barker, A. B. Nealey, H. W. Maxwell, A. D. Barker, C. D. Farrar, T. F. Callahan, Fred A. Perry, A. L. Marble, A. T. Reny.

Organized March 9, 1875.

LIABILITIES.

Deposits	\$1,677,731 18
Reserve fund.....	63,274 95
Undivided profits.....	2,398 15
	\$1,743,404 31

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad ...	\$3,000 00	\$3,150 00	\$3,000 00	
Penobscot, 3½s, 1917, Ct. House ...	5,000 00	4,950 00	5,000 00	
Washington, 4s, opt. 1923, R. R. ...	20,000 00	20,600 00	20,000 00	
City of Auburn, 3½s, 1923, Refunding ...	10,000 00	9,850 00	10,000 00	
Auburn, 4s, 1925, Water	3,000 00	3,150 00	3,000 00	
Belfast, 4s, 1918, Refunding.....	5,000 00	5,175 00	5,000 00	
Gardiner, 4s, 1908, General.....	6,000 00	6,030 00	6,000 00	
Lewiston, 3½s, 1931, Refunding...	10,000 00	9,800 00	10,000 00	
Lewiston, 4s, 1913-23, Refunding.	15,000 00	15,525 00	15,000 00	
Lewiston, 5s, 1907, Water.....	7,000 00	7,000 00	7,000 00	
Waterville, 3½s, 1935, Funding...	5,000 00	4,900 00	5,000 00	
Waterville, 4s, 1937, Refunding..	5,000 00	5,350 00	5,000 00	
Town of East Livermore, 3-9-10s, 1907-9, Sch.	3,000 00	3,000 00	3,000 00	
East Livermore, 3½s, 1910-17, Sch.	6,000 00	5,880 00	6,000 00	
Lubec, 4s, 1921, Water.....	5,000 00	5,000 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	1,500 00	1,500 00	
Sanford, 3½s, 1908, School	1,000 00	1,000 00	989 00	
Brunswick & Topsham Water Dist., 4s, 1926-36	15,000 00	15,600 00	15,000 00	
Total public funds of Maine.....	127,500 00			\$127,489 00
County of Beaver, Pa., 4s, 1930, Bridge...	10,000 00	10,400 00	10,000 00	
Douglas, Wis., 4s, 1917, Asylum.	5,000 00	5,050 00	5,000 00	
Fayette, O., 4½s, 1910, Funding...	6,000 00	6,030 00	6,000 00	
Franklin, O., 4s, 1907-14, Imp. & Ext.	4,000 00	4,040 00	4,000 00	
Lawrence, Ind., 5s, 1907-S, Road.	8,000 00	8,040 00	8,000 00	
Lawrence, O., 5s, 1913, Turnpike	3,000 00	3,180 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refunding	25,000 00	25,625 00	25,000 00	
Polk, Minn., 5½s, 1907, Drainage.	5,000 00	5,000 00	5,000 00	
Portage, Wis., 5s, 1912, Refunding	3,000 00	3,150 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Refund.	2,000 00	2,250 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Refund.	2,000 00	2,100 00	2,000 00	
Shawnee, Kan., 5½s, 1907, Refund.	22,000 00	22,000 00	22,000 00	
Woodbury, Ia., 4s, 1920, Refund.	5,000 00	5,125 00	5,000 00	
Wyandotte, Kan., 4½s, 1923, Fund	10,000 00	10,900 00	10,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,400 00	5,000 00	
City of Chicago, Ill., 4s, 1910-13, San. Dist.	15,000 00	15,150 00	15,600 00	
Chicago, Ill., 4½s, 1909, San. Dist.	5,000 00	5,075 00	5,000 00	
Chicago, Ill., 4s, 1918, Funding...	5,000 00	5,175 00	5,000 00	
Cleveland, O., 4s, 1922, School ...	5,000 00	5,225 00	5,000 00	
Columbus, O., 4s, opt. 1912-13, Sew.	25,000 00	25,500 00	25,000 00	
Dayton, O., 3½s, 1916, Bridge	7,000 00	6,860 00	6,860 00	
East Liverpool, O., 5s, 1914, Board of Education.....	3,000 00	3,210 00	3,000 00	
Elwood, Ind., 6s, 1921, Refunding	2,000 00	2,430 00	2,000 00	
Elyria, O., 4s, 1936, Water.....	5,000 00	5,000 00	5,000 00	
Emporia, Kan., 4½s, 1929, Refund.	10,000 00	10,000 00	10,000 00	
Findlay, O., 5s, 1908, Water	2,000 00	2,020 00	2,000 00	
Huntington, Ind., 6s, 1912-14, Sew.	4,500 00	4,905 00	4,500 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	Indianapolis, Ind., 4s, 1907-15, Fund	\$9,000 00	\$9,135 00	\$9,000 00	
	Kansas City, Kan., 6s, 1907-11, Internal Improvement	10,000 00	10,350 00	10,000 00	
	Lima, O., 4s, 1913-18, Water	10,000 00	10,100 00	10,000 00	
	Lincoln, Neb., 4s, opt. 1909, Ref..	16,000 00	16,000 00	16,000 00	
	Newark, O., 5s, 1912, Street Imp.	4,000 00	4,200 00	4,000 00	
	New York, N. Y., Reg. 4s, 1916, Gen.	5,000 00	5,100 00	5,000 00	
	New York, N. Y., Reg. 4s, 1956, Gen.	5,000 00	5,275 00	5,000 00	
	Omaha, Neb., 4s, 1909, Street Imp.	4,000 00	4,020 00	4,000 00	
	Owensboro, Ky., 4s, 1930, St. Imp.	5,000 00	5,000 00	5,000 00	
	Pawtucket, R. I., 4s, 1934, Bridge	15,000 00	15,300 00	15,000 00	
	Pawtucket, R. I., 4s, 1944, Fund..	10,000 00	10,250 00	10,000 00	
	St Paul, Minn., 5s, 1915, Wat. & Sew.	8,000 00	8,760 00	8,000 00	
	Sault Ste Marie, Mich., 4s, 1921, Water	4,000 00	4 000 00	4,000 00	
	Superior, Wis., 4s, 1914, Refund.	5,000 00	5,000 00	5,000 00	
	Toledo, O., 4s, 1942, Park	5,000 00	5,375 00	5,000 00	
	Winona, Minn., 5s, 1918, Sewer ..	3,000 00	3,300 00	3,000 00	
Town of	Burrillville, R. I., 3½s, 1942, Funding	10,000 00	9,300 00	9,700 00	
	Littleton, N. H., 3½s, 1933, Water and Light	1,500 00	1,410 00	1,500 00	
Township of	Youngstown, O., 5s, 1914, Park	5,000 00	5,300 00	5,000 00	
Borough of	Dunmore, Pa., 4s, 1922, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine		343,000 00			\$342,560 00
<i>Railroad Bonds Owned.</i>					
	Aroostook Northern, 5s, 1947	14,000 00	15,680 00	13,875 00	
	Bangor & Aroostook, 5s, 1943	20,000 00	23,600 00	19,762 50	
	Bangor & Aroostook, Car Trust, 5s, 1908 ..	6,000 00	6,000 00	6,000 00	
	Bangor & Aroostook, Consolidated 4s, 1951	23,000 00	27,550 00	27,542 50	
	Boston & Maine, 4s, 1926	20,000 00	20,400 00	20,000 00	
	Kennebec Central, 5s, 1910	4,000 00	4,000 00	4,000 00	
	Lime Rock, 4s, 1929	5,000 00	5,000 00	5,000 00	
	Maine Central, 4s, 1912	4,000 00	4,000 00	4,000 00	
	Maine Central, 4½s, 1912	5,000 00	5,100 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	8,320 00	8,000 00	
	Maine Central, 5s, 1923	4,000 00	4,400 00	4,000 00	
	Maine Central, 7s, 1912	17,200 00	19,780 00	17,200 00	
	Penobscot Shore Line, Registered 4s, 1920.	5,000 00	5,100 00	5,000 00	
	Portland & Ogdensburg, 5s, 1908	28,000 00	28,140 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	11,200 00	10,000 00	
	Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
	Somerset, 4s, 1955	5,000 00	4,900 00	4,400 00	
Total railroad bonds of Maine		223,700 00			220,680 00
	Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	16,500 00	15,000 00	
	Baltimore & Ohio, Southwestern Division, 3½s, 1925	8,000 00	7,280 00	7,272 50	
	Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.	5,000 00	4,550 00	4,612 50	
	Buffalo & Susquehanna, 4s, 1951	10,000 00	9,700 00	10,000 00	
	Central Branch, 4s, 1919	10,000 00	9,550 00	9,500 00	
	Central Branch Union Pacific, 4s, 1948	5,000 00	4,750 00	4,550 00	
	Central Pacific, 4s, 1949	10,000 00	9,750 00	9,850 00	
	Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
	Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,950 00	15,000 00	
	Grand Rapids, Belding & Saginaw, 5s, 1924.	15,000 00	15,300 00	15,000 00	
	Hereford, 4s, 1930	12,000 00	12,000 00	11,945 00	
	Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,200 00	5,000 00	
	Illinois Central, St. Louis Division and Terminal, 1st mortgage 3½s, 1951	10,000 00	9,150 00	9,587 50	
	Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,750 00	
	Kansas City & Pacific, 4s, 1990	5,000 00	4,775 00	4,275 00	
	Lehigh & New York, 4s, 1945	3,000 00	2,940 00	2,940 00	
	Lehigh Valley of New York, 4½s, 1940	3,000 00	3,270 00	3,000 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>
Maryland, Delaware & Virginia, 5s, 1955...	\$5,000 00	\$5,500 00	\$5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	3,000 00	3,180 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944.....	5,000 00	5,300 00	4,912 50	
New Haven & Derby, 5s, 1918.....	5,000 00	5,775 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948...	10,000 00	9,600 00	9,940 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,050 00	4,950 00	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,850 00	5,000 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,625 00	4,700 00	
St. Lawrence & Adirondack, 5s, 1996.....	4,000 00	4,800 00	4,000 00	
St. Louis, Iron Mountain & Southern, General Con. Railway & Land Grant, 5s, 1931	5,000 00	5,625 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,350 00	9,506 25	
St. Louis Southwestern, 4s, 1939.....	5,000 00	4,825 00	4,931 25	
Southern Indiana, 4s, 1951.....	10,000 00	9,200 00	9,550 00	
Toledo & Ohio Central, Western Div., 5s, 1925	5,000 00	5,500 00	5,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1930.....	5,000 00	5,875 00	5,000 00	
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	3,500 00	3,560 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,000 00	10,000 00	
Zanesville Electric, O., 4s, optional 1904....	2,000 00	2,000 00	2,000 00	
Total railroad bonds out of Maine.....	267,000 00			\$261,242 50
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912-14.....	30,000 00	30,000 00	29,125 00	
Biddeford & Saco Water Co., 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.....	3,000 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, opt. 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	
Portland Elevator Company, 4s, 1912-18.....	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927.....	10,000 00	10,000 00	9,787 50	
Standish Water & Construction Co., 4s, 1928	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.....	106,000 00			104,812 50
<i>Railroad Stock Owned.</i>				
Kennebec Central.....	500 00	500 00	500 00	500 00
Hereford.....	2,500 00	2,475 00	2,400 00	2,400 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	7,600 00	7,828 00	7,600 00	
Little Androscoggin Water Power Company, Auburn.....	200 00	120 00	200 00	
Total corporation stock of Maine.....	7,800 00			7,800 00
Atlantic Telegraph Company, Mass.....	375 00	375 00	375 00	375 00
<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	1,350 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,600 00	2,400 00	
First National Bank, Bath.....	1,000 00	1,200 00	1,000 00	
First National Bank, Lewiston.....	29,600 00	44,400 00	29,600 00	
Manufacturers National Bank, Lewiston.....	28,000 00	30,240 00	28,000 00	
National Shoe & Leather Bank, Auburn.....	1,650 00	1,782 00	1,650 00	
National Traders Bank, Portland.....	3,000 00	3,090 00	3,000 00	
Richmond National Bank, Richmond.....	2,060 00	2,000 00	2,000 00	
Total national bank stock owned.....	78,050 00			78,050 00

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Public Funds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Lewiston	\$200 00	\$200 00	
Pawtucket, R. I.	1,000 00	1,000 00	\$1,200 00
<i>Loans on Railroad Bonds.</i>			
Northern Maine Seaport	10,000 00	10,000 00	
Rumford Falls & Rangeley Lakes	2,000 00	2,000 00	12,000 00
<i>Loans on Corporation Bonds.</i>			
Continental Mills, Lewiston	1,000 00	1,000 00	
Portland Water Company	3,000 00	3,000 00	4,000 00
<i>Loans on Corporation Stock.</i>			
Geo. B. Haskell Company, Lewiston	1,500 00	1,500 00	
Hill Manufacturing Company, Lewiston	160 00	160 00	
Libbey & Dingley Company, Lewiston	6,500 00	6,500 00	
Little Androscoggin Water Power Company, Auburn	2,500 00	2,500 00	
Somerset Timberland Company, Waterville	5,000 00	5,000 00	15,660 00
<i>Loans to Corporations.</i>			
Avon Manufacturing Company, Lewiston	24,500 00	24,500 00	
Cowan Woolen Mill, Lewiston	5,000 00	5,000 00	
Pondicherry Company, Bridgton	5,000 00	5,000 00	
St. John Lumber Company, Van Buren (endorsed) ..	5,000 00	5,000 00	
Somerset Railway Company, (endorsed)	15,000 00	15,000 00	
Stockholm Lumber Company, (endorsed)	5,000 00	5,000 00	
Washburn Chair Company, North Turner (endorsed) ..	1,000 00	1,000 00	60,500 00
<i>Loans to Municipalities.</i>			
City of Lewiston	10,000 00	10,000 00	
Town of East Livermore	5,000 00	5,000 00	15,000 00
Loan on Burrill National Bank, Ellsworth, stock ...	95 00	95 00	
Loan on Lewiston Safe Deposit & Trust Co., stock ..	547 66	547 66	
Loan on Lewiston Safe Deposit & Trust Co., book ...	55 00	55 00	
Loan on life insurance policy	1,000 00	1,000 00	
Loans on People's Savings Bank books	1,100 00	1,100 00	
Loans on mortgages of real estate	401,476 96	401,476 96	404,274 62
Real estate investment	16,128 35	16,128 35	
Real estate, foreclosure.	2,367 68	2,367 68	
Vault	4,375 00	4,375 00	22,871 05
Premium account		30,983 65	
Expense account		496 49	31,480 14
Cash on deposit	17,653 99	17,653 99	
Cash on hand	12,855 53	12,855 53	30,509 52
Unpaid accrued interest	23,948 53		1,743,404 31
Due depositors, earned dividend and accrued State tax	1,786,100 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,682,073 80		
			\$104,026 30

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

March 29, 1907.

SETH T. SNIPE, President.

OSCAR C. ROGERS, Treasurer.

TRUSTEES—Seth T. Snipe, D. Howard Spear, Christopher O. Carter, Fred C. Cox, Harry B. Sawyer, Frank H. Percy, E. Randall Leonard.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$844,835 93
Reserve fund	22,025 00
Undivided profits.....	13,688 07
	\$880,549 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.....	\$3,000 00	\$3,907 50	\$3,000 00	\$3,000 00
City of Belfast, 4s, 1918, Refunding.....	5,090 00	5,175 00	5,000 00	
Town of Wiscasset, 4s, opt. 1892, Munic....	1,300 00	1,300 00	1,293 50	
York, 3s, 1907-31, High School.....	6,500 00	5,947 50	6,300 00	
Total public funds of Maine.....	12,800 00			12,593 50
County of Ottawa, O., 6s, 1913-17, Bridge....	5,000 00	5,675 00	5,000 00	
City of Chicago, Ill., 4½s, 1914, San. Dist..	5,000 00	5,225 00	5,000 00	
Chicago, Ill., 5s, 1908, San. Dist..	5,000 00	5,050 00	5,000 00	
Clinton, Ia., 6s, 1902, Sewer.....	333 33	333 33	333 33	
Hammond, Ind., 5s, 1918, School.....	3,000 00	3,270 00	3,000 00	
Indianapolis, Ind., 4s, 1922, School Commissioners.....	10,000 00	10,450 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	2,040 00	2,000 00	
Pawtucket, R.I., 4s, 1914, Gen. Fund	5,000 00	5,125 00	5,000 00	
Total public funds out of Maine.....	40,333 39			40,233 33
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	17,000 00	19,019 00	16,925 00	
Bangor & Aroostook, 5s, 1943.....	12,000 00	14,160 00	11,768 75	
Bangor & Aroostook, Consolidated 4s, 1951.....	15,000 00	14,250 00	14,250 00	
Boston & Maine, 4s, 1926.....	5,000 00	5,100 00	5,000 00	
Maine Central, 5s, 1923.....	3,000 00	3,300 00	3,000 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,500 00	5,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924.....	3,000 00	2,940 00	2,940 00	
Rumford Falls and Rangeley Lakes, 5s, 1937.....	15,000 00	16,800 00	15,000 00	
Washington County, 3½s, opt. 1924	10,000 00	9,300 00	9,381 25	
Total railroad bonds of Maine.....	90,000 00			88,265 00
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1935.....	12,500 00	12,625 00	10,666 50	
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	10,000 00	10,350 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,950 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	5,000 00	4,500 00	4,437 50	
Berkshire St., Pittsfield, Mass., 5s, 1922.....	5,000 00	5,200 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	5,000 00	5,150 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923.....	10,000 00	10,100 00	10,000 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	5,250 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,650 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, optional, 1902	3,000 00	3,000 00	3,000 00	
Central Branch, 4s, 1919.....	10,000 00	9,400 00	9,400 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>
Central Indiana, 4s, 1953.....	\$3,000 00	\$2,910 00	\$2,910 00	
Central Pacific, 4s, 1949.....	10,000 00	9,900 00	9,900 00	
Chesapeake & Ohio, 4½s 1992.....	10,000 00	10,500 00	10,000 00	
Chicago & Cincinnati, 5s, optional, 1912.....	14,000 00	14,700 00	14,000 00	
Chicago, Peoria & St. Louis, Prior Lien, 4½s, 1930.....	10,000 00	9,800 00	10,000 00	
Chicago & West Michigan, 5s, 1921.....	15,000 00	15,300 00	15,000 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	10,000 00	10,600 00	10,000 00	
Cincinnati, Hamilton & Dayton, 4s, 1954.....	5,000 00	4,400 00	4,725 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	1,000 00	1,050 00	1,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	5,250 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,300 00	10,000 00	
Concord, Maynard & Hudson St., 5s, 1922.....	5,000 00	5,100 00	5,000 00	
Detroit & Toledo Shore Line, 4s, 1953.....	5,000 00	4,575 00	4,286 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	5,000 00	5,100 00	5,000 00	
Electric Railway, Light & Power Co., Se-dalia, Mo., 6s, optional, 1907.....	3,000 00	300 00	3,000 00	
Illinois Central, Omaha Division, 3s, 1951.....	5,000 00	4,000 00	4,200 00	
Indiana, Illinois & Iowa, 4s, 1950.....	15,000 00	14,700 00	14,525 00	
Kansas City, Excelsior Springs & North-ern, 4s, 1923.....	5,000 00	4,500 00	4,725 00	
Kansas City Southern, 3s, 1950.....	3,000 00	2,160 00	2,520 00	
Lehigh & New York, 4s, 1915.....	10,000 00	9,800 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,900 00	10,000 00	
Leroy & Caney Valley Air Line, 5s, 1926.....	5,600 00	5,100 00	5,000 00	
Lexington & Boston Street, Mass., 4½s, 1920.....	10,000 00	10,100 00	10,000 00	
Lowell, Lawrence & Haverhill St., 5s, opt. 1907.....	1,000 00	1,050 00	1,000 00	
Northern Ohio, 5s, 1945.....	15,000 00	16,500 00	15,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	10,000 00	9,600 00	10,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,850 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	10,000 00	12,000 00	10,000 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	1,640 00	1,950 00	
Schoenectady Railway, N. Y., 4½s, opt. 1911.....	20,000 00	21,200 00	20,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,550 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	8,700 00	8,675 00	
Trenton Passenger, N. J., 6s, opt. 1924.....	5,000 00	5,725 00	5,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	10,000 00	10,200 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	4,000 00	4,618 75	
West Chicago Street R. R. Tunnel Co., Ill., 5s, 1909.....	20,000 00	18,000 00	20,000 00	
Total railroad bonds out of Maine.....	398,500 00			\$389,463 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	11,200 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	14,040 00	13,000 00	
Total corporation bonds of Maine.....	44,500 00			44,500 00
Bennington Water Power & Light Co., 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. of Staten Island, N. Y., 4s, 1925.....	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

PEOPLE'S SAFE DEPOSIT AND 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>
Sagadahoc Real Estate Association, Bath.	\$1,500 00	\$1,500 00	\$1,500 00	\$1,500 00
Crystal Water Co., Edgewater, N. Y., pref.	300 00	150 00	300 00	300 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bath.....	1,500 00	1,800 00	1,500 00	
First National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
First National Bank, Wiscasset.....	1,000 00	1,000 00	1,000 00	
Lincoln National Bank, Bath.....	300 00	390 00	300 00	
National Traders Bank, Portland.....	800 00	824 00	500 00	
Total national bank stock owned.....	6,600 00			6,600 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Baltimore & Ohio.....		250 00	250 00	
Bangor & Aroostook.....		7,850 00	7,850 00	
Berkshire Street, Pittsfield, Mass.....		1,000 00	1,000 00	
Indiana, Illinois & Iowa.....		2,250 00	2,250 00	
Iowa Central.....		850 00	850 00	
St. Louis Terminal.....		600 00	600 00	
Schnectady Railway, N. Y.....		1,500 00	1,500 00	14,300 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Company, Auburn	500 00		500 00	
Mountain, Farm & Seashore Company, Portland.....	125 00		500 00	
Sagadahoc Real Estate Association, Bath.....	3,000 00		3,000 00	
Torrey Koller Bushing Works, Bath.....	2,900 00		2,900 00	
Worunbo Manufacturing Company, Lisbon Falls.....	14,775 00		14,775 00	21,675 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath.....	1,200 00		1,200 00	
Lincoln National Bank, Bath.....	635 00		635 00	
Marine National Bank, Bath.....	5,000 00		5,000 00	
People's National Bank, Waterville.....	82 40		82 40	6,967 40
<i>Loans to Corporations.</i>				
Central Church, Third Parish, Bath.....	500 00		500 00	
Grace Church, Bath.....	700 00		700 00	
Winter Street Congregational Society, Bath.....	239 80		239 80	1,439 80
Loan on United States bonds.....	700 00		700 00	
Loan on city of Augusta bond.....	500 00		500 00	
Loan on Bath Trust Company stock.....	1,000 00		1,000 00	
Loan to town of Arrowsic.....	1,000 00		1,000 00	
Loans on vessel property.....	15,210 34		15,210 34	
Loans on personal property.....	875 00		875 00	
Loan on People's Safe Deposit & Savings Bank book	175 00		175 00	
Loans on mortgages of real estate.....	135,106 84		135,106 84	154,567 18
Real estate investment.....	25,000 00		25,707 23	
Safe deposit department.....	5,000 00		5,000 00	
Safe, furniture and fixtures.....	4,500 00		4,500 00	35,207 23
Premium account.....			14,635 35	
Expense account.....			712 15	15,347 50
Cash on deposit.....	1,512 48		1,512 48	
Cash on hand.....	1,676 77		1,676 77	3,189 25
Unpaid accrued interest.....	10,050 00			880,549 00
Due depositors, earned dividend and accrued State tax.....	\$92,101 02			
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$54,205 93			
	\$37,895 09			

PHILLIPS SAVINGS BANK—PHILLIPS.

September 16, 1907.

GEO. A. FRENCH, President.

N. P. NOBLE, Treasurer.

TRUSTEES—George A. French, Fremont Scamman, Arthur W. McLeary
William B. Butler, Charles F. Chandler.

Organized March 29, 1871.

LIABILITIES.

Deposits.....	\$188,003 25
Reserve fund.....	7,530 00
Undivided profits.....	3,349 02
	\$198,882 27

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Avon, 5s, opt. Refunding.....	\$1,500 00	\$1,500 00	\$1,500 00	
Avon, 4s, 1911, Municipal.....	1,000 00	1,000 00	1,000 00	
Avon, 4s, 1916, Refunding.....	500 00	500 00	500 00	
Phillips, orders.....	4,500 00	4,500 00	4,500 00	
Rangeley, 4s, opt. 1913, Sch. House	2,000 00	2,000 00	2,000 00	
Salem, order.....	200 00	200 00	200 00	
Madison Village Corporation, 4s, 1928.....	2,000 00	2,000 00	2,000 00	
Phillips Village Corporation, order.....	400 00	400 00	400 00	
Van Buren Water Dist., 5s, 1912.....	4,000 00	4,080 00	4,000 00	
Total public funds of Maine.....	16,100 00			\$16,100 00
County of Allegheny, Pa., 4s, 1936, Road....	5,000 00	5,325 00	5,000 00	
Cuyahoga, O., 4s, 1911, Pub. Bldg.	5,000 00	5,075 00	5,000 00	
Oakland, Mich., 4s, 1912, Ct. House	5,000 00	5,025 00	5,000 00	
Worcester, Md., 5s, 1915-24, Court				
House and Jail.....	5,600 00	5,500 00	5,000 00	
City of Chicago, Ill., 4s, 1924, San. Dist..	5,000 00	5,150 00	5,000 00	
Ironton, O., 5s, 1912, St. Improve.	2,000 00	2,090 00	2,000 00	
Madison, Wis., 4s, 1925, School...	3,000 00	3,045 00	3,000 00	
Total public funds out of Maine.....	30,000 00			30,000 00
<i>Railroad Bonds Owned.</i>				
Augusta, Winthrop & Gardiner, 4s, 1952....	5,000 00	4,750 00	4,300 00	
Bangor & Aroostook, 5s, 1943.....	8,000 00	9,440 00	7,775 00	
Knox & Lincoln, 5s, 1921.....	2,000 00	2,160 00	2,000 00	
Maine Central, 7s, 1912.....	100 00	115 00	100 00	
Portland Railroad, 4½s, 1913.....	2,000 00	2,060 00	2,000 00	
Rockland, Thomaston & Camden, 4s, 1921..	6,000 00	6,000 00	6,000 00	
Somerset Railway, 4s, 1955.....	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine.....	28,100 00			27,025 00
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	4,000 00	4,040 00	4,000 00	
Central Pacific, 4s, 1949.....	3,000 00	2,955 00	3,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941.....	2,000 00	2,160 00	2,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	5,250 00	5,000 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	3,000 00	2,700 00	2,835 00	
Total railroad bonds out of Maine.....	17,000 00			16,835 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903....	10,000 00	10,000 00	10,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	1,500 00	1,500 00	1,500 00	
Kingfield Water Company, 4s, 1919.....	3,000 00	3,000 00	3,000 00	
Madison Water Company, 5s, opt. 1902.....	3,000 00	5,000 00	5,000 00	

PHILLIPS 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>
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	
Total corporation bonds of Maine.....	22,500 00			\$22,500 00
Indianapolis Water Company, Ind., 6s, 1911	5,000 00	5,350 00	5,000 00	5,000 00
<i>National Bank Stock Owned.</i>				
Cumberland National Bank, Portland.....	1,400 00	1,428 00	1,400 00	
First National Bank, Farmington.....	3,400 50	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 60	2,484 00	2,300 00	
Norway National Bank, Norway.....	2,200 00	2,640 00	2,200 00	
Portland National Bank, Portland.....	2,000 00	3,200 00	2,000 00	
Total national bank stock owned.....	12,700 00			12,700 00
<i>Other Bank Stock Owned.</i>				
People's Trust Company, Farmington.....	250 00	250 00	250 00	
Rockland Trust Company.....	2,000 00	2,060 00	2,000 00	
Rumford Falls Trust Company.....	1,000 00	1,750 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 Railroad Bonds.</i>				
Columbus Northern Ry., Power & Equipment Co., O.		6,600 00	6,000 00	
Marion Railway, Light & Power Co., O.....		1,000 00	1,000 00	
Phillips & Rangeley.....		2,500 00	2,500 00	9,500 00
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogert Manufacturing Co., Kingfield.....		1,000 00	1,000 00	
Phillips Electric Light Company.....		200 00	200 00	
Phillips Water Company.....		6,500 00	6,500 00	7,700 00
Loan on Bath Water Supply Company bond.....		321 25	321 25	
Loan to town of Rangeley.....		500 00	500 00	
Loans on life insurance policies.....		1,412 00	1,412 00	
Loans on personal property.....		819 34	819 34	
Loan on Phillips Savings Bank book.....		400 00	400 00	
Loans on mortgages of real estate.....		38,191 29	38,191 29	41,643 88
Real estate investment.....		800 45	800 45	
Safe.....		575 00	575 00	1,375 45
Cash on deposit.....		3,379 60	3,379 60	
Cash on hand.....		873 34	873 34	4,252 94
Unpaid accrued interest.....		2,000 00		\$198,882 27
		208,574 27		
Due depositors, earned dividend and accrued State tax.....		191,132 01		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$17,442 26		

PISCATAQUIS SAVINGS BANK—DOVER.

August 27, 1907.

F. E. GUERNSEY, President.

W. C. WOODBURY, Treasurer.

TRUSTEES—E. A. Thompson, F. E. Guernsey, C. H. Cushing, G. E. Howard,
W. J. Mayo, C. W. Hayes, W. C. Woodbury.

Organized March 28, 1874.

LIABILITIES.

Deposits	\$851,712 38
Reserve fund.....	39,000 00
Undivided profits.....	13,852 10
	\$904,564 48

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid ..	\$5,000 00	\$5,175 00	\$5,000 00	
Penobscot, 3½s, 1912-30, Ct. House	4,000 00	3,940 00	4,000 00	
Washington, 4s, opt. 1923, R. R. Aid	10,000 00	10,300 00	10,000 00	
City of Brewer, 4s, 1921, Refunding.....	4,000 00	4,100 00	4,000 00	
Rockland, 3½s, 1917, Refunding..	5,000 00	4,950 00	5,000 00	
Waterville, 3½s, 1926, Refunding..	1,000 00	985 00	1,000 00	
Dover-Foxcroft Water District, 3½s, 1913-33	18,500 00	17,945 00	18,500 00	
Gardiner Water District, 4s, 1934.....	2,000 00	3,120 00	3,000 00	
Total public funds of Maine	50,500 00			\$50,500 00
County of Franklin, Kan., 6s, 1910, Refund.	5,000 00	5,250 00	5,000 00	
Franklin, O., 4s, 1911, Bridge	2,000 00	2,030 00	2,000 00	
Jackson, O., 4s, 1926, Turnpike..	1,000 00	1,015 00	1,000 00	
Lyon, Kan., 4½s, opt. 1915, Refund.	7,000 00	7,165 00	7,000 00	
Sedgwick, Kan., 5½s, 1910, Refund	5,000 00	5,250 00	5,000 00	
Woodbury, Ia., 4s, opt. 1909, Ref.	5,000 00	5,025 00	5,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,600 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Improve.	2,000 00	2,090 00	2,000 00	
Brainerd, Minn., 6s, 1908, Elec. Lt.	4,000 00	4,050 00	4,000 00	
Cambridge, Mass., 4s, 1926, Street	5,000 00	5,240 00	5,000 00	
Canton, O., 4s, 1917, Sch. Dist....	5,000 00	5,050 00	5,000 00	
Cleveland, O., 4s, 1922, School....	10,000 00	10,450 00	10,000 00	
Cleveland, O., 4s, 1916, Pav. etc.	3,000 00	3,090 00	3,000 00	
Elwood, Ind., 6s, 1921, Refund....	5,000 00	6,075 00	5,000 00	
Elyria, O., 4s, 1924, Water.....	5,000 00	5,000 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, Int.				
Improvement	5,000 00	5,125 00	5,000 00	
Lansing, Mich., 4s, 1920, Water..	5,000 00	5,075 00	5,000 00	
Lexington, Ky., 4s, 1933, Sch. Dist.	3,000 00	3,060 00	3,000 00	
Manistee, Mich., 4s, 1908, Water.	3,000 00	3,000 00	3,000 00	
Newark, O., 4s, 1914, St. Improve.	2,000 00	2,020 00	2,000 00	
Owensboro, Ky., 4s, optional				
1915, Street Improvement.....	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Water,	5,000 00	5,175 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920,				
Bridge	5,000 00	5,250 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921				
Water.....	5,000 00	5,000 00	5,000 00	
Sioux City, Ia., 4½s, 1918, Fund....	3,000 00	3,105 00	3,000 00	
Steuubenville, O., 4s, opt. 1914, Wat.	5,000 00	5,000 00	5,000 00	
Stillwater, Minn., 5s, 1912, Per-				
manent Improvement	5,000 00	5,225 00	5,000 00	
Superior, Wis., 5s, opt. Sewer...	5,000 00	3,750 00	5,000 00	
Westport, Mo., 6s, 1915, Sch. Dist.	5,000 00	5,825 00	5,000 00	
Youngstown, O., 5s, 1921-4, San.	5,000 00	5,650 00	5,000 00	
Town of Littleton, N. H., 3½s, opt. 1913,				
Water and Light	1,500 00	1,470 00	1,500 00	
Watertown, Mass., 3½s, 1910, Water	5,000 00	4,950 00	5,000 00	

PISCATAQUIS 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>
Village of Duluth, Minn., 6s, 1908, Apportioning Debt.....	\$6,000 00	\$6,120 00	\$6,000 00	
Borough of Dunmore, Pa., 4s, 1914, Fund.....	4,000 00	4,000 00	4,000 00	
Dunmore, Pa., 4s, 1922, School District, Refunding.....	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	159,500 00			\$159,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,800 00	9,985 00	
Bangor & Aroostook, Van Buren Ext. 5s, 1943.....	5,000 00	5,800 00	5,000 00	
Bangor & Aroostook, 4s, 1951	11,000 00	10,450 00	10,550 00	
Boston & Maine, Registered 4½s, 1944.....	3,000 00	3,420 00	3,000 00	
Portland Railroad, 3½s, 1951.....	5,000 00	4,800 00	5,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	8,000 00	8,960 00	8,000 00	
Somerset Railway, (notes) 5s, 1911.....	5,000 00	4,975 00	4,956 25	
Total railroad bonds of Maine.....	57,000 00			56,403 75
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,500 00	5,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	5,000 00	4,550 00	4,481 25	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	5,000 00	5,200 00	5,000 00	
Boston & Northern, 4s, 1954	5,000 00	4,600 00	4,575 00	
Boston & Worcester Street, Mass., 4½s, 1923.....	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950.....	5,000 00	5,250 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,450 00	4,950 00	
Central Branch, 4s, 1919.....	4,000 00	3,820 00	3,900 00	
Central Branch Union Pacific, 4s, 1948.....	5,000 00	4,750 00	4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,000 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911.....	5,000 00	4,650 00	4,825 00	
Cicero & Proviso St., Chicago, 5s, 1915	10,000 00	10,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	3,000 00	3,150 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	10,000 00	10,500 00	10,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,150 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,650 00	5,000 00	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,000 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	5,350 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,450 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927.....	5,000 00	5,025 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	4,000 00	4,200 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	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 Railway, Kansas City, Mo., 5s, 1908	15,000 00	15,000 00	14,370 00	
Haverhill & Amesbury St., Mass., 5s, 1912.....	13,000 00	13,130 00	13,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Lexington & Boston, Mass., 4½s, 1920.....	10,000 00	10,100 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,350 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955.....	2,000 00	2,200 00	2,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909.....	5,000 00	5,000 00	4,825 00	
Milford, Attleboro & Woonsocket, 5s, 1919.....	5,000 00	5,650 00	5,000 00	
Naumkeag Street, Salem, Mass., 5s, 1910.....	5,000 00	5,100 00	4,900 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	3,000 00	3,000 00	3,000 00	
New York, Auburn & Lansing, 5s, opt. 1915.....	5,000 00	4,900 00	4,900 00	
New York & Stamford, 5s, 1931.....	5,000 00	5,500 00	5,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1913.....	5,000 00	5,250 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,400 00	10,000 00	
St. Louis, Iron Mountain & Southern, 5s, 1931.....	5,000 00	5,625 00	5,000 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,100 00	5,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,600 00	4,700 00	

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Toledo & Ohio Central, Western Div., 5s, 1935	\$5,000 00	\$5,500 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	11,750 00	10,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	5,000 00	5,100 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	3,000 00	2,400 00	2,775 00	
West Chicago St., R. R. Tunnel Co., Ill., 5s, 1909	5,000 00	4,500 00	5,000 00	
Williamsport & North Branch, 4½s, 1931.....	8,000 00	8,000 00	8,000 00	
Total railroad bonds out of Maine.....	294,000 00			\$289,651 25
<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	
Bodwell Water Power Co., Old Town, 5s, optional 1910.....	12,000 00	12,000 00	12,000 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	15,000 00	15,000 00	15,000 00	
Eastern Steamship Co., 5s, 1927.....	5,000 00	5,100 00	5,000 00	
Ellsworth Electric Illuminating Co., 5s, 1908	1,500 00	1,500 00	1,500 00	
Lewiston Gas Light Co., 4s, 1924.....	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, opt. 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	
New England Elevator Co., 3½s, 1916.....	2,000 00	1,960 00	1,960 00	
Oakland Water Company, 5s, 1918.....	3,000 00	3,000 00	2,970 00	
Rockland-Rockport Line Co., 5s, opt. 1920.	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.....	2,000 00	2,160 00	2,000 00	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	5,000 00	4,987 50	
Sanford Power Company, 5s, 1908.....	4,500 00	4,500 00	4,500 00	
Total corporation bonds of Maine.....	92,000 00			91,917 50
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	5,350 00	5,000 00	
Total corporation bonds out of Maine.....	10,000 00			10,000 00
<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	3,150 00	3,000 00	
First National Bank, Portland.....	3,700 00	3,885 00	3,700 00	
National Shoe & Leather Bank, Auburn....	4,600 00	4,968 00	4,600 00	
Richmond National Bank, Richmond.....	640 00	640 00	640 00	
Total national bank stock owned.....	16,740 00			16,740 00
<i>Other Bank Stock Owned.</i>				
Kineo Trust Company, Dover.....	2,500 00	3,750 00	2,500 00	
Rumford Falls Trust Company.....	2,000 00	3,500 00	2,000 00	
Waterville Trust Company.....	3,000 00	3,300 00	3,000 00	
Total other bank stock owned.....	7,500 00			7,500 00
<i>Loans on Corporation Stock.</i>				
American Chiclet Company.....		9,440 00	9,440 00	
Kineo Company.....		10,000 00	10,000 00	
Milo Electric Light & Power Co.....		900 00	900 00	
Total corporation stock loans.....				20,340 00
<i>Loans to Municipalities.</i>				
Town of Guilford.....		2,500 00	2,500 00	
Milo.....		1,500 00	1,500 00	
Total municipal loans.....				4,000 00
Loan on Bangor Railway & Electric Company bond.		675 00	675 00	
Loans on life insurance policies.....		1,957 91	1,957 91	
Loans on personal property.....		10,041 83	10,041 83	
Loans on Piscataquis Savings Bank books.....		235 00	235 00	
Loans on mortgages of real estate.....		138,273 92	138,273 92	
Total resources.....				151,183 66

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$14,333 00	\$14,333 00	
Real estate, foreclosure.....	1,304 08	1,304 08	\$15,637 08
Premium account.....		5,000 00	
Expense account.....		939 23	5,939 23
Cash on deposit.....	25,134 14	25,134 14	
Cash on hand.....	117 87	117 87	25,252 01
Unpaid accrued interest.....	13,757 30		\$904,564 48
Due depositors, earned dividend and accrued State tax.....	935,803 05		
	862,387 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$73,415 83		

PORTLAND SAVINGS BANK—PORTLAND.

April 11, 1907.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

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

Organized April 18, 1852.

LIABILITIES.

Deposits.....	\$11,501,363 52
Reserve fund.....	1,103,968 19
Undivided profits.....	271,464 38
	<hr/> \$12,876,796 09

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.....	\$100,000 00	\$130,500 00	\$100,000 00	\$100,000 00
City of Biddeford, 4s, 1914, Refunding...	10,000 00	10,250 00	10,000 00	
Portland, 3½s, 1920, Refunding...	90,000 00	88,650 00	90,000 00	
Portland, 3½s, 1922, Refunding...	200,000 00	197,000 00	200,000 00	
Dover & Foxcroft Water District, 3½s, 1933.	50,000 00	48,000 00	50,000 00	
Gardiner Water District, 4s, 1934.....	100,000 00	104,000 00	100,000 00	
Portland Bridge District, 3½s, 1908-12.....	103,000 00	102,485 00	103,000 00	
Total public funds of Maine.....	553,000 00			553,000 00
County of Allegheny, Pa., 4s, 1925, Jail....	100,000 00	105,000 00	100,000 00	
Allegheny, Pa., 4s, 1935, Road....	100,000 00	106,500 00	100,000 00	
Bay, Mich., 5s, 1911, Bridge.....	30,000 00	31,350 00	30,000 00	
Bay, Mich., 4s, 1925, Refunding..	30,000 00	31,050 00	30,000 00	
Bay, Mich., 4s, 1928, Bridge.....	15,000 00	15,525 00	15,000 00	
Belmont, O., 5s, 1907-9, Ct. House	25,000 00	25,250 00	25,000 00	
Blue Earth, Minn., 5s, 1919, Ct.H.	35,000 00	38,675 00	35,000 00	
Cuyahoga, O., 4s, 1918-20, Building	75,000 00	77,625 00	75,000 00	
Hancock, Ind., 5s, 1917-28, Funding	67,000 00	75,040 00	67,000 00	
Hancock, O., 5s, 1913-18, Ct.House	50,000 00	54,000 00	50,000 00	
Jackson, Ind., 5s, 1907-10, Fund..	20,000 00	20,350 00	20,000 00	
Jackson, O., 4s, 1922-6, Turnpike.	90,000 00	91,350 00	90,000 00	
Lawrence, O., 5s, 1920-2, Pike....	20,000 00	22,400 00	20,000 00	
Lucas, O., 4½s, 1915-25, Bridge...	52,000 00	56,420 00	52,000 00	
McCracken, Ky., 4s, 1934, Refund.	50,000 00	51,000 00	50,000 00	
Muskingum, O., 5s, 1908-13, Hall.	40,000 00	41,600 00	40,000 00	
Muskingum, O., 4½s, 1921-4, Ref..	25,000 00	27,250 00	25,000 00	
Polk, Minn., 6s, 1908, Ditch.....	64,000 00	65,280 00	64,000 00	
Ramsey, Minn., 4½s, 1918, Ct. H..	50,000 00	54,000 00	50,000 00	
Reno, Kan., 5½s, 1919, Refunding.	35,000 00	39,550 00	35,000 00	
Rush, Ind., 5s, 1909-16, Refunding	70,000 00	73,500 00	70,000 00	
Sunmer, Kan., 4s, opt. Refunding	55,000 00	55,000 00	54,450 00	
Vigo, Ind., 5s, 1907-8, Court House	11,000 00	11,055 00	11,000 00	
Wyandotte, Kan., 5½s, optional				
1908, Refunding.....	5,000 00	5,075 00	5,000 00	
City of Akron, O., 4s, 1927, Funding.....	25,000 00	25,375 00	23,000 00	
Altoona, Pa., 4s, 1933-5, Sch. Dist.	50,000 00	51,000 00	50,000 00	
Anderson, Ind., 5s, 1918, Water..	40,000 00	44,000 00	40,000 00	
Boston, Mass., Reg. 3½s, 1944, Sew.	100,000 00	97,500 00	100,000 00	
Canton, O., 5s, 1908-9, School....	15,000 00	15,225 00	13,000 00	
Chicago, Ill., 4s, 1920-2, San. Dist.	75,000 00	76,875 00	75,000 00	
Chicago, Ill., 4s, 1924, Judgment.	100,000 00	104,500 00	100,000 00	
Chicago, Ill., 4s, 1917, Perm. Imp.	50,000 00	51,500 00	50,000 00	
Cincinnati, O., 3½s, optional 1932,				
Sinking Fund.....	100,000 00	98,000 00	100,000 00	
Cleveland, O., 4s, 1925, Sewer....	100,000 00	105,000 00	100,000 00	
Cleveland, O., 4s, 1922, Bd. of Ed.	145,000 00	151,525 00	145,000 00	
Cleveland, O., 4s, 1925, Water....	50,000 00	52,500 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 Cleveland, O., 4s, 1925, River & Harbor	\$30,000 00	\$31,500 00	\$30,000 00	
Cleveland, O., 4s, 1923, Grade Crossing.....	100,000 00	104,500 00	100,000 00	
Columbus, O., 4s, opt. 1913, Sew. Elgin, Ill., 4s, 1918-22, Water.....	150,000 00	153,000 00	150,000 00	
Evansville, Ind., 5s, 1912, Fund..	30,000 00	30,450 00	30,000 00	
Evansville, Ind., 4½s, 1912, Fund..	15,000 00	15,825 00	15,000 00	
Indianapolis, Ind., 4½s, 1910-24, School Commissioners.....	25,000 00	25,875 00	25,000 00	
Kansas City, Kan., 5s, 1907, Munic. Lansing, Mich., 4½s, 1910-15, Wat. Lansing, Mich., 5s, 1913-23, Elec. Lt. Milwaukee, Wis., 3½s, 1907-20, Municipal Improvement.....	60,000 00	64,500 00	60,000 00	
Muskegon, Mich., 5s, 1911-24, Wat. Newport, Ky., 5s, 1918, Street....	21,000 00	21,000 00	21,000 00	
New York, N. Y., Reg., 3½s, 1953, Aqueduct.....	25,000 00	25,750 00	25,000 00	
New York, N. Y., Reg. 3½s, 1953, Rapid Transit.....	50,000 00	47,250 00	50,000 00	
New York, N. Y., Reg. 3½s, 1953, Docks and Ferries.....	200,000 00	189,000 00	200,000 00	
New York, N. Y., 4s, 1956, Munic. Omaha, Neb., 4½s, 1933, Renewal. Omaha, Neb., 4s, 1933, Renewal.. Philadelphia, Pa., Reg. 3½s, 1934, Municipal.....	250,000 00	238,250 00	250,000 00	
Port Huron, Mich., 4s, 1932, Canal Racine, Wis., 4s, 1913, School.....	175,000 00	184,625 00	175,000 00	
St. Louis, Mo., 3½s, 1922, Municipal Stamford, Conn., 4s, 1924, Sewer. Toledo, O., 4½s, 1914, Water.....	40,000 00	45,000 00	40,000 00	
Wilkesbarre, Pa., 4s, 1932-4, Imp.	50,000 00	52,000 00	50,000 00	
	200,000 00	196,000 00	200,000 00	
	50,000 00	51,000 00	50,000 00	
	50,000 00	50,500 00	50,000 00	
	50,000 00	49,250 00	48,625 00	
	25,000 00	25,750 00	25,000 00	
	25,000 00	25,625 00	25,000 00	
	60,000 00	62,400 00	60,000 00	
Total public funds out of Maine.....	3,854,000 00			3,852,075 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935....	25,000 00	26,000 00	25,000 00	
Maine Central, Consolidated 7s, 1912	82,500 00	94,875 00	82,500 00	
Maine Central, Consolidated 4½s, 1912.....	169,000 00	172,380 00	169,000 00	
Maine Central, Consolidated 4s, 1912.....	70,000 00	70,000 00	70,000 00	
Portland Railroad, 1st Mort 4½s, 1913.....	100,000 00	103,000 00	100,000 00	
Portland Railroad, Consolidated 3½s, 1951..	100,000 00	96,000 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort. 5s, 1915	75,000 00	78,750 00	75,000 00	
Portland & Rumford Falls, 4s, 1927.....	25,000 50	25,000 00	25,000 00	
Portland Union Railway Station Co., 4s, 1927	35,000 00	35,000 00	35,000 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.....	50,000 00	46,500 00	46,000 00	
Total railroad bonds of Maine.....	906,500 00			895,000 00
Allegheny & Western, 1st 4s, 1998.....	25,000 00	25,625 00	25,000 00	
Atchison, Topeka & Santa Fe, General Mortgage, 4s, 1995.....	25,000 00	25,250 00	25,000 00	
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	100,000 00	103,500 00	99,400 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	50,000 00	50,000 00	49,750 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	55,000 00	50,000 00	
Bennington & Rutland, 4½s, 1927.....	50,000 00	51,500 00	50,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	25,000 00	26,000 00	25,000 00	
Boston, Milton & Brockton St., Mass., 1st Mortgage, 5s, 1919.....	25,000 00	25,750 00	25,000 00	
Boston & Worcester Street, Mass., 4½s, 1923	25,000 00	25,000 00	25,000 00	
Braintree & Weymouth Street, Mass., 1st Mortgage, 5s, 1917.....	25,000 00	25,250 00	25,000 00	
Bridgport Traction Co., Conn., 5s, 1923.....	25,000 00	26,750 00	25,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	25,000 00	25,750 00	25,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated und Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brockton & Plymouth Street, 4½s, 1920.....	\$25,000 00	\$25,000 00	\$25,000 00	
Brooklyn Union Elevated, N. Y., 1st Mort- gage, 4-5s, 1950.....	50,000 00	52,500 00	50,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921.....	25,000 00	27,000 00	25,000 00	
Central Branch Union Pacific, 4s, 1948.....	25,000 00	23,750 00	22,750 00	
Central Pacific, 4s, 1949.....	50,000 00	49,500 00	49,250 00	
Chesapeake & Ohio, Gen. Mort. 4½s, 1992....	57,000 00	59,850 00	57,000 00	
Chicago, Burlington & Quincy, Ill. Divi- sion, 3½s, optional, 1929.....	50,000 00	46,250 00	49,750 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	25,000 00	25,000 00	
Chicago & St. Louis, 1st Mort. 6s, 1915.....	74,000 00	80,660 00	74,000 00	
Chicago & West Michigan, Con. Mort. 5s, 1921	50,000 00	50,000 00	48,750 00	
Cicero & Proviso Street, Chicago, 5-1915....	25,000 00	25,000 00	25,000 00	
Cincinnati, Dayton & Chicago, 4-1942.....	25,000 00	23,500 00	23,212 50	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	50,000 00	52,500 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	25,000 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990.....	25,000 00	25,000 00	25,000 00	
Cleveland Terminal & Valley, 4s, 1995.....	50,000 00	49,500 00	49,500 00	
Current River, 5s, 1927.....	28,000 00	28,000 00	28,000 00	
Dayton & Michigan, Con. Mort. 5s, 1911.....	25,000 00	25,500 00	25,000 00	
Dayton, Springfield & Urbana Electric, O., 5s, optional, 1906.....	50,000 00	50,000 00	50,000 00	
Denver City Traction, Col., 5s, 1919.....	23,000 00	23,000 00	23,000 00	
East Cleveland, O., 5s, 1910.....	25,000 00	25,250 00	25,000 00	
Flint & Pere Marquette, 1st Mort. 6s, 1920....	25,000 00	28,750 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	53,000 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	25,000 00	26,500 00	25,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920.....	25,000 00	25,500 00	25,000 00	
Hartford & Springfield Street, 5s, 1921.....	25,000 00	25,250 00	25,000 00	
Indiana, Decatur & Western, 1st Mort. 5s, 1935	25,000 00	26,500 00	25,000 00	
Iowa Central, 5s, 1938.....	25,000 00	27,250 00	25,000 00	
Iowa Central, 4s, 1951.....	40,000 00	34,000 00	39,000 00	
Kentucky Central, 4s, 1987.....	25,000 00	24,500 00	24,500 00	
Lehigh & New York, 1st Mort. 4s, 1945.....	25,000 00	24,500 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage, 4½s, 1940.....	35,000 00	38,150 00	35,000 00	
Lexington & Boston Street, Mass., 4½s, 1920	50,000 00	50,500 00	49,625 00	
Manhattan Railway, N. Y., Consol. 4s, 1990....	50,000 00	50,000 00	50,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	25,000 00	24,500 00	24,000 00	
Mason City & Fort Dodge, 4s, 1955.....	50,000 00	46,000 00	45,875 00	
Montville Street, Conn., 5s, 1920.....	25,000 00	26,375 00	25,000 00	
Nashua Street, N. H. 4s, optional, 1906.....	25,000 00	25,000 00	25,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 1st Mort. 5s, 1920.....	25,000 00	25,000 00	25,000 00	
Newport & Fall River Street, 5s, 1918.....	25,000 00	25,000 00	25,000 00	
Newton & Boston Street, Mass., 1st Mort- gage 5s, 1912.....	25,000 00	25,000 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935.....	50,000 00	54,500 00	50,000 00	
New York Central & Hudson River, 3½s, 1997	25,000 00	24,000 00	25,000 00	
Norfolk Central Street, Mass., 5s, opt. 1903.	20,000 00	20,000 00	20,000 00	
Norfolk Suburban Street, Mass., 1st Mort- gage 5s, optional 1899.....	22,000 00	22,000 00	22,000 00	
Norfolk Western Street, Mass., 1st Mort- gage 5s, optional 1904.....	25,000 00	22,500 00	25,000 00	
North Side Electric Street, Chicago, 1st Mortgage, 6s, 1915.....	25,000 00	22,500 00	25,000 00	
North Wisconsin, 6s, 1930.....	25,000 00	33,250 00	25,000 00	
Ogdensburg & Lake Champlain, 4s, 1948....	100,000 00	96,000 00	100,000 00	
Omaha Street, Neb., 5s, 1914.....	25,000 00	25,250 00	24,375 00	
People's Street, Groveland, Mass., 5s, 1928.	25,000 00	25,250 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	

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>
Port Reading, 1st Mort. 5s, 1941.....	\$25,000 00	\$28,250 00	\$25,000 00	
Providence & Fall River Street, 1st Mort- gage 5s, 1921.....	25,000 00	25,500 00	25,000 00	
Providence & Taunton Street, 5s, 1918.....	25,000 00	26,000 00	25,000 00	
Rutland-Canadian, 4s, 1949.....	50,003 00	48,500 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort. 5s, 1906	25,000 00	30,000 00	25,000 00	
St. Louis Cable & Western, 6s, 1914.....	25,000 00	27,875 00	25,000 00	
St. Louis & San Francisco, 1st Mort. 5s, 1987	25,000 00	27,500 30	25,000 00	
St. Louis & San Francisco, Ref. Mort. 4s, 1951	25,000 00	20,500 00	24,375 00	
St. Paul & Duluth, 5s, 1931.....	25,000 00	27,500 00	25,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911...	25,000 00	26,500 00	25,000 00	
Scioto Valley & New England, 1st Mortgage 4s, 1989.....	50,000 00	50,000 00	50,000 00	
Sioux City Traction, 1a., 5s, 1919.....	25,000 00	25,500 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 60	24,275 00	
Utica & Mohawk Valley Street, N. Y., 4½s, 1941	50,000 00	51,000 00	49,000 00	
West Chicago St., Ill., 1st Mort. 5s, 1928.....	50,000 00	45,000 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...	50,000 00	55,000 00	50,000 00	
Williamsport & North Branch, 4½s, 1931.....	50,000 00	50,000 00	50,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	25,000 00	25,250 00	25,000 00	
Total railroad bonds out of Maine.....	3,075,000 00			3,054,737 50
<i>Corporation Bonds Owned.</i>				
American Realty Co., 1st Mort. 5s, opt. 1903	100,000 00	100,000 00	100,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935	50,000 00	50,000 00	49,000 00	
Camden & Rockland Water Co., 4½s, 1917....	50,000 00	52,000 00	50,000 00	
Consolidated Electric Light 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 30	
New England Elevator Company, Portland, 1st Mortgage, 3½s, 1907-43.....	152,000 00	147,440 00	152,000 00	
North Berwick Water Company, 5s, 1916....	35,000 00	35,000 00	34,650 00	
Old Orchard Water Company, 4s, 1922.....	50,000 00	50,000 00	48,750 00	
Portland Elevator Company, 4s, 1907-37....	80,000 00	80,000 00	80,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	50,000 00	50,000 00	
Rumford Falls Power Company, 4s, opt. 1915	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.....	25,000 00	25,750 00	25,000 00	
Total corporation bonds out of Maine.....	817,000 00			810,650 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., 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>				
Eastern Maine.....	20,000 00	23,600 00	20,000 00	
European & North American.....	21,300 00	29,820 00	21,300 00	
Total railroad stock owned.....	41,300 00			41,300 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company.....	26,500 00	31,800 00	26,500 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	
Cumberland National Bank, Portland.....	12,700 00	12,954 00	12,700 00	
First National Bank, Portland.....	12,100 00	12,705 00	11,939 00	
National Traders Bank, Portland.....	13,300 00	13,699 00	13,300 00	
Total national bank stock owned.....	61,100 00			\$60,939 00
<i>Loans on Public Funds.</i>				
County of Franklin, Kan.....		2,700 00	2,700 00	
City of Cincinnati, O.....		800 00	800 00	
Duluth, Minn.....		900 00	900 00	
Evansville, Ind.....		1,000 00	1,000 00	
Village of Nelsonville, O.....		881 35	881 35	6,281 35
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		1,800 00	1,800 00	
Burlington & Missouri River in Nebraska.....		1,700 00	1,700 00	
Chicago & Cincinnati.....		3,000 00	3,000 00	
Cleveland, Akron & Columbus.....		2,600 00	2,600 00	
Connecticut Railway & Lighting Company.....		1,500 00	1,500 00	
Duluth Street, Minn.....		4,130 00	4,130 00	
Elizabeth, Plainfield & Central Jersey.....		2,000 00	2,000 00	
Evansville Suburban & Newburg.....		7,000 00	7,000 00	
Galesburg Railway & Light Company, Ill.....		850 00	850 00	
Grand Rapids, Belding & Saginaw.....		600 00	600 00	
Illinois Valley.....		3,650 00	3,650 00	
Iowa Central.....		1,000 00	1,000 00	
Kings County Elevated, N. Y.....		6,388 75	6,388 75	
Maine Central.....		12,600 00	12,600 00	
New York, Ontario & Western.....		900 00	900 00	
Oregon Short Line.....		1,500 00	1,500 00	
Portland & Rumford Falls.....		10,000 00	10,000 00	
Rio Grande Western.....		1,900 00	1,900 00	
Rutland.....		16,000 00	16,000 00	
St. Joseph Ry., Light, Heat & Power Co., Mo.....		700 00	700 00	
St. Lawrence & Adirondack.....		4,500 00	4,500 00	
St. Louis & San Francisco.....		15,000 00	15,000 00	
Urbana & Champaign Ry., Gas & Electric Co., Ill.....		8,000 00	8,000 00	
West Chicago Street R. K. Tunnel Company, Ill.....		600 00	600 00	
Wichita Railroad & Light Company, Kan.....		6,500 00	6,500 00	114,418 75
<i>Loans on Corporation Bonds.</i>				
American Realty Company.....		800 00	800 00	
American Water Supply Company.....		4,000 00	4,000 00	
Arkansaw Water Company, Little Rock, Ark.....		2,000 00	2,000 00	
Beloit Water Works Company, Wis.....		8,000 00	8,000 00	
Brockport-Holley Water Works, N. Y.....		350 00	350 00	
Buffalo City Gas Company, N. Y.....		10,000 00	10,000 00	
Butte City Water Company, Mont.....		500 00	500 00	
City Water Company, East St. Louis, Ill.....		1,800 00	1,800 00	
City Water Company, Marinette, Wis.....		450 00	450 00	
City Water Company, Marysville, Mo.....		400 00	400 00	
City Water Works Company, Merrill, Wis.....		1,400 00	1,400 00	
City Water Company, Washington, Ind.....		600 00	600 00	
Crystal Water Company of Staten Island, N. Y.....		6,163 00	6,163 00	
Des Moines Water Works Company, Ia.....		370 00	370 00	
Eau Claire Light & Power Company, Wis.....		125 00	125 00	
Eau Claire Water Company, Wis.....		500 00	500 00	
Fergus Falls Water Company, Minn.....		2,000 00	2,000 00	
Fort Smith Water Company, Ark.....		25,000 00	25,000 00	
Galesburg Gas & Electric Company, Ill.....		920 00	920 00	
Indianapolis Water Company, Ind.....		7,000 00	7,000 00	
International Paper Company, New York.....		1,650 00	1,650 00	
Kokomo Water Company, Ind.....		400 00	400 00	
Leadville Water Company, Col.....		920 00	920 00	
Meridian Water Company, Miss.....		850 00	850 00	
Monroe Water Company, Mich.....		1,334 00	1,334 00	
Municipal Water Works Company, Fort Smith, Ark.....		2,150 00	2,150 00	
Mutual Life Insurance Company, New York.....		850 00	850 00	
Newark Water Works Company, O.....		600 00	600 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Omaha Water Company, Neb.....	\$1,500 00	\$1,500 00	
Owensboro Water Works Company, Ky.....	580 00	580 00	
Pacific Coast Company ..	270 00	270 00	
Plainfield Gas & Electric Light Company, N. J.....	350 00	350 00	
Portland Water Company.....	2,250 00	2,250 00	
Presque Isle Water Company.....	1,000 00	1,000 00	
South Dakota Water Company, Sioux Falls.....	3,843 00	3,843 00	
Tonawanda Lighting & Power Company, N. Y.....	790 00	790 00	
Western Telephone & Telegraph Company.....	1,000 00	1,000 00	
Wichita Water Company, Kan.....	900 00	900 00	
Worcester Cycle Manufacturing Co., Mass.....	3,599 37	3,599 37	
Young Men's Christian Association of Portland, Me..	100 00	100 00	\$97,314 37
<i>Loans on Railroad Stock.</i>			
Boston & Lowell.....	8,000 00	8,000 00	
Maine Central.....	1,245 00	1,245 00	
New York Central & Hudson River.....	1,000 00	1,000 00	
Pennsylvania.....	2,000 00	2,000 00	
Portland.....	7,345 00	7,345 00	
Portland & Rumford Falls.....	4,500 00	4,500 00	24,090 00
<i>Loans on Corporation Stock.</i>			
Androscoggin Pulp Company.....	3,000 00	3,000 00	
Camden & Rockland Water Company.....	2,000 00	2,000 00	
Central Wharf Company, Portland.....	75 00	75 00	
Crystal Water Company of Staten Island, N. Y.....	118 70	118 70	
Eastern Argus Publishing Company, Portland.....	20,000 00	20,000 00	
P. H. & J. M. Brown Company, Portland.....	5,000 00	5,000 00	
Portland Gas Light Company.....	4,000 00	4,000 00	
Portland Safe Deposit Company.....	1,000 00	1,000 00	
Portland Water Company.....	1,000 00	1,000 00	
Proprietors Union Wharf, Portland.....	6,950 00	6,950 00	
Pullman Company, Chicago.....	700 00	700 00	
Pullman's Palace Car Company, Chicago.....	3,800 00	3,800 00	
Standish Water & Construction Company.....	7,500 00	7,500 00	
State Publishing Association, Portland.....	4,060 00	4,060 00	59,203 70
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland.....	23,150 00	23,150 00	
First National Bank, Portland.....	800 00	800 00	23,950 00
<i>Loans on Savings Bank Books.</i>			
Maine Savings Bank, Portland.....	900 00	900 00	
Portland Savings Bank.....	7,035 00	7,035 00	7,935 00
<i>Loans to Corporations.</i>			
Berlin Mills Company, Portland (endorsed).....	124,000 00	124,000 00	
Central Wharf Company, Portland.....	3,000 00	3,000 00	
Goodall Worsted Company, Sanford.....	10,000 00	10,000 00	
Haskell Silk Company, Westbrook.....	6,000 00	6,000 00	
Maine Historical Society, Portland.....	8,000 00	8,000 00	
Mechanic Falls Water & Electric & Power Company.....	2,293 60	2,293 60	
Merchants Marine Railway Co., Portland (endorsed).....	8,500 00	8,500 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).....	30,000 00	30,000 00	
Portland Gas Light Company.....	81,000 00	81,000 00	
Portland Public Library.....	4,500 00	4,500 00	
Proprietors Union Wharf, Portland.....	15,000 00	15,000 00	
Roman Catholic Bishop of Portland.....	58,045 00	58,045 00	
St. Paul's Parish in Portland, Maine.....	200 00	200 00	
Williston Church, Portland.....	10,000 00	10,000 00	368,088 60
Loans on mortgages of real estate.....	1,891,993 33	1,891,993 33	1,891,993 33
Real estate, investment.....	550,368 82	515,368 82	
Real estate, foreclosure.....	49,467 40	49,467 40	564,836 22

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Expense account	-	\$11,364 45	\$11,364 45
Cash on deposit	\$246,256 18	246,256 18	
Cash on hand	20,912 64	20,912 64	267,168 82
Unpaid accrued interest.....	134,221 29		12,876,796 09
Due depositors, earned dividend and accrued State tax	13,289,254 43		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	11,724,532 16		
	\$1,564,722 27		

ROCKLAND SAVINGS BANK—ROCKLAND.

October 24, 1907.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized April, 1868

LIABILITIES.

Deposits.....	\$2,014,621 45
Reserve fund.....	80,332 19
Undivided profits.....	51,859 33
	\$2,146,812 97

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Commonwealth of Massachusetts, Registered 3½s, 1941, Metropolitan Water Loan	\$75,000 00	\$81,375 00	\$75,000 00	
County of Alpena, Mich., 5s, 1917-18, Rd. Imp.	10,000 00	10,850 00	10,000 00	
Anne Arundel, Md., 5s, 1913-23, Sch.	18,000 00	20,070 00	18,000 00	
Franklin, Ky., 4s, 1919, Refund.	15,000 00	15,000 00	15,000 00	
Lyon, Kan., 4½s, 1911-19, Refund.	20,000 00	20,300 00	20,000 00	
Madison, Ky., 4s, opt. 1919, Ref.	20,000 00	20,200 00	20,000 00	
Sedgwick, Kan., 5s, optional 1919-22, Refunding.....	10,000 00	10,500 00	10,000 00	
Talbot, Md., 4s, 1908-22 Con. Redem.	10,000 00	10,000 00	10,000 00	
Vernon, Mo., 4½s, 1919, Refund.	10,000 00	10,600 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Ref.	3,000 00	3,030 00	3,000 00	
Wyandotte, Kan., 4½s, 1927-9, Bdg.	20,000 00	21,400 00	20,000 00	
City of Ashland, Wis., 5s, 1909, Funding	17,000 00	17,340 00	17,000 00	
Elwood, Ind., 6s, 1921, Refunding	10,000 00	12,150 00	10,000 00	
Hazleton, Pa., 4s, 1916-18, Sch. Dist.	6,500 00	6,500 00	6,500 00	
New York, N. Y., Registered 3½s, 1949, Rapid Transit.....	75,000 00	70,875 00	75,000 00	
Omaha, Neb., 4½s, 1934, Renewal.	12,000 00	13,500 00	12,000 00	
Owensboro, Ky., 4s, optional 1915, Street Improvement.....	20,000 00	20,000 00	20,000 00	
Sault Ste Marie, Mich., 5s, 1917, Ref.	10,000 00	10,800 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	10,000 00	10,000 00	10,000 00	
West Bay City, Mich., 5s, 1925, Ref.	10,000 00	11,250 00	10,000 00	
Town of Killingly, Conn., 3½s, 1920, Refund.	20,000 00	19,200 00	20,000 00	
Coal Township, Pa., 4½s, opt. 1908, Refund..	10,000 00	10,050 00	10,000 00	
Total public funds owned.....	411,500 00			\$411,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric, Co., 5s, 1935...	25,000 00	26,000 00	25,000 00	
Georges Valley, 6s, 1913.....	11,000 00	8,250 00	10,100 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 00	5,000 00	
Lime Rock, 4s, 1923.....	16,000 00	16,000 00	16,000 00	
Maine Central, 5s, 1923.....	7,000 00	7,700 00	7,000 00	
Northern Maine Seaport, 5s, 1935.....	23,000 00	25,300 00	23,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	50,000 00	51,000 00	50,000 00	
Penobscot Shore Line, Coup. 4s, 1920.....	6,000 00	6,120 00	6,000 00	
Rockland, Thomaston & Camden, 4s, 1920..	11,000 00	11,000 00	10,820 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	25,000 00	28,000 00	25,000 00	
Sanford & Cape Porpoise, 5s, 1925.....	20,000 00	20,000 00	19,600 00	
Somerset, 4s, 1955.....	19,000 00	18,620 00	18,200 00	
Somerset (notes), 5s, 1911.....	22,000 00	21,890 00	21,807 50	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	2,000 00	500 00	500 00	
Total railroad bonds of Maine.....	242,000 00			238,027 50
Amesbury & Hampton St., Mass., 5s, 1919..	10,000 00	10,000 00	10,000 00	
Atchison, Topeka & Sante Fe, General Mortgage, 4s, 1905.....	12,375 00	12,498 75	11,877 30	

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Pur Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Sante Fe, Adj. 4s, 1995.	\$6,600 00	\$6,171 00	\$4,734 55	
Auburn & Syracuse Electric, N. Y., 5s, 1942	15,000 00	15,525 00	15,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	12,000 00	12,000 00	11,640 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,000 00	20,000 00	
Baltimore & Ohio, Pittsburg Junction & Middle Division, 3½s, 1925	10,000 00	9,100 00	9,050 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	5,000 00	5,050 00	4,875 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	10,000 00	10,300 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	10,300 00	10,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918	7,000 00	7,210 00	7,000 00	
Burlington Ry. & Light Co., Ia., 6s, opt. 1902	10,000 00	10,000 00	9,750 00	
Canton-Massillon Electric, O., 5s, 1920	25,000 00	26,000 00	24,750 00	
Central Branch, 4s, 1919	30,000 00	28,650 00	28,100 00	
Chicago & Cincinnati, 5s, opt. 1912	20,000 00	21,000 00	20,000 00	
Cicero & Proviso St., Chicago, 5s, 1915	10,000 00	10,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	25,000 00	26,250 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	25,000 00	26,250 00	25,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	12,300 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,300 00	10,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906	10,000 00	10,000 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	10,000 00	10,050 00	10,000 00	
Detroit, Railway, Mich., 5s, 1924	10,000 00	10,900 00	10,000 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921	10,000 00	10,000 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	35,000 00	35,000 00	34,450 00	
Freeport Railway, Light & Power Co., Ill., 5s, 1922	12,000 00	12,000 00	11,640 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	10,200 00	10,000 00	
Grafton & Upton, 4s, 1912	9,000 00	8,595 00	8,685 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,200 00	10,000 00	
Grand Rapids Railway, Mich., 5s, 1916	15,000 00	15,000 00	14,925 00	
Illinois Central, St. Louis Div., 3½s, 1951	25,000 00	22,875 00	23,875 00	
Illinois Central, Louisville Div., 3½s, 1953	1,000 00	920 00	945 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913	29,000 00	29,000 00	28,640 00	
Kansas City Belt, 6s, 1916	15,000 00	16,050 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	8,000 00	8,680 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,700 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955	45,000 00	49,500 00	45,000 00	
Merrimack Valley Street, 5s, optional	5,000 00	5,100 00	4,997 50	
Milford, Attleboro & Woonsocket, 5s, 1919	25,000 00	26,250 00	25,000 00	
Norfolk Western Street, Mass., 5s, opt. 1904	10,000 00	9,000 00	10,000 00	
Oregon Short Line, 6s, 1922	16,000 00	19,520 00	16,000 00	
Oregon Railroad & Navigation Company, Con. Mortgage 4s, 1946	10,000 00	9,950 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943	15,000 00	14,250 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	26,000 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	12,000 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	30,000 00	28,050 00	28,406 25	
Southern Indiana, 4s, 1951	10,000 00	9,200 00	9,250 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	20,000 00	19,200 00	19,000 00	
Toledo Railway & Terminal, 4½s, 1954	25,000 00	25,000 00	25,000 00	
Trenton Passenger, N. J., 6s, opt. 1929	15,000 00	17,550 00	15,000 00	
Union Pacific, Convert. 4s, opt. 1912	5,000 00	4,500 00	4,500 00	
Utica & Mohawk Valley, 4½s, 1941	25,000 00	25,500 00	25,000 00	
Washington Central, 4s, 1948	7,000 00	6,510 00	7,000 00	
West Chicago Street R. R. Tunnel Co., Ill., 5s, 1909	15,000 00	13,500 00	15,000 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	25,000 00	25,000 00	
Total railroad bonds out of Maine	\$98,975 00		\$85,280 60	

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>
Bodwell Water Power Co., Old Town, 5s, 1935	\$15,000 00	\$15,000 00	\$15,000 00	
Camden & Rockland Water Co., 4s, 1917	1,000 00	1,040 00	1,000 00	
Ellsworth Water Company, 6s, 1909	5,000 00	5,050 00	5,000 00	
Rockland-Rockport Lime Company, 5s, 1920	33,500 00	33,500 00	33,500 00	
Total corporation bonds of Maine	54,500 00			\$54,500 00
International Loan & Trust Co., Kansas City, 6s, 1897	380 00	380 00	270 00	
Jeffersonville Water Supply Co., Ind., 6s, optional 1910	5,000 00	3,750 00	3,750 00	
Total corporation bonds out of Maine	5,380 00			4,020 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	2,500 00	2,950 00	2,350 00	2,350 00
Union Pacific, preferred	20,000 00	18,000 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	8,850 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	2,160 00	2,000 00	
North National Bank, Rockland	200 00	264 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	16,800 00	24,505 00	16,800 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	
Total national bank stock owned	55,250 00			55,250 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company, Rockland	2,500 00	2,575 00	2,500 00	
Security Trust Company, Rockland	2,500 00	3,125 00	2,500 00	
Total other bank stock owned	5,000 00			5,000 00
<i>Loans on Railroad Bonds.</i>				
Georges Valley		1,000 00	1,000 00	
Rockland, Thomaston & Camden Street		7,000 00	7,000 00	
Richmond Light & Railroad, N. Y.		3,500 00	3,500 00	11,500 00
<i>Loans on Corporation Bonds.</i>				
Camden & Rockland Water Company		2,875 00	2,875 00	
Ellsworth Water Company		1,000 00	1,000 00	
Mt. Waldo Granite Works, Frankfort		57,500 00	57,500 00	
Rockland-Rockport Lime Company		1,890 00	1,890 00	
Western Union Telegraph Company		500 00	500 00	63,765 00
<i>Loans on Railroad Stock.</i>				
Bangor & Aroostook		5,000 00	5,000 00	
Rockland, Thomaston & Camden Street		49,976 96	49,976 96	54,976 96
<i>Loans on Corporation Stock.</i>				
Asphalt Construction Company, N. J.		25,000 00	25,000 00	
Bodwell Granite Company, Rockland		15,000 00	15,000 00	
Boston Insurance Company		10,000 00	10,000 00	
Camden Anchor-Rockland Machine Co., Camden		8,500 00	8,500 00	
Camden & Rockland Water Company		2,050 00	2,050 00	
Glencoe Lime Company, St. Louis		50,000 00	50,000 00	
Hallowell Granite Works		2,500 00	2,500 00	
Little Androscoggin Water Power Company		500 00	500 00	

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Northern Maine Power Packet Company.....	\$1,000 00	\$1,000 00	
Old Colony Insurance Company, Boston.....	1,000 00	1,000 00	
The McLoon & Stover Lime Company, Warren.....	8,500 00	8,500 00	\$124,050 00
<i>Loans on National Bank Stock.</i>			
Megunticook National Bank, Camden.....	300 00	300 00	
North National Bank, Rockland.....	500 00	500 00	
Portland National Bank, Portland.....	3,000 00	3,000 00	
Rockland National Bank, Rockland.....	3,100 00	3,100 00	6,900 00
<i>Loans to Corporations.</i>			
Camden Anchor-Rockland Machine Co., (endorsed).	5,000 00	5,000 00	
Georges Valley-Railroad Company.....	1,100 00	1,100 00	
Megunticook Woolen Co., Camden (endorsed).....	8,877 59	8,877 59	
Vinalhaven & Rockland Steamboat Co., (endorsed).	4,000 00	4,000 00	18,977 59
Loan on county of Floyd, Ind. bond.....	500 00	500 00	
Loans on Rockland Trust Company stock.....	2,700 00	2,700 00	
Loans on names.....	4,000 00	4,060 00	
Loans on life insurance policies.....	2,225 00	2,225 00	
Loan on personal property.....	600 00	600 00	
Loans on Rockland Savings Bank books.....	1,500 00	1,500 00	
Loans on mortgages of real estate.....	109,942 60	109,942 60	121,527 60
Real estate investment.....	9,000 00	9,000 00	
Real estate foreclosure.....	403 55	403 55	
Furniture and fixtures.....	4,970 55	4,970 55	14,374 10
Premium account.....	-	16,130 79	
Expense account.....	-	1,816 91	17,947 70
Cash on deposit.....	31,111 93	31,111 93	
Cash on hand.....	9,253 99	9,253 99	40,365 92
Unpaid accrued interest.....	30,820 60		2,146,812 97
Due depositors, earned dividend and accrued State tax.....	2,229,081 52		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,057,078 01		
	\$171,953 51		

SACO SAVINGS BANK—SACO.

May 17, 1907.

LUTHER R. MOORE, President.

FRANK W. NUTTER, Treasurer.

TRUSTEES—D. F. Littlefield, Luther R. Moore, Geo. A. Emery, Frank W. Nutter, Abram T. Lord.

Organized November 27, 1869.

LIABILITIES.

Deposits	\$1,349,348 14
Reserve fund	26,225 00
Undivided profits	56,591 55
	\$1,432,164 69

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>
Brunswick & Topsham Water Dist., 4s, 1936	\$15,000 00	\$15,675 00	\$15,000 00	\$15,000 00
City of Paducah, Ky., 4½s, 1926, Refund..	5,000 00	5,425 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Ed.	6,000 00	6,810 00	6,000 00	
Total public funds out of Maine	11,000 00			11,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	14,000 00	13,300 00	13,425 00	
Northern Maine Seaport, 5s, 1935	20,000 00	22,009 00	20,000 00	
Total railroad bonds of Maine	34,000 00			33,425 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,000 00	20,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950 ..	10,000 00	10,500 00	10,000 00	
Burlington Ry. & Light Co., Ia., 5s, opt. 1902	16,000 00	16,000 00	15,800 00	
Cicero & Proviso Street, Chicago, 5s, 1915 ..	10,000 00	10,000 00	10,000 00	
Columbus, Delaware & Marion, O., 5s, 1921	25,000 00	25,000 00	23,750 00	
Dayton, Springfield & Urbana, O., 5s, 1928 ..	10,000 00	10,000 00	9,990 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906	25,000 00	25,000 00	25,000 00	
Detroit, Toledo & Ironton, 4s, 1955	55,000 00	44,000 00	46,750 00	
Dover, Somersworth & Rochester Street, N. H., 5s, 1921	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916 ..	25,000 00	25,000 00	25,000 00	
Duluth Street, Minn., 5s, 1930	30,000 00	30,450 00	30,000 00	
Freeport Railway, Light & Power Co., Ill., 5s, 1922	20,000 00	20,000 00	19,400 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920	10,000 00	10,300 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924 ..	10,000 00	10,200 00	10,000 00	
Iowa Central, 4s, 1951	3,000 00	2,550 00	2,775 00	
Kansas City, Clinton & Springfield, 5s, 1925	20,000 00	20,000 00	20,000 00	
Manistee, Filer City & East Lake, Mich., 6s, 1918	12,500 00	10,625 00	12,500 00	
Marion Railway, Light & Power Co., O., 5s, 1924	10,000 00	9,800 00	9,650 00	
Maryland, Delaware & Virginia, 5s, 1955 ..	35,000 00	38,500 00	35,000 00	
Missouri, Kansas & Texas, Extension 5s, 1944	45,000 00	47,700 00	45,000 00	
Missouri, Kansas & Texas, 4s, 2004	20,000 00	17,200 00	17,000 00	
Newton & Northwestern, 5s, opt. 1932	20,000 00	19,000 00	19,200 00	
New York, Auburn & Lansing, 5s, 1935	25,000 00	24,500 00	24,500 00	
Norwich & Westerly, 5s, 1936	25,000 00	25,000 00	24,750 00	
Pere Marquette of Indiana, 4s, 1943	15,000 00	14,250 00	14,362 50	
Raritan River, 5s, 1939	15,000 00	15,600 00	15,000 00	
Rochester, Syracuse & Eastern, 5s, 1924	25,000 00	25,000 00	24,500 00	
Rockville, Broad Brook & East Windsor Street, Conn., 5s, 1926	16,000 00	16,160 00	16,000 00	
St. Joseph & Grand Island, 4s, 1947	11,000 00	10,175 00	10,450 00	
St. Joseph Railway, Light, Heat & Power Co., Mo., 5s, 1937	10,000 00	10,150 00	10,000 00	

SACO SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Staten Island, 4½s, 1943	\$25,000 00	\$25,000 00	\$25,000 00	
Toledo Railway & Terminal, 4½s, 1954	10,000 00	10,000 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	60,000 00	48,000 00	53,135 89	
Western Maryland, 4s, 1952.....	25,000 00	20,625 00	22,750 00	
Wheeling & Lake Erie, 4s, 1949.....	15,000 00	13,125 00	13,300 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	723,500 00			\$695,563 39
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1930.....	15,000 00	15,000 00	15,000 00	
Eastern Steamship Company, 5s, 1927.....	25,000 00	25,500 00	25,000 00	
Old Orchard Water Company, 4s, 1922.....	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine.....	65,000 00			65,000 00
Eastman Car Company 5s, 1916.....	10,000 00	10,000 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	18,100 00	31,675 00	18,100 00	
Maine Central.....	22,600 00	45,200 00	22,600 00	
Portland & Ogdensburg.....	10,000 00	5,200 00	4,550 00	
Total railroad stock of Maine.....	50,700 00			45,250 00
Atchison, Topeka & Santa Fe, preferred... 1,700 00	1,632 00	466 73		
Duluth-Superior Traction Co., preferred... 8,000 00	6,000 00	6,000 00		
Duluth-Superior Traction Co., common... 2,000 00	500 00		6,000 00	
St. Joseph & Grand Island, 1st preferred... 2,100 00	1,260 00		1,250 00	
St. Joseph & Grand Island, 2d preferred... 750 00	262 50	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	5,000 00	5,000 00	
Pepperell Manufacturing Co., Biddeford.. 13,600 00	40,800 00	11,850 00		
York Manufacturing Co., Saco.....	12,750 00	18,275 00	12,750 00	
Total corporation stock of Maine.....	31,350 00			29,600 00
Cocheco Manufacturing Co., Dover, N. H.. 3,500 00	1,225 00	3,500 00	3,500 00	3,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford..... 10,000 00	11,000 00	9,740 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	612 00	600 00		
First National Bank, Biddeford.....	11,900 00	17,850 00	11,900 00	
First National Bank, Portland.....	6,500 00	6,825 00	6,430 00	
North Berwick National Bank, No. Berwick 2,500 00	2,500 00	2,500 00	2,500 00	
Ocean National Bank, Kennebunk..... 933 33	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.....	50,933 33			50,603 33
<i>Loans on Railroad Bonds.</i>				
Des Moines, Iowa Falls & Northern.....		7,500 00	7,500 00	
Toledo Railway & Terminal.....		4,250 00	4,250 00	11,750 00
<i>Loans on Railroad Stock.</i>				
Boston & Maine.....		3,905 00	3,905 00	
Fitchburg, preferred.....		150 00	150 00	4,055 00

SACO 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>
Amoskeag Manufacturing Co., Manchester, N. H. . .	\$4,986 68	\$4,986 68	
Androscoggin Mills, Lewiston	1,235 00	1,235 00	
Biddeford & Saco Water Company	500 00	500 00	
Saratoga Victory Manufacturing Company, N. Y.	915 00	915 00	
York Manufacturing Company, Saco	11,641 48	11,641 48	\$19,278 16
<i>Loans on National Bank Stock.</i>			
Biddeford National Bank	1,622 75	1,622 75	
Saco National Bank	4,075 01	4,075 01	
York National Bank, Saco	915 38	915 38	6,613 14
<i>Loans on Savings Bank Books.</i>			
Saco Savings Bank	2,292 00	2,292 00	
Saco & Biddeford Savings Institution, Saco	500 00	500 00	2,792 00
Loan on United States bond	400 00	400 00	
Loan on American Writing Paper Company bonds	4,500 00	4,500 00	
Loans on mortgages of real estate	355,259 16	375,259 16	380,159 16
Real estate, foreclosure	11,098 84	11,098 84	11,098 84
Premium account	-	12,602 67	
Expense account	-	842 49	13,445 16
Cash on deposit	14,194 19	14,194 19	
Cash on hand	1,870 59	1,870 59	16,064 78
Unpaid accrued interest	28,418 46		1,432,164 69
Due depositors, earned dividend and accrued State tax	1,511,406 37		
	1,370,045 34		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$141,361 03		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

June 11, 1907.

ENOCH LOWELL, President.

MELVILLE H. KELLEY, Treasurer.

CHARLES C. HODSDON, Assistant Treasurer.

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

Organized March 29, 1827.

LIABILITIES.

Deposits.....	\$3,625,929 20
Reserve fund.....	200,232 14
Undivided profits.....	243,571 30
	\$4,069,732 64

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$30,000 00	\$31,500 00	\$30,000 00	\$30,000 00
County of Allegheny, Pa., 4s, 1935, Road....	25,000 00	26,625 00	25,000 00	
City of Boston, Mass., Registered 3½s, 1930, Highways.....	25,000 00	24,500 00	25,000 00	
Cleveland, O., 4s, 1923, Crossing.....	25,000 00	26,125 00	25,000 00	
Duluth, Minn., 4s, 1931, Perm. Imp.	25,000 00	26,000 00	25,000 00	
Fall River, Mass., Reg. 3½s, 1925, Sch.	25,000 00	24,625 00	25,000 00	
New York, N. Y., Registered, 3½s, 1934, Bridge.....	20,000 00	18,900 00	20,000 00	
Pawtucket, R. I., 4s, 1923, General and Highway.....	25,000 00	25,750 00	25,000 00	
Waltham, Mass., 3½s, 1926, School	25,000 00	24,625 00	25,000 00	
Total public funds out of Maine	195,000 00			195,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	35,000 00	39,200 00	34,025 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,800 00	
Bath Street, 5s, 1913.....	11,000 00	11,000 00	9,900 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	
Mousam River, 6s, 1912.....	13,500 00	13,500 00	13,500 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	50,000 00	56,000 00	50,000 00	
Somerset, 4s, 1955.....	100,000 00	98,000 00	55,340 00	
Total railroad bonds of Maine	224,500 00			177,565 00
American Dock & Improvement Co., N. J., 5s, 1921.....	1,000 00	1,110 00	1,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	50,000 00	50,000 00	49,750 00	
Athol & Orange Street, Mass., 5s, 1915.....	5,000 00	5,300 00	5,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.	20,000 00	20,700 00	20,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	38,500 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915.....	10,000 00	10,200 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.	36,000 00	37,440 00	36,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	10,000 00	10,100 00	9,400 00	
Boston, Revere Beach & Lynn, 4½s, 1927....	10,000 00	10,650 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	25,000 00	25,000 00	24,550 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917.....	10,000 00	10,250 00	10,000 00	
Brockton, Bridgewater & Taunton Street 5s, 1917.....	10,000 00	10,300 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, optional 1902.....	20,000 00	20,000 00	20,000 00	
Central New England, 5s, 1919.....	30,000 00	30,750 00	30,000 00	
Central Vermont, 4s, 1920.....	30,000 00	27,000 00	20,000 00	
Chesapeake & Ohio, 4½s, 1992.....	25,000 00	26,250 00	25,000 00	

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago, Burlington & Quincy, Nebraska Extension, Registered 4s, 1927.....	\$32,000 00	\$33,600 00	\$25,200 00	
Chicago & Cincinnati, 5s, optional 1912.....	50,000 00	52,500 00	50,000 00	
Chicago & North Michigan, 5s, 1931.....	5,000 00	5,000 00	4,750 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	20,200 00	18,682 50	
Cicero & Proviso St., Chicago, 5s, 1915.....	10,000 00	10,000 00	10,000 00	
Cincinnati & Indiana Western 5s, opt. 1912.....	50,000 00	52,500 00	50,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago, Registered 4s, 1936.....	47,000 00	47,235 00	35,518 40	
Cincinnati, Indianapolis, & Western, 4s, 1953.....	10,000 00	9,000 00	9,600 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	50,000 00	52,500 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, White Water Valley Division, 4s, 1940.....	5,000 00	4,850 00	4,500 00	
Cleveland Terminal & Valley, 4s, 1995.....	10,000 00	9,900 00	10,000 00	
Columbus, Delaware & Marion, O., 5s, 1921.....	55,000 00	55,000 00	50,000 00	
Columbus, London & Springfield, O., 5s, 1920.....	66,000 00	66,000 00	61,650 00	
Current River, 5s, 1927.....	2,000 00	2,000 00	1,924 25	
Davenport & Rock Island, 6s, 1907.....	4,000 00	4,000 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	27,500 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946.....	17,500 00	16,450 00	10,300 00	
Detroit, Toledo & Ironton, 4s, 1955.....	50,000 00	40,000 00	38,404 17	
Duluth, Rainy Lake & Winnipeg, 5s, 1916.....	50,000 00	50,000 00	44,900 00	
Duluth Street, Minn., 5s, 1930.....	15,000 00	15,225 00	15,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917.....	5,000 00	5,050 00	5,000 00	
Electric Railway, Light & Power Company, Sedalia, Mo., 6s, 1912.....	10,000 00	1,000 00	9,950 00	
Evansville Electric, Ind., 4s, 1921.....	10,000 00	9,000 00	9,900 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920.....	25,000 00	25,750 00	25,000 00	
Gloucester, Essex & Beverly St., Mass., 5s, 1916.....	12,000 00	12,480 00	12,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	25,000 00	25,500 00	25,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907.....	11,000 00	11,000 00	10,900 00	
Greenfield, Deerfield & Northampton Street, 5s, 1925.....	30,000 00	30,600 00	30,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916.....	10,000 00	10,200 00	10,000 00	
Hutchinson & Southern, 5s, 1928.....	25,000 00	25,500 00	23,125 00	
Kansas City Belt, Mo., 6s, 1916.....	20,000 00	21,400 00	20,000 00	
Kansas City, Clinton & Springfield, 5s, 1925.....	12,000 00	12,000 00	10,865 00	
Kansas City, Fort Scott & Gulf, 7s, 1908.....	16,000 00	16,320 00	16,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928.....	25,000 00	29,625 00	25,000 00	
Kansas City, Memphis & Birmingham, Income 5s, 1934.....	8,000 00	7,440 00	8,658 13	
Kansas City, Memphis & Birmingham, General Mortgage 4s, 1934.....	4,000 00	3,880 00		
Kings County Elevated, Brooklyn, N. Y., 4s, 1949.....	40,000 00	36,800 00	25,000 00	
Leavenworth Terminal & Bridge, 5s, 1923.....	5,000 00	4,850 00	5,000 00	
Louisville, Henderson & St. Louis, 5s, 1946.....	25,000 00	27,250 00	25,000 00	
Marion Railway, Lt. & Power Co., O., 5s, 1924.....	25,000 00	24,500 00	24,000 00	
Maryland, Delaware & Virginia, 5s, 1955.....	90,000 00	99,000 00	90,000 00	
Memphis, Kansas & Colorado, 7s, 1910.....	1,000 00	1,070 00	1,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1918.....	15,000 00	15,150 00	15,000 00	
Mystic Valley Street, Mass., 5s, 1919.....	10,000 00	10,200 00	10,000 00	
New York, Auburn & Lansing, 5s, 1935.....	50,000 00	49,000 00	49,030 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Newton & Northwestern, 5s, 1932.....	30,000 00	28,500 00	18,865 33	
Northampton & Amherst St., Mass., 5s, 1920.....	15,000 00	15,300 00	15,000 00	
Norwich & Westerly, 5s, 1936.....	25,000 00	25,000 00	24,750 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14.....	15,000 00	15,675 00	15,000 00	
Pontiac, Oxford & Northern, 6s, 1916.....	35,000 00	35,000 00	35,000 00	
Rochester, Syracuse & Eastern, N. Y., 5s, 1945.....	25,000 00	25,000 00	25,000 00	
Rutland, 4½s, 1941.....	50,000 00	52,000 00	50,000 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>
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	\$25,000 00	\$23,375 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	25,500 00	25,000 00	
Southern Indiana, 4s, 1951	50,000 00	46,000 00	44,000 00	
South Shore & Boston Street, Mass., 5s, 1919	25,000 00	25,750 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,300 00	6,000 00	
Taunton & Brockton Street, Mass., 5s, 1918	10,000 00	10,300 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,100 00	5,000 00	
Trenton Passenger, N. J., 6s, 1908-31	25,000 00	27,875 00	25,000 00	
Utica Belt Line, N. Y., 5s, 1939	5,000 00	5,450 00	5,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941	50,000 00	51,000 00	49,625 00	
Warren, Brookfield & Spencer Street, Mass., 5s, 1916	15,000 00	15,150 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	10,160 00	10,000 00	
West Shore, Registered, 4s, 2361	85,000 00	88,825 00	85,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921	10,000 00	10,500 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	25,900 00	25,000 00	
Total railroad bonds out of Maine	2,080,500 00			1,956,047 78
<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	25,000 00	25,000 00	17,865 00	
Bodwell Water Power Co., Old Town, 5s, 1935	10,000 00	10,000 00	9,800 00	
Eastern Steamship Company, 5s, 1927	75,000 00	76,500 00	74,500 00	
Frontier Water Co., Fort Fairfield, 5s, 1909	10,000 00	10,000 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	5,600 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915	10,000 00	10,200 00	10,000 00	
Portland Lighting & Power Co., 4½s, 1921	35,000 00	35,000 00	35,000 00	
Total corporation bonds of Maine	231,000 00			222,965 00
Berlin Water Company, N. H., 5s, opt. 1902	10,000 00	10,000 00	10,000 00	
Eastman Car Company, 5s, 1919	25,000 00	25,000 00	25,000 00	
Eau Claire Light & Power Co., Wis., 4s, 1917	5,000 00	3,750 00	5,000 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	
Total corporation bonds out of Maine	58,500 00			56,525 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	137,400 00	240,450 00	137,400 00	
Bridgton & Saco River	11,600 00	10,440 00	9,630 00	
Eastern Maine	10,000 00	11,800 00	10,000 00	
Kennebunk & Kennebunkport	23,000 00	26,450 00	23,000 00	
Maine Central	38,000 00	76,000 00	38,000 00	
Portland & Ogdensburg	68,600 00	35,672 00	31,176 62	
Portland & Rumford Falls	10,000 00	17,500 00	9,875 00	
York Harbor & Beach	7,000 00	7,000 00	6,675 00	
Total railroad stock of Maine	305,600 00			265,756 62
Boston & Albany	3,700 00	8,510 00	3,700 00	
Boston & Lowell	32,500 00	74,750 00	32,500 00	
Connecticut River	5,000 00	14,000 00	5,000 00	
Detroit, Hillsdale & Southwestern	6,500 00	6,760 00	4,000 00	
Fitchburg, preferred	14,000 00	18,900 00	10,500 00	
Michigan Central	29,100 00	50,925 00	25,000 00	
New York, New Haven & Hartford	53,700 00	96,660 00	53,700 00	
Pere Marquette, preferred	19,400 00	11,640 00	8,000 00	
Sandusky & Cincinnati, preferred	100 00	110 00	100 00	
West End, Boston, preferred	32,150 00	70,730 00	32,150 00	
Total railroad stock out of Maine	196,150 00			174,650 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bates Manufacturing Company, Lewiston	\$5,400 00	\$11,610 00	\$5,400 00	
Franklin Company, Lewiston.....	3,100 00	3,193 00	3,100 00	
Great Falls Manufacturing Company.....	16,200 00	27,540 00	16,200 00	
Hill Manufacturing Company, Lewiston..	12,100 00	6,050 00	9,680 00	
Lockwood Company, Waterville.....	11,700 00	11,700 00	11,700 00	
Pepperell Manufacturing Co., Biddeford..	42,500 00	127,500 00	40,350 00	
York Manufacturing Co., Saco.....	15,000 00	21,500 00	15,000 00	
Total corporation stock owned.....	166,000 00			\$101,430 00
<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	11,927 00	10,900 00	
Cumberland National Bank, Portland.....	1,000 00	1,020 00	1,000 00	
First National Bank, Biddeford.....	7,300 00	10,950 00	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	
Total national bank stock of Maine.....	60,200 00			60,155 00
National Bank of Commerce, Boston.....	3,700 00	5,957 00	3,700 00	
National Bank of Commerce, New York...	1,300 00	2,340 00	1,300 00	
National Exchange Bank, Salem, Mass....	210 00	30 00	210 00	
Total national bank stock out of Maine....	5,210 00			5,210 00
<i>Loans on Railroad Bonds.</i>				
Burlington Railway & Light Company, Ia.....		4,130 00	4,130 00	
Chicago, Rock Island & Pacific.....		12,000 00	12,000 00	
Gulf & Ship Island.....		2,000 00	2,000 00	
Minneapolis, Lyndale & Minnetonka, Minn....		937 50	937 50	
Ottawa Street, Ill.....		750 00	750 00	
Winnebago Traction Company, Wis.....		1,500 00	1,500 00	21,317 50
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass...		29,693 90	29,693 90	
Castine Water Company.....		40,000 00	50,000 00	
Franklin Realty Company, Portland.....		9,000 00	9,000 00	
Inter-State Petroleum Company, Miss.....		8,957 75	8,957 75	
Northeastern Telephone Company, Portland.....		40,773 73	40,773 73	138,425 38
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company.....	3,000 00		3,000 00	
Amoskeag Mills, Manchester, N. H.....	500 00		500 00	
Copper Range Consolidated Company.....	2,500 00		2,500 00	
Everett Mills, Lawrence, Mass.....	1,000 00		1,000 00	
Goodall Worsted Company, Sanford.....	2,800 00		2,800 00	
Pepperell Manufacturing Company, Biddeford.....	16,305 50		16,305 50	
Shetucket Company, Norwich, Conn.....	1,500 00		1,500 00	
United Fruit Company.....	3,000 00		3,000 00	
United States Steel Corporation, preferred.....	4,000 00		4,000 00	
York Manufacturing Company, Saco.....	61,150 48		61,150 48	95,755 98
<i>Loans on National Bank Stock.</i>				
Biddeford National Bank.....		200 00	200 00	
Saco National Bank.....		9,756 50	9,756 50	
York National Bank, Saco.....		200 00	200 00	10,156 50
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston.....		50 00	50 00	
Maine Savings Bank, Portland.....		300 00	300 00	
Saco & Biddeford Savings Institution.....		2,930 00	2,930 00	3,280 00
Loan on Boston & Maine Railroad stock.....		400 00	400 00	
Loan on name.....		1,200 00	1,200 00	
Loans on mortgages of real estate.....		499,887 74	499,887 74	501,487 74
Real estate investment.....		35,000 00	12,000 00	12,000 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit	\$34,235 67	\$34,235 67	
Cash on hand	7,769 47	7,769 47	\$42,005 14
Unpaid accrued interest.....	60,958 86		4,069,732 64
Due depositors, earned dividend and accrued State tax	4,808,078 10		
	3,701,230 08		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,106,848 02		

SEARSPORT SAVINGS BANK—SEARSPORT.

August 14, 1907.

FRANK I. PENDLETON, President.

JAMES P. NICHOLS, Treasurer.

TRUSTEES—F. I. Pendleton, A. M. Ross, J. N. Pendleton, A. H. Nichols, J. A. Clement, C. E. Adams.

Organized April 1, 1874.

LIABILITIES.

Deposits.....	\$194,509 61
Reserve fund.....	11,800 00
Undivided profits.....	3,648 94
	\$209,958 55

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Ellsworth, 4s, 1917, Refunding....	\$1,000 00	\$1,030 00	\$1,000 00	\$1,000 00
County of Hancock, O., 5s, 1913, Bridge....	3,000 00	3,180 00	3,000 00	
City of Alpena, Mich., 4s, 1933-4, Elec. Lt.	8,000 00	8,000 00	7,975 00	
East Liverpool, O., 4s, 1937, Ref.	5,000 00	5,100 00	5,000 00	
Emporia, Kan., 4½s, 1922, Elec. Lt.	3,000 00	3,000 00	3,000 00	
Minneapolis, Minn., 4½s, 1913, Municipal.....	5,000 00	5,225 00	5,000 00	
Muskegon, Mich., 4s, 1934, Public Wharf.....	1,000 00	1,040 00	1,000 00	
Pawtucket, R. I., 4s, 1923, General Funding.....	1,000 00	1,030 00	1,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	8,000 00	8,640 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	3,000 00	3,000 00	3,000 00	
South Omaha, Neb., 5s, 1923, S.D.	1,000 00	1,085 00	1,000 00	
Stillwater, Minn., 5s, 1919, Permanent Improvement.....	5,000 00	5,475 00	5,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed....	4,000 00	4,200 00	4,000 00	
Toledo, O., 4s, opt. 1919, Refund.	16,000 00	16,560 00	16,000 00	
Toledo, O., 3½s, 1921, St. Imp.....	1,000 00	985 00	1,000 00	
Town of New Britain, Conn., 3½s, 1915, Sch.	1,000 00	975 00	1,000 00	
Total public funds out of Maine.....	65,000 00			64,975 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	11,000 00	10,450 00	10,510 00	10,510 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	5,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	1,000 00	1,030 00	1,000 00	
Cincinnati Northern, 4s, 1951.....	3,000 00	2,850 00	2,820 00	
Dayton & Michigan, 5s, 1911.....	5,000 00	5,100 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	4,000 00	4,250 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916....	5,000 00	5,000 00	5,000 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	14,000 00	14,000 00	14,000 00	
Louisville, Henderson & St. Louis, 5s, 1946.	15,000 00	5,450 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955....	15,000 00	16,500 00	15,000 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	1,810 00	1,949 00	
Toledo Railway & Terminal, 4½s, 1954.....	6,000 00	6,000 00	6,000 00	
Wheeling & Lake Erie, 4s, 1949.....	5,000 00	4,375 00	4,880 00	
Wilkesbarre & Eastern, 5s, 1942.....	7,000 00	7,700 00	7,000 00	
Total railroad bonds out of Maine.....	83,000 00			81,799 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	

SEARSPORT 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>
Kennebec Light & Heat Co., Augusta, 5s, 1918	\$1,000 00	\$1,000 00	\$1,000 00	
Rockland-Rockport Lime Co., 5s, 1920.....	1,000 00	1,000 00	990 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	7,000 00			\$6,990 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake.....	1,300 00	1,560 00	1,300 00	1,300 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	200 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	2,205 00	2,100 00	
Portland National Bank, Portland.....	4,000 00	6,400 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
Loans on mortgages of real estate		7,400 00	7,400 00	7,400 00
Real estate, foreclosure.....		1,000 00	1,000 00	1,000 00
Premium account		-	3,363 14	
Expense account		-	782 90	4,146 04
Cash on deposit.....		6,186 50	6,186 50	
Cash on hand		568 01	568 01	6,754 51
Unpaid accrued interest.....		987 50		\$209,958 55
		220,703 01		
Due depositors, earned dividend and accrued State tax.....		196,544 91		
Estimated market value of resources above liability for deposits, earned dividend and State tax.. ..		\$24,158 10		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

August 23, 1907.

A. H. WESTON, President.

ED. P. PAGE, Treasurer.

TRUSTEES—A. H. Weston, L. W. Weston, Edward P. Page, S. J. Walton, Blin W. Page.

Organized October 2, 1869.

LIABILITIES.

Deposits	\$1,847,940 20
Reserve fund.....	95,000 00
Undivided profits.....	11,977 59
	\$1,954,917 79

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid.	\$7,000 00	\$7,315 00	\$7,000 00	
Somerset, 3½s, opt. 1903, Ct. House	4,500 00	4,500 00	4,500 00	
Town of Anson, order.....	2,000 00	2,000 00	2,000 00	
Bingham, orders.....	1,000 00	1,000 00	1,000 00	
Damariscotta, 3½s, 1928-32 Ref...	5,000 00	4,725 00	5,000 00	
Eustis, 3½s, 1919, Refunding.....	4,000 00	3,720 00	4,000 00	
Norridgewock, 3½s, 1908-24, Ref..	2,500 00	2,412 50	2,500 00	
Norridgewock, order.....	4,000 00	4,000 00	4,000 00	
Flagstaff Plantation, order.....	1,071 00	1,071 00	1,071 00	
Moose River Plantation, order.....	1,700 00	1,700 00	1,700 00	
Gardiner Water District, 4s, 1934.....	10,000 00	10,400 00	10,000 00	
Total public funds of Maine.....	42,771 00			\$42,771 00
County of Anne Arundel, Md., 4s, 1956, Bridge & Funding.....	15,000 00	15,375 00	15,000 00	
Atchison, Kan., 4s, opt. 1914, Ref.	10,000 00	10,000 00	10,000 00	
Athens, O., 5s, 1924, Gen. Fund...	8,000 00	9,120 00	8,000 00	
Douglas, Wis., 4s, 1919, Asylum...	5,000 00	5,050 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund...	10,000 00	10,000 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike.....	15,000 00	16,575 00	15,000 00	
Grant, Ind., 5s, opt. 1905, Fund...	10,000 00	10,000 00	10,000 00	
Hancock, O., 4½s, 1919-20, Fund...	6,000 00	6,360 00	6,000 00	
Jefferson, Ind., 4s, 1920-21, Road.	10,000 00	10,000 00	10,000 00	
Lawrence, O., 5s, 1907-8, Turnpike	10,000 00	10,050 00	10,000 00	
Lucas, O., 4s, 1921-3, Bridge.....	9,000 00	9,405 00	9,000 00	
Lyon, Kan., 4½s, 1919, Refunding.	15,000 00	15,375 00	15,000 00	
Madison, Ky., 4s, opt. 1919, Ref..	10,000 00	10,100 00	10,000 00	
Muskegon, Mich., 4½s, 1911, Ref..	5,000 00	5,125 00	5,000 00	
Outagamie, Wis., 5s, 1909-10, Asy.	10,000 00	10,250 00	10,000 00	
Portage, Wis., 5s, 1912, Refund..	10,000 00	10,500 00	10,000 00	
Reno, Kan., 5½s, 1919, Refunding.	11,000 00	12,430 00	11,000 00	
Winneshiek, Ia., 4½s, 1921, Court House.....	10,000 00	10,550 00	10,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund.	15,000 00	15,075 00	15,000 00	
City of Akron, O., 4s, 1916, School....	10,000 00	10,100 00	10,000 00	
Alpena, Mich., 4s, 1930, Electric Light.....	10,000 00	10,000 00	10,000 00	
Alpena, Mich., 5s, 1930, Water...	8,000 00	9,200 00	8,000 00	
Ashland, Wis., 5s, 1911-12, Imp...	10,000 00	10,400 00	10,000 00	
Battle Creek, Mich., 4-, 1924, Sew	10,000 00	10,150 00	10,000 00	
Bay City, Mich., 4s, 1916, Water Refunding.....	10,000 00	10,100 00	10,000 00	
Canton, O., 4s, 1918, Sch. Dist....	15,000 00	15,150 00	15,000 00	
Cincinnati, O., 5s, optional 1910, Sinking Fund.....	4,000 00	4,160 00	4,000 00	
Elkhart, Ind., 4s, 1919, School....	7,000 00	7,070 00	7,000 00	
Hazleton, Pa., 4s, opt. 1905, Sew	12,000 00	12,000 00	12,000 00	
Hazleton, Pa., 4s, 1922-4, Sch. D..	8,000 00	8,000 00	8,000 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 Indianapolis, Ind., 5s 1911, School City.....	\$10,000 00	\$10,500 00	\$10,000 00		
Ishpeming, Mich., 4s, 1915, S. D.	9,000 00	9,000 00	9,000 00		
Kansas City, Kan., 5s, opt. 1908, Ref.	10,000 00	10,050 00	10,000 00		
Lacrosse, Wis., 3½s, optional 1909.	4,000 00	3,980 00	4,000 00		
Water and Sewer.....	10,000 00	10,200 00	10,000 00		
Lexington, Ky., 4s, 1933, Bd. of Ed.	10,000 00	10,000 00	10,000 00		
Manistee, Mich., 4s, 1912, Water.	10,000 00	10,000 00	10,000 00		
Marshalltown, Ia., 4½s, optional 1911, Refunding.....	10,000 00	10,200 00	10,000 00		
Massillon, O., 4s, 1920-2, Sch. Dist.	10,000 00	10,000 00	10,000 00		
Muncie, Ind., 5s, 1913, Funding..	10,000 00	10,600 00	10,000 00		
Muskegon, Mich., 4s, 1923, St. Imp.	10,000 00	10,300 00	10,000 00		
New York, N. Y., 3½s, 1949, Rapid Transit.....	15,000 00	14,175 00	15,000 00		
Omaha, Neb., 4s, 1919, Sewer.....	10,000 00	10,250 00	10,000 00		
Omaha, Neb., 4½s, 1934, Renewal.	10,000 00	11,250 00	10,000 00		
Owensboro, Ky., 4s, optional 1915, Street Improvement.....	10,000 00	10,000 00	10,000 00		
Port Huron, Mich., 3½s, 1920, Park	7,000 00	6,720 00	7,000 00		
Racine, Wis., 4s, 1920-1, St. Imp.	15,000 00	15,225 00	15,000 00		
Sault Ste Marie, Mich., 5s, 1917, Refunding.....	20,000 00	21,300 00	20,000 00		
Sioux City, Ia., 4½s, opt. 1906, Ref.	5,000 00	5,000 00	5,000 00		
South Bend, Ind., 3½s, 1911, General Purposes.....	10,000 00	9,900 00	9,800 00		
Springfield, Mo., 4½s, optional 1906, School District.....	10,000 00	10,000 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	10,350 00	10,000 00		
Toledo, O., 4s, 1942, Park.....	10,000 00	10,750 00	10,000 00		
West Bay City, Mich., 5s, 1925, Ref.	9,000 00	10,125 00	9,000 00		
Youngstown, O., 4½s, 1917-22, Ref.	15,000 00	15,900 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.....	568,000 00				\$567,8 00
<i>Railroad Bonds Owned.</i>					
Bangor & Aroostook, 5s, 1943.....	25,000 00	29,500 00	25,000 00		
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,500 00	9,500 00		
Maine Central, 4s, 1912.....	25,000 00	25,000 00	25,000 00		
Maine Central, 7s, 1912.....	60,000 00	69,000 00	60,000 00		
Maine Central, 5s, 1923.....	35,000 00	38,500 00	35,000 00		
Penobscot Shore Line, Reg. 4s, 1920.....	30,000 00	30,600 00	30,000 00		
Rumford Falls & Rangeley Lakes, 5s, 1937..	16,000 00	17,920 00	16,000 00		
Somerset, 4s, 1955.....	20,000 00	19,600 00	19,300 00		
Washington County, 3½s, optional 1924.....	74,000 00	68,820 00	67,100 00		
Total railroad bonds of Maine.....	295,000 00				286,900 00
Allegheny & Western, 4s, 1998.....	10,000 00	10,250 00	10,000 00		
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	22,000 00	20,000 00		
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,150 00	10,000 00		
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.	10,000 00	9,100 00	9,000 00		
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	20,000 00	18,200 00	18,000 00		
Brooklyn Union Elevated, N. Y., 5s, 1950...	20,000 00	21,000 00	20,000 00		
Buffalo Railway, N. Y., 5s, 1931.....	12,000 00	13,080 00	12,000 00		
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912.....	10,000 00	10,250 00	10,000 00		
Central Branch Union Pacific, 4s, 1948.....	10,000 00	9,500 00	9,100 00		
Central Vermont, 4s, 1920.....	20,000 00	18,000 00	20,000 00		
Chicago, Burlington & Quincy, Ill. Division, 3½s, optional, 1929.....	15,000 00	14,025 00	15,000 00		
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 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	12,120 00	12,000 00		
Columbus Consolidated St., O., 5s, 1909.....	10,000 00	10,000 00	10,000 00		
Dayton, Springfield & Urbana, O., 5s, 1923..	12,000 00	12,000 00	12,000 00		
Des Moines Street, Ia., 6s, 1917.....	10,000 00	10,800 00	10,000 00		
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,450 00	5,000 00		

SKOWHEGAN 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>
Hereford, 4s, 1930.....	\$15,000 00	\$15,000 00	\$15,000 00	
Illinois Central, Litchfield Div., 3s, 1951....	35,000 00	28,000 00	31,000 00	
Lehigh Valley of New York, 4½s, 1940.....	5,000 00	5,425 00	5,000 00	
Manhattan Railway, N. Y., 4s, 1990.....	25,000 00	25,000 00	25,000 00	
Metropolitan St., Kansas City, Mo., 5s, 1909	12,000 00	12,000 00	12,000 00	
Metropolitan Crosstown, New York, 5s, 1920	10,000 00	10,500 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	10,600 00	10,000 00	
New York, New Haven & Hartford, Deb. 4s, 1955.....	20,000 00	19,600 00	20,000 00	
Northern Pacific, Prior Lien, 4s, 1997.....	30,000 00	30,600 00	27,000 00	
Northern Pacific, General Lien, 3s, 2047....	20,000 00	15,000 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948....	15,000 00	14,400 00	15,000 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,500 00	9,550 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	6,000 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions 4s, 1933.....	12,000 00	11,220 00	11,400 00	
St. Paul & Northern Pacific, 6s, 1923.....	10,000 00	12,300 00	10,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946.....	6,000 00	6,300 00	6,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,600 00	9,500 00	
Toledo Railway & Terminal, 4½s, 1954.....	20,000 00	20,000 00	20,000 00	
Trenton Passenger, N. J., 6s, opt. 1929.....	5,000 00	5,850 00	5,000 00	
Williamsport & North Branch, 4½s, 1931....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	521,000 00			\$496,550 00
<i>Corporation Bonds Owned.</i>				
Portland Water Company, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Skowhegan Electric Light Co., 5s, 1919.....	37,500 00	37,500 00	37,500 00	
Skowhegan Grange, No. 208, 4s, 1907.....	1,100 00	1,100 00	1,100 00	
Total corporation bonds of Maine.....	43,600 00			43,600 00
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>				
Eastern Maine.....	10,000 00	11,800 00	10,000 00	
Portland & Ogdensburg.....	30,000 00	15,600 00	13,650 00	
Total railroad stock of Maine.....	40,000 00			23,650 00
Syracuse Rapid Transit, N. Y., common....	7,000 00	5,250 00	-	-
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	300 00	309 00	300 00	
First National Bank, Augusta.....	11,000 00	13,750 00	11,000 00	
First National Bank, Portland.....	9,800 00	10,290 00	9,800 00	
First National Bank, Skowhegan.....	27,000 00	39,150 00	27,000 00	
Gardiner National Bank, Gardiner.....	850 00	1,020 00	850 00	
National Shoe & Leather Bank, Auburn....	7,000 00	7,560 00	7,000 00	
People's National Bank, Waterville.....	600 00	690 00	600 00	
Portland National Bank, Portland.....	2,500 00	4,000 00	2,500 00	
Presque Isle National Bank, Presque Isle.	500 00	900 00	500 00	
Second National Bank, Skowhegan.....	1,400 00	1,540 00	1,400 00	
Ticonic National Bank, Waterville.....	2,800 00	4,370 00	3,800 00	
Total national bank stock owned.....	64,750 00			64,750 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou..	1,000 00	2,000 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Central Vermont.....		900 00	900 00	
Mexican Central.....		800 00	800 00	
Northern Pacific.....		1,000 00	1,000 00	
Ogdensburg & Lake Champlain.....		900 00	900 00	3,600 00
<i>Loans on Corporation Bonds.</i>				
Municipal Water Works Company, Fort Smith, Ark.		100 00	100 00	
Skowhegan Hall Association.....		100 00	100 00	200 00

SKOWHEGAN 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>
Madison Water Company	\$2,500 00	2,500 00	
North Anson & Skowhegan Telegraph Company	525 00	525 00	
Skowhegan Electric Light Company	650 00	650 00	
West Skowhegan Aqueduct Company	1,000 00	1,000 00	\$4,675 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Leavenworth, Kan	750 00	750 00	
Presque Isle National Bank	3,841 37	3,841 37	4,591 37
<i>Loans to Corporations.</i>			
Roman Catholic Bishop of Portland	10,000 00	10,000 00	
Skowhegan Pulp Company	7,500 00	7,500 00	
Stratton Manufacturing Company (endorsed)	6,000 00	6,000 00	23,500 00
<i>Loans to Municipalities.</i>			
Town of Norridgewock	2,000 00	2,000 00	
Skowhegan	16,500 00	16,500 00	
Skowhegan Village Corporation	14,000 00	14,000 00	32,500 00
Loan on Waterville Trust Company stock	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	327,913 58	327,913 58	330,213 58
Real estate foreclosure	906 91	906 91	906 91
Cash on deposit	17,709 93	17,709 93	17,709 93
Unpaid accrued interest	35,213 58		1,954,917 79
Due depositors, earned dividend and accrued State tax	2,073,287 87		
	1,865,407 20		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$207,880 67		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

July 18, 1907.

GEORGE C. YEATON, President. REBECCA O. YOUNG, Treasurer.

TRUSTEES—G. C. Yeaton, E. A. Stevens, R. L. Goodwin, B. F. Davis, F. M. Hersom, H. C. Willard.

Organized February 2, 1866.

LIABILITIES.

Deposits	\$535,695 90
Reserve fund	20,453 77
Undivided profits	8,695 55
	\$564,845 22

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	\$63,625 00	\$50,000 00	\$50,000 00
County of Aroostook, 4½s, 1912, R. R. Aid..	10,000 00	10,350 00	10,000 00	10,000 00
City of Boston, Mass., Reg. 4s, 1913, Street	16,000 00	10,200 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hosp.	10,000 00	10,150 00	10,000 00	
Boston, Mass., 4s, 1921, Park	10,000 00	10,400 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp.	20,000 00	20,800 00	20,000 00	
Cleveland, O., Reg. 4s, 1914, Munic.	10,000 00	10,250 00	10,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,225 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, Sch.	5,000 00	5,225 00	5,000 00	
New York, N. Y., 4s, 1935 Munic.	10,000 00	10,550 00	10,000 00	
New York, N. Y., Registered 3½s, 1918, Street & Park	10,000 00	9,800 00	10,000 00	
Port Huron, Mich., 5s, 1911, Road	2,000 00	2,080 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,040 00	1,000 00	
Woonsocket, R. I., 4s, 1923, C. Hall	10,000 00	10,300 00	10,000 00	
Total public funds out of Maine	103,000 00			\$103,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Reg. 5s, 1943	20,000 00	23,600 00	20,000 00	
Bangor & Aroostook, Piscataquis Division, Registered 5s, 1943	10,000 00	11,700 00	10,000 00	
Bangor & Aroostook, Reg. 4s, 1951	20,000 00	19,000 00	19,300 00	
Boston & Maine, Reg. 4s, 1926	20,000 00	20,400 00	20,000 00	
Boston & Maine, Reg. 4s, 1937	15,000 00	15,525 00	15,000 00	
Knox & Lincoln, 5s, 1921	20,000 00	21,600 00	20,000 00	
Maine Central, Registered 7s, 1912	25,000 00	23,750 00	24,970 00	
Maine Central & E. & N. A., 4s, 1933	10,000 00	10,400 00	10,000 00	
Northern Maine Seaport, 5s, 1935	10,000 00	11,000 00	10,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,200 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,300 00	5,000 00	
Somerset, 4s, 1955	10,000 00	9,800 00	9,700 00	
Total railroad bonds of Maine	175,000 00			173,970 00
Baltimore & Ohio, Prior Lien, Reg. 3½s, 1925	10,000 00	9,350 00	9,950 00	
Baltimore & Ohio, Reg. 4s, 1943	20,000 00	20,300 00	19,900 00	
Belleville & Carondelet, 6s, 1923	7,000 00	8,400 00	7,000 00	
Chicago, Burlington & Quincy, Ill., Division, Registered 3½s, optional 1929	10,000 00	9,350 00	10,000 00	
Chicago, Milwaukee & St. Paul, Dubuque Division, 6s, 1920	15,000 00	17,550 00	15,000 00	
Chicago, Rock Island & Pacific, General Mortgage, Registered, 4s, 1988	15,000 00	15,075 00	15,000 00	
Chicago St. Paul, Minneapolis & Omaha, 6s, 1930	10,000 00	13,100 00	10,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,050 00	4,338 24	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,000 00	4,912 50	
Des Moines Street, Ia., 6s, 1914	6,000 00	6,360 00	6,000 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>
Fitchburg, Registered 4s, 1927.....	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1930.	10,000 00	10,000 00	10,000 00	
Illinois Central, St. Louis Division and Terminal, 3½s, 1951.....	10,000 00	9,150 60	9,300 00	
Michigan Central, Detroit & Bay City Division, 5s, 1931.....	10,000 00	11,550 00	10,000 00	
Minneapolis, Lyndale & Minnetonka Street Minn. 5s, 1919	10,000 00	10,600 00	9,500 00	
Morris & Essex, Registered 7s, 1915.....	5,000 00	6,075 00	5,000 00	
Pennsylvania (notes) 5s, 1910	10,000 00	9,850 00	9,925 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,500 00	5,000 00	
Total railroad bonds out of Maine.....	173,000 00			\$170,825 74
<i>Corporation Stock Owned.</i>				
Richmond Water Works.....	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	
Total national bank stock owned	22,000 00			22,000 00
Loan on South Berwick National Bank stock		900 00	900 00	
Loans on mortgages of real estate.....		20,446 89	20,446 89	21,346 89
Cash on deposit		9,229 71	9,229 71	
Cash on hand		472 88	472 88	9,702 59
Unpaid accrued interest.....		5,091 29		\$564,845 22
		613,970 77		
Due depositors, earned dividend and accrued State tax		540,559 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$73,411 47		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 17, 1907.

N. DAYTON BOLSTER, President.

GEO. M. ATWOOD, Treasurer.

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

Organized March 6, 1873.

LIABILITIES.

Deposits	\$357,364 55
Reserve fund	7,569 44
Undivided profits.....	12,365 39
	\$377,299 38

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1921, Ct. House.	\$5,000 00	\$4,925 00	\$4,950 00	
Washington, 4s, optional 1923.				
Railroad	4,000 00	4,120 00	4,000 00	
Total public funds of Maine.....	9,000 00			\$8,950 00
County of Allegheny, Pa., 4s, 1937, Road....	2,000 00	2,140 00	2,000 00	
Bourbon, Kan., 6s, 1909, Funding.	1,000 00	1,035 00	1,000 00	
Lyon, Kan., 4s, 1909, Refunding.	2,000 00	2,000 00	2,000 00	
City of Alpena, Mich., 4s, 1931, Elec. Lt.	3,000 00	3,000 00	3,000 00	
Boston, Mass., Registered 3½s,				
1928, Highways	5,000 00	4,900 00	5,000 00	
Columbus, O., 3½s, 1921, Sch. Dist.	1,000 00	985 00	1,000 00	
Columbus, O., 4s, 1920, Epidemic	5,000 00	5,200 00	5,000 00	
Danbury, Conn., 3½s, 1932, Fund.	5,000 00	4,700 00	4,925 00	
Ishpeming, Mich., 4s, 1916, S. D.	3,000 00	3,000 00	3,000 00	
Marinette, Wis., 4s, 1918, Dock &				
Wharf	5,000 00	5,050 00	5,000 00	
Massillon, O., 4½s, 1914, Paving..	5,000 00	5,150 00	5,000 00	
Muskegon, Mich., 4s, 1917, St. Imp.	4,000 00	4,080 00	4,000 00	
Borough of Dunmore, Pa., 4s, 1911, Sch. Dist.	2,500 00	2,500 00	2,500 00	
Total public funds out of Maine.....	43,500 00			43,425 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	
Boston & Maine, 4s, 1926	5,000 00	5,100 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	4,900 00	4,912 50	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,800 00	
Total railroad bonds of Maine.....	25,000 00			24,212 50
Blue Hill Street, Mass., 5s, 1926.....	3,000 00	3,000 00	2,985 00	
Boston & Northern Street, 4s, 1954.....	5,000 00	4,600 00	4,575 00	
Bristol County Street, Mass., 5s, 1921	5,000 00	5,000 00	5,000 00	
Brookton & Plymouth St., Mass., 4½s, 1920..	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 4-5s, 1950..	5,000 00	5,250 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,775 00	4,900 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	3,000 00	3,000 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Citizens' Electric Street, Newburyport,				
Mass., 5s, 1920	5,000 00	5,050 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, opt. 1900.....	3,000 00	3,000 00	3,000 00	

SOUTH PARIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit & Mackinac, 4s, 1905.....	\$1,000 00	\$930 00	\$500 00	
Hartford & Springfield Street, 5s, 1921.....	4,000 00	4,040 00	4,000 00	
Hereford, 4s, 1930.....	5,000 00	5,000 00	5,000 00	
Lehigh & New York, 4s, 1945.....	2,000 00	1,960 00	1,955 00	
Lexington & Boston St., Mass., 4½s, 1920.....	5,000 00	5,050 00	5,000 00	
Manhattan, N. Y., 4s, 1900.....	3,000 00	3,000 00	3,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	10,000 00	10,300 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047.....	3,500 00	2,625 00	2,500 00	
Ogdenburg & Lake Champlain, 4s, 1948.....	3,000 00	2,880 00	3,000 00	
Stoux City Traction, Ia., 5s, 1919.....	3,000 00	3,060 00	3,000 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,000 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	5,000 00	5,160 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	3,000 00	2,475 00	2,700 00	
Williamsport & North Branch, 4½s, 1931.....	7,000 00	7,000 00	7,000 00	
Total railroad bonds out of Maine.....	134,500 00			\$132,115 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903...	10,000 00	10,000 00	10,000 00	
Berlin Mills Company, 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Consolidated Electric Light 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	\$20 00	
Total corporation bonds of Maine.....	31,020 00			30,820 00
Rensselaer 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, So. Paris..	1,000 00	1,000 00	1,000 00	
Norway Water Company.....	500 00	500 00	500 00	
Richmond Water Company.....	2,800 00	2,800 00	2,000 00	
Sanborn Shoe Company, Norway.....	300 00	150 00	100 00	
Total corporation stock of Maine.....	5,600 00			4,600 00
Oconto City Water Supply Co., Wis.....	12,400 00	11,160 00	9,300 00	
Rensselaer Water Company, N. Y.....	400 00	40 00	200 00	
Total corporation stock out of Maine.....	12,800 00			9,500 00
<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	1,200 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,500 00	1,000 00	
First National Bank, Portland.....	2,700 00	2,835 00	2,700 00	
Manufacturers' National Bank, Lewiston..	1,000 00	1,080 00	1,000 00	
National Shoe & Leather Bank, Auburn...	7,600 00	8,208 00	7,600 00	
National Traders' Bank, Portland.....	400 00	412 00	400 00	
Norway National Bank, Norway.....	4,100 00	4,920 00	4,100 00	
Total national bank stock owned.....	19,000 00			19,000 00
<i>Loans on Railroad Bonds.</i>				
Phillips & Rangeley.....		1,000 00	1,000 00	
Southern Indiana.....		5,000 00	5,000 00	6,000 00
<i>Loans on Corporation Stock.</i>				
Hillside Water Company, South Paris.....		100 00	100 00	
Mason Manufacturing Company, South Paris.....		5,000 00	5,000 00	
Paris Manufacturing Company.....		400 00	400 00	
Pine Tree Aqueduct Company, South Paris.....		150 00	150 00	
Pythian Building Association, South Paris.....		300 00	300 00	5,950 00

SOUTH PARIS 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 Paris.....	\$5,000 00	\$5,000 00	
South Paris Village Corporation.....	1,100 00	1,100 00	\$6,100 00
Loan on town of Anson bond.....	200 00	200 00	
Loan on People's Gas Light & Coke Company, Buf- falo, N. Y., bonds.....	1,975 00	1,975 00	
Loans to First Congregational Parish of Paris.....	349 92	349 92	
Loans on names.....	350 00	350 00	
Loans on life insurance policies.....	1,549 00	1,549 00	
Loans on personal property.....	500 00	500 00	
Loans on South Paris Saving Banks books.....	1,150 00	1,150 00	
Loans on mortgages of real estate.....	55,452 14	55,452 14	61,526 06
Real estate investment.....	2,500 00	2,500 00	
Real estate, foreclosure.....	4,095 00	4,095 00	6,595 00
Premium account.....		1,150 00	
Expense account.....		1,001 12	2,151 12
Cash on deposit.....	14,585 42	14,585 42	
Cash on hand.....	1,269 28	1,269 28	15,854 70
Unpaid accrued interest.....	6,462 81		\$377,290 38
Due depositors, earned dividend and accrued State tax.....	389,040 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	364,108 81		\$24,931 76

THOMASTON SAVINGS BANK—THOMASTON.

October 25, 1907.

LEVI SEAVEY, President.

J. A. ANDREWS, Treasurer.

TRUSTEES—Levi Seavey, C. H. Cushing, William E. Vinal, E. P. Washburn
J. W. Strout, R. O. Elliot, C. A. Creighton.

Organized March 1, 1870.

LIABILITIES.	
Deposits	\$518,166 84
Reserve fund	36,000 00
Undivided profits	10,555 82
	<hr/> \$564,722 66

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid..	\$5,000 00	\$5,250 00	\$5,000 00	
Knox, 6s, 1916, Court House.....	3,000 00	3,510 00	3,000 00	
Total public funds of Maine	8,000 00			\$8,000 00
County of Anne Arundel, Md., 5s, 1918, Bdg	5,000 00	5,500 00	5,000 00	
Athens, O., 5s, 1929, Funding	9,000 00	10,485 00	9,000 00	
Franklin, Ky., 4s, 1919, Refund..	10,000 00	10,000 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike	8,000 00	8,840 00	8,000 00	
Lyon, Kan., 4½s, 1919, Refunding	7,000 00	7,175 00	7,000 00	
Madison, Ky., 4s, 1919, Refund..	6,000 00	6,060 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Fund	10,000 00	10,400 00	10,000 00	
Vernon, Mo., 4½s, 1918, Refund ..	5,000 00	5,275 00	5,000 00	
Warren, Ky., 4s, opt. 1914, Ref...	5,000 00	5,050 00	5,000 00	
Wyandotte, Kan., 4½s, 1930, Bdg..	10,000 00	11,150 00	10,000 00	
City of Joplin, Mo., 4s, opt. 1910, Sch. Dist.	10,000 00	10,050 00	10,000 00	
Kansas City, Mo., 4s, 1912, Sch. Dist	5,000 00	5,075 00	5,000 00	
Lexington, Ky., 4s, 1933, Sch. Dist.	5,000 00	5,100 00	5,000 00	
Newport, Ky., 5s, 1912, Street....	2,000 00	2,100 00	2,000 00	
Owensboro, Ky., 4s, 1915, Street.	10,000 00	10,000 00	10,000 00	
Peru, Ind., 4½s, 1913, School City	8,000 00	8,200 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Superior, Wis., 4s, 1924, Refund .	3,750 00	3,750 00	3,750 00	
Total public funds out of Maine.....	123,750 00			123,750 00
<i>Railroad Bonds Owned.</i>				
Penobscot Shore Line, Registered, 4s, 1920.	10,000 00	10,200 00	10,000 00	
Rockland, Thomaston & Camden, 4s, 1821..	7,000 00	7,000 00	6,750 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.	10,000 00	11,280 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	5,000 00	5,000 00	4,900 00	
Total railroad bonds of Maine.....	32,000 00			31,690 00
Auburn & Syracuse Electric, N. Y., 5s, optional 1912	5,000 00	5,175 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1941	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,000 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	5,000 00	5,000 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	5,000 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,775 00	4,575 00	
Chicago & Cincinnati, 5s, optional 1912.....	5,000 00	5,250 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt, 1912	10,000 00	10,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt, 1910	5,000 00	5,250 00	5,000 00	
Cleveland Electric, O., 5s, 1913.....	10,000 00	10,100 00	10,000 00	
Des Moines Street, Ia., 6s, 1912	5,000 00	5,225 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	5,000 00	5,000 00	5,000 00	

THOMASTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit Railway, Mich, 5s, 1924.....	\$10,000 00	\$10,900 00	\$10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927..	5,000 00	5,025 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916..	10,000 00	10,000 00	9,850 00	
Grafton & Upton, 4s, 1912.....	10,000 00	9,550 00	9,800 00	
Hartford & Springfield Street, 5s, 1921.....	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1931.....	13,000 00	13,000 00	13,000 00	
Iowa Central, 5s, 1938.....	5,000 00	5,400 00	5,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923.....	5,000 00	5,000 00	4,900 00	
Lehigh & New York, 4s, 1945.....	5,000 00	4,900 00	4,950 00	
Maryland, Delaware & Virginia, 5s, 1955.....	10,000 00	11,000 00	10,000 00	
Montville Street, Conn., 5s, 1920.....	10,000 00	10,550 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,150 00	5,000 00	
Norfolk Western St., Mass., 5s, opt. 1904....	5,000 00	4,500 00	5,000 00	
North Chicago Street, Ill., 5s, 1906.....	5,000 00	4,500 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1907.....	12,000 00	12,240 00	10,600 00	
People's Street, Scranton, Pa., 6s, 1918.....	5,000 00	5,500 00	5,600 00	
Pontiac, Oxford & Northern, 6s, 1916.....	10,000 00	10,000 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947.....	1,600 00	925 00	900 00	
St. Lawrence & Adirondack, 5s, 1906.....	5,000 00	6,000 00	5,000 00	
Sioux City Traction, Ia., 5s, 1919.....	10,000 00	10,200 00	10,600 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,600 00	4,625 00	
Toledo Railway & Terminal, 4½s, 1954.....	5,000 00	5,000 00	5,000 00	
Union Pacific, 4s, 1947.....	7,000 00	7,210 00	7,000 00	
Williamsport & North Branch, 4½s, 1931.....	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine.....	270,000 00			\$266,600 00
<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	3,120 00	3,000 00	
Eastern Steamship Co., 5s, opt. 1927.....	5,000 00	5,100 00	5,000 00	
Rockland Water Company, 5s, 1919.....	10,000 00	10,800 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920..	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned.....	45,000 00			44,750 00
<i>Corporation Stock Owned.</i>				
Mackay Companies, preferred.....	1,500 00	1,050 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	3,150 00	3,000 00	
Georges National Bank, Thomaston.....	15,800 00	15,800 00	15,800 00	
National Traders Bank, Portland.....	500 00	515 00	500 00	
Thomaston National Bank, Thomaston....	4,800 00	5,280 00	4,800 00	
Total national bank stock owned.....	25,100 00			25,100 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland.....	600 00	750 00	600 00	600 00
<i>Loans on Corporation Bonds.</i>				
Bar Harbor Electric Light Company.....		500 00	500 00	
Ellsworth Water Company.....		500 00	500 00	1,000 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 Union Pacific Railway common stock.....		495 00	495 00	
Loan on personal property.....		350 00	350 00	
Loans on mortgages of real estate.....		23,897 75	23,897 75	24,842 75

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$3,000 00	\$3,000 00	
Furniture and fixtures.....	7,000 00	7,000 00	\$10,000 00
Premium account.....		10,785 00	10,785 00
Cash on deposit.....	12,163 03	12,163 03	
Cash on hand.....	2,866 88	2,866 88	15,029 91
Unpaid accrued interest.....	6,469 59		\$564,722 66
Due depositors, earned dividend and accrued State tax.....	579,397 25		
	622,832 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$56,564 55		

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

April 3, 1907.

SAMUEL KNIGHT, President.

WALTER D. HATCH, Treasurer.

LEMUEL H. STOVER, Assistant Treasurer.

TRUSTEES—Samuel Knight, Walter D. Hatch, William B. Knight, Harvey J. Given, Edward W. Wheeler, Charles L. Bowker, Frank E. Roberts.

Organized April 27, 1875.

LIABILITIES.

Deposits.....	\$318,156 11
Reserve fund.....	16,000 00
Undivided profits.....	6,479 43
	\$340,635 54

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Madison, 4s, 1928, Electric Light..	\$5,000 00	\$5,000 00	\$5,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	15,000 00	15,675 00	15,000 00	
Total public funds of Maine	20,000 00			\$20,000 00
County of Cook, Ill., 4s, 1912, Refunding....	2,000 00	2,030 00	2,000 00	
City of Chicago, Ill., 4s, 1911, Sewerage.	2,000 00	2,030 00	2,000 00	
Cleveland, O., 4s, 1918, Grade Crossing	5,000 00	5,175 00	5,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	5,275 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	3,315 00	3,000 00	
Total public funds out of Maine.....	18,000 00			18,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,837 50	
Portland & Rumford Falls, 4s, opt. 1924.....	5,000 00	4,900 00	4,912 50	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,800 00	
Total railroad bonds of Maine.....	15,000 00			14,550 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,500 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,200 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923....	5,000 00	5,050 00	5,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902..	3,000 00	3,000 00	3,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	5,000 00	5,250 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1934....	5,000 00	4,650 00	4,850 00	
Cicero & Proviso Street, Chicago, 5s, 1915..	5,000 00	5,000 00	5,000 00	
Current River, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Dayton, Lebanon & Cincinnati, 5s, opt. 1906	4,000 00	800 00	800 00	
Detroit & Mackinac, 4s, 1995.....	3,000 00	2,790 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916 ..	3,000 00	3,000 00	3,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912..	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	10,000 00	9,800 00	9,650 00	
Iowa Central 4s, 1951.....	5,000 00	4,250 00	4,875 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,940 00	2,970 00	
Long Island, North Shore Branch, 5s, 1932..	5,000 00	5,350 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,300 00	5,000 00	
Newark Passenger, N. J., 5s, 1930.....	5,000 00	5,500 00	5,000 00	
Newton Street, Mass., 5s, 1912.....	6,000 00	6,180 00	6,000 00	
Ottumwa Traction & Light Co., Ia., 5s, 1921	5,000 00	5,000 00	5,000 00	
St. Joseph Railway, Light, Heat & Power Co., Mo., 5s, 1937.....	5,000 00	5,075 00	5,000 00	

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

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
St. Louis & San Francisco, 4s, 1951.....	\$5,000 00	\$4,100 00	\$4,875 00	
Scioto Valley & New England, 4s, 1989	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	8,000 00	7,280 00	7,640 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954	5,000 00	4,000 00	4,618 75	
Total railroad bonds out of Maine.....	135,000 00			\$130,253 75
<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	
Maine Steamship Co., Portland, 6s, 1926....	3,000 00	3,360 00	3,000 00	
Public Works Company, Bangor, 5s, 1929..	5,000 00	5,150 00	5,000 00	
Total corporation bonds of Maine.....	18,000 00			18,000 00
City Water Works Co., Merrill, Wis., 6s, 1907	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Detroit & Mackinac, preferred.....	1,900 00	1,710 00	500 00	500 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	3,600 00	3,000 00	
First National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
National Shoe & Leather Bank, Auburn....	1,500 00	1,620 00	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	
Total national bank stock owned.....	23,180 00			23,180 00
<i>Loans on Corporation Stock.</i>				
Brunswick Machine Company.....		300 00	300 00	
Fairfield Lawn Swing Company.....		3,387 33	3,387 33	3,687 33
<i>Loans on National Bank Stock.</i>				
Pejepscot National Bank, Brunswick.....		1,900 00	1,900 00	
Union National Bank, Brunswick		540 00	540 00	2,440 00
Loan on St. Louis & San Francisco Railroad bonds..		3,500 00	3,500 00	
Loan on Consolidated Water Co., Utica, N. Y., bonds		1,500 00	1,500 00	
Loan to Brunswick & Topsham Water District.....		5,000 00	5,000 00	
Loans on names.....		1,850 00	2,871 69	
Loan on life insurance policy.....		375 00	375 00	
Loans on mortgages of real estate.....		83,765 28	83,765 28	97,011 97
Real estate, foreclosure.....		8,745 60	8,745 60	8,745 60
Cash on deposit.....		2,825 28	2,825 28	
Cash on hand		441 61	441 61	3,266 89
Unpaid accrued interest.....		5,634 78		\$340,635 54
		349,391 88		
Due depositors, earned dividend, and accrued State tax.....		318,871 37		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$30,520 51		

BANK EXAMINER'S REPORT.

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TREMONT SAVINGS BANK—TREMONT.

September 5, 1907.

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

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

Organized January 17, 1874.

LIABILITIES.

Deposits	\$76,498 03
Reserve fund	3,225 96
Undivided profits	1,315 12
	\$81,039 11

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 Tremont, order	\$55 00	\$55 00	\$55 00	\$55 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	1,000 00	1,180 00	1,000 00	
Bangor & Aroostook, 4s, 1951	7,000 00	6,650 00	6,760 00	
Boston & Maine, 4s, 1926	2,000 00	2,040 00	2,000 00	
Bridgton & Saco River, 4s, 192s	1,000 00	1,010 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	1,020 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	
Somerset, 4s, 1955	3,000 00	2,940 00	2,910 00	
Total railroad bonds owned	19,500 00			19,170 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921	1,000 00	1,000 00	1,000 00	
Berlin Mills Co., 5s, 1918	2,000 00	2,000 00	2,000 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	
Southwest Harbor Water Co., 5s, 1922	1,500 00	1,500 00	1,500 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned	8,500 00			8,500 00
<i>Bank Stock Owned.</i>				
Bar Harbor Banking & Trust Company	500 00	1,125 00	500 00	500 00
<i>Loans to Municipalities.</i>				
Town of Southwest Harbor		1,480 00	1,480 00	
Tremont		4,800 00	4,800 00	6,280 00
Loan to Tremont Lodge No. 77, F. & A. M		300 00	300 00	
Loan on life insurance policy		75 00	75 00	
Loans on names		3,178 73	3,178 73	
Loans on mortgages of real estate		29,453 15	29,453 15	33,006 88
Cash on deposit		12,471 02	12,471 02	
Cash on hand		1,056 21	1,056 21	13,527 23
Unpaid accrued interest		1,391 71		\$81,039 11
Due depositors, earned dividend and accrued State tax		83,230 82		
		76,838 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$6,392 79		

WATERVILLE SAVINGS BANK—WATERVILLE.

June 25, 1907.

CHRISTIAN KNAUFF, President EVERETT R. DRUMMOND, Treasurer.

ALBERT F. DRUMMOND, Assistant 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.....	\$1,671,656 97
Reserve fund	76,860 00
Undivided profits.....	19,815 47
	\$1,768,332 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>
City of Belfast, 4s, 1918, Refunding		\$5,000 00	\$5,175 00	\$5,000 00	
Biddeford, 4s, 1914, Refunding...		10,000 00	10,250 00	10,000 00	
Biddeford, 3½s, 1925, Refunding..		5,000 00	4,925 00	5,000 00	
Lewiston, 4s, 1927, Refunding...		5,000 00	5,275 00	5,000 00	
Waterville, 3½s, 1925, Refunding..		10,000 00	9,850 00	10,000 00	
Brunswick & Topsham Water Dist., 4s, 1936		10,000 00	10,450 00	10,000 00	
Kennebec Water District, 3½s, 1925.....		20,000 00	19,400 00	19,700 00	
Total public funds of Maine		65,000 00			\$64,700 00
County of Fayette, O., 4½s, 1917-18, Funding		10,000 00	10,450 00	10,000 00	
Fulton, O., 4s, 1914, Road Imp...		5,000 00	5,050 00	5,000 00	
Muskingum, O., 5s, 1913, Hall...		6,000 00	6,390 00	6,000 00	
Reno, Kan., 6s, 1919, Refunding..		4,000 00	4,700 00	4,000 00	
Woodbury, Ia., 4s, opt. 1910, Fund		5,000 00	5,025 00	5,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist..		10,000 00	10,050 00	10,000 00	
Alpena, Mich., 4s, 1934-5, Elec. Lt.		10,000 00	10,000 00	10,000 00	
Ashland, Wis., 4s, opt. 1897, St. Imp.		1,000 00	1,000 00	1,000 00	
Bellaire, O., 4½s, 1914, Water....		5,000 00	5,150 00	5,000 00	
Clinton, Ia., 5s, 1912, Refunding..		5,000 00	5,250 00	5,000 00	
Columbus, O., 4s, 1914, Viaduct.		1,000 00	1,055 00	1,000 00	
Dayton, O., 4s, 1920, School Dist.		5,000 00	5,125 00	5,000 00	
East Liverpool, O., 5s, 1908, S. D.		1,000 00	1,010 00	1,000 00	
Evansville, Ind., 4½s, 1912, Fund.		6,000 00	6,210 00	5,000 00	
Findlay, O., 3½s, 1920-1, City Hall.		5,000 00	4,750 00	5,000 00	
Fremont, Neb., 5s, 1908, Sch. Dist.		7,000 00	7,000 00	7,000 00	
Ironton, O., 5s, 1915, Refunding..		5,000 00	5,350 00	5,000 00	
Kansas City, Mo., 3½s, 1919, S. D.		5,000 00	4,950 00	5,000 00	
Lincoln, Neb., 5s, 1914, Refund...		5,000 00	5,350 00	5,000 00	
Madison, Wis., 4s, 1925, High Sch.		5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1925-4, Water		2,000 00	2,310 00	2,000 00	
Newark, O., 5s, 1919, Refunding..		6,000 00	6,630 00	6,000 00	
New York, N. Y., Registered, 4s, 1936, Municipal		10,000 00	10,450 00	10,000 00	
New York, N. Y., Registered 4s, 1956, Municipal		5,000 00	5,275 00	5,000 00	
Owensboro, Ky., 4s, opt. 1911, Wat.		5,000 00	5,000 00	5,000 00	
Paducah, Ky., 4½s, 1926, Water...		10,000 00	10,850 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal		10,000 00	10,200 00	10,000 00	
Saginaw, Mich., 4s, 1909-10, Sewer		2,000 00	2,010 00	2,000 00	
Sault Ste Marie., Mich., 4s, 1921 Water		5,000 00	5,000 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer..		10,000 00	10,350 00	10,000 00	
South Omaha, Neb., 4½s, 1910-25, Funding.....		5,000 00	5,100 00	5,000 00	
Toledo, O., 3½s, 1920, Gen. St. Imp		10,000 00	9,850 00	10,000 00	
Topeka, Kan., 5s, 1912, Refund..		5,000 00	5,225 00	5,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp.		5,000 00	5,125 00	5,000 00	
Woonsocket, R. I., Registered 3½s, 1931, Water, Funding		5,000 00	4,800 00	5,000 00	
Village of Duluth, Minn., 6s, 1908, School ..		5,000 00	5,100 00	5,000 00	
Total public funds out of Maine		206,000 00			205,000 00

WATERVILLE SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aroostook Northern, 5s, 1947	\$5,000 00	\$5,600 00	\$4,900 00	
Bangor & Aroostook, 5s, 1943	10,000 00	11,800 00	10,000 00	
Bangor & Aroostook, Piscataquis Division, 5s, 1943	5,000 00	5,850 00	5,000 00	
Bangor & Aroostook, 4s, 1951	10,000 00	9,500 00	9,550 00	
Bath Street, 5s, 1913	5,000 00	5,000 00	4,500 00	
Boston & Maine, 4s, 1926	5,000 00	5,100 00	5,000 00	
Calais Street, 6s, 1914	5,000 00	5,600 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Maine Central, 7s, 1912	6,000 00	6,900 00	6,000 00	
Maine Central, 4½s, 1917	5,000 00	5,250 00	5,000 00	
Portland & Ogdensburg, 5s, 1908	6,000 00	6,030 00	6,000 00	
Portland & Rumford Falls, 4s, 1927	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924	3,000 00	2,940 00	2,910 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	5,000 00	5,600 00	5,000 00	
Somerset, 4s, 1955	35,000 00	34,300 00	33,800 00	
Washington County, 3½s, opt. 1924	10,000 00	9,300 00	9,200 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	6,500 00	1,625 00	2,000 00	
Total railroad bonds of Maine	136,500 00			\$128,860 00
Amesbury & Hampton St., Mass., 5s, 1919	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	11,000 00	10,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925	5,000 00	4,550 00	4,500 00	
Bridgewater, Whitman & Rockland Street, Mass., 5s, 1917	5,000 00	5,125 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,450 00	5,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,125 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,775 00	4,600 00	
Central Pacific, 4s, 1949	5,000 00	4,925 00	5,000 00	
Chicago & Cincinnati, 5s, opt. 1912	15,000 00	15,750 00	15,000 00	
Chicago, Hammond & Western, 6s, 1927	5,000 00	5,800 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	5,000 00	5,600 00	5,000 00	
Cicero & Proviso Street, Chicago, 6s, 1915	5,000 00	5,000 00	5,000 00	
Cincinnati Northern, 4s, 1951	3,000 00	2,850 00	2,835 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	15,000 00	15,750 00	15,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,150 00	5,000 00	
Commonwealth Ave. Street, Boston, 5s, 1927	9,000 00	9,270 00	9,000 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922	15,000 00	15,300 00	15,000 00	
Current River, 5s, 1927	5,000 00	5,000 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	5,450 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,025 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	5,000 00	4,700 00	4,500 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,120 00	8,000 00	
Georgetown, Rowley & Ipswich Street, Mass., 5s, 1920	10,000 00	10,300 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,200 00	10,000 00	
Grand Rapids, Kalkaska & Southeastern, 5s, 1907	5,000 00	5,000 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	5,000 00	4,825 00	
Iowa Central, 4s, 1951	2,000 00	1,700 00	1,350 00	
Lehigh & New York, 4s, 1945	5,000 00	4,900 00	4,950 00	
Lynn & Boston, Mass., 5s, 1924	5,000 00	5,350 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,500 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00	5,050 00	5,000 00	
Milford, Holliston & Framingham Street, Mass., 5s, 1917	7,000 00	7,070 00	7,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919	5,000 00	5,300 00	5,000 00	
New England, 4s, 1945	5,000 00	5,100 00	5,000 00	
Northampton & Amherst St., Mass., 5s, 1920	15,000 00	15,300 00	15,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,800 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>
Omaha Street, Neb., 5s, 1914.....	\$5,000 00	\$5,050 00	\$5,000 00	
Pennsylvania, (notes) 5s, 1910.....	10,000 00	9,850 00	9,900 00	
Pere Marquette of Indiana, 4s, 1943.....	10,000 00	9,500 00	9,600 00	
Rutland, 4½s, 1941.....	10,000 00	10,400 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1896.....	5,000 00	6,000 00	5,000 00	
St. Louis, Iron Mountain & Southern, Gen- eral Con. Railway & Land Grant, 5s, 1931. St. Louis & San Francisco, Central Division 4s, 1929.....	5,000 00	4,675 00	5,000 00	
Sioux City Traction, Ia., 5s, 1913.....	5,000 00	5,000 00	4,875 00	
Southern Indiana, 4s, 1951.....	5,000 00	5,100 00	5,000 00	
South Shore & Boston St., Mass., 5s, 1919.....	15,000 00	13,800 00	13,725 00	
Trenton Passenger, N. J., 6s, opt. 1928.....	10,000 00	10,300 00	10,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923.....	5,000 00	5,825 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	10,000 00	10,000 00	10,000 00	
Wakefield & Stoneham St., Mass., 5s, 1915.....	5,000 00	4,000 00	4,650 00	
West Chicago St. R. R. Tunnel Co., Ill., 5s, 1909.....	3,000 00	3,060 00	3,000 00	
Worcester & Marlborough St., Mass., 5s, 1917.....	5,000 00	4,500 00	4,000 00	
Worcester & Marlborough St., Mass., 5s, 1917.....	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	370,000 00			\$365,110 00
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Co., 5s, 1927.....	25,000 00	25,500 00	24,825 00	
Newport Water Company, 4s, 1929.....	5,500 00	5,500 00	5,500 00	
Portland Lighting & Power Co., 4½s, 1921.....	10,000 00	10,000 00	10,000 00	
Total corporation bonds of Maine.....	40,500 00			40,325 00
Berlin Water Company, N. H., 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	
Eastman Car Company, 6s, 1923.....	5,000 00	5,000 00	5,000 00	
Municipal Water Works Company, Fort Smith, Ark., 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	
Total corporation bonds out of Maine.....	23,000 00			21,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	14,000 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	2,400 00	3,000 00	
Wisconsin Central Company, common.....	6,700 00	1,340 00	-	
Total railroad stock out of Maine.....	15,200 00			4,500 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	1,200 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,500 00	3,000 00	
First National Bank, Portland.....	1,200 00	1,260 00	1,200 00	
Messalonskee National Bank, Oakland.....	4,400 00	4,400 00	4,400 00	
National Shoe & Leather Bank, Auburn.....	2,500 00	2,700 00	2,500 00	
Newcastle National Bank, Newcastle.....	5,000 00	5,150 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	10,550 00	9,200 00	
Rockland National Bank, Rockland.....	2,500 00	3,625 00	2,500 00	
Ticonic National Bank, Waterville.....	3,700 00	4,255 00	3,470 00	
Total national bank stock owned.....	53,200 00			52,970 00
<i>Other Bank Stock Owned.</i>				
Waterville Trust Company.....	4,100 00	4,510 00	4,050 00	4,650 00

WATERVILLE SAVINGS BANK—Continued.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Sante Fe.....	\$400 00	\$400 00	
Aurora, Elgin & Chicago, Ill.....	2,500 00	2,500 00	
Bangor & Aroostook.....	5,000 00	5,000 00	
Cleveland City Cable.....	4,500 00	4,500 00	
Grand Avenue, Kansas City.....	4,500 00	4,500 00	
Grand Rapids, Belding & Saginaw.....	800 00	800 00	
Maine Central.....	5,000 00	5,000 00	
New York, Auburn & Lansing.....	6,500 00	6,500 00	
New York Central & Hudson River.....	800 00	800 00	
New York, New Haven & Hartford.....	1,100 00	1,100 00	
Northern Maine Seaport.....	11,000 00	11,000 00	
Phillips & Rangeley.....	2,500 00	2,500 00	
St. Paul & Des Moines.....	5,000 00	5,000 00	
Somerset.....	3,500 00	3,500 00	
Southern Indiana.....	2,500 00	2,500 00	
South Shore & Boston.....	1,000 00	1,000 00	
Washington County.....	16,000 00	16,000 00	\$72,600 00
<i>Loans on Corporation Bonds.</i>			
City Water Works, Sheboygan, Wis.....	1,000 00	1,000 00	
Dodlin Granite Co., Norridgewock (guaranteed).....	1,450 00	1,450 00	
Oakland Woolen Company.....	14,300 00	14,300 00	
Rockland Water Company.....	600 00	600 00	
Somerset & Kennebec Company, Fairfield.....	9,000 00	9,000 00	
Ticonic Foot Bridge Company, Waterville.....	7,000 00	7,000 00	
Union Gas & Electric Company, Waterville.....	1,900 00	1,900 00	35,250 00
<i>Loans on Corporation Stock.</i>			
American Grass Twine Company.....	250 00	250 00	
Cascade Woolen Mill, Oakland.....	1,000 00	1,000 00	
Clukey & Libby Company, Waterville.....	700 00	700 00	
Lockwood Company, Waterville.....	9,610 00	9,610 00	
Somerset Timberland Company, Waterville.....	15,000 00	15,000 00	
United Box Board & Paper Company.....	2,000 00	2,000 00	28,560 00
<i>Loans on National Bank Stock.</i>			
People's National Bank, Waterville.....	5,200 00	5,200 00	
Ticonic National Bank, Waterville.....	12,200 00	12,200 00	17,400 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	1,000 00	1,000 00	
Waterville Savings Bank.....	1,575 00	1,575 00	2,575 00
<i>Loans to Corporations.</i>			
Board of Trustees Pleasant Street M. E. Church, Waterville (endorsed).....	2,300 00	2,300 00	
First Congregational Church, Waterville.....	600 00	600 00	
Kennebec Valley Campmeeting Association.....	850 00	850 00	
Maine Wesleyan Seminary & Woman's College, Kent's Hill.....	19,610 00	19,610 00	
North Anson Lumber Company (endorsed).....	11,732 00	11,732 00	
Oakland Woolen Company.....	300 00	300 00	
Riverview Worsted Mill, Waterville, (endorsed).....	1,000 00	1,000 00	
Searsport Water Company (endorsed).....	5,000 00	5,000 00	
South Gardiner Lumber Company (endorsed).....	8,000 00	8,000 00	
The Wardwell-Emery Co., Waterville (endorsed).....	3,000 00	3,000 00	
Waterville Land Company (endorsed).....	8,500 00	8,500 00	60,892 00
Loan on Waterville Trust Company stock.....	6,000 00	6,000 00	
Loans to city of Waterville.....	10,000 00	10,000 00	
Loans on life insurance policies.....	2,450 00	2,450 00	
Loans on personal property.....	4,750 00	4,750 00	
Loans on mortgages of real estate.....	532,953 00	532,953 00	556,153 00
Real estate, investment.....	60,000 00	60,000 00	
Real estate, foreclosure.....	18,841 50	18,841 50	
Vault and fixtures.....	9,000 00	9,000 00	87,841 50

WATERVILLE SAVINGS BANK--Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$6,525 28	\$6,525 28	
Cash on hand.....	3,520 66	3,520 66	\$10,045 94
Unpaid accrued interest.....	32,036 77		1,768,332 44
Due depositors, earned dividend and accrued State tax.....	1,839,735 21		
	1,683,031 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$156,708 24		

WISCASSET SAVINGS BANK—WISCASSET.

June 13, 1907.

RICHARD H. T. TAYLOR, President. WILLIAM D. PATTERSON, Treasurer.

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

Organized March 19, 1866.

LIABILITIES.

Deposits	\$230,962 00
Reserve fund	12,000 00
Undivided profits.....	20,557 68
	\$263,519 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>
Town of Wiscasset, 4s, 1907, Refunding	\$1,000 00	\$1,000 00	\$1,000 00	
Van Buren Water District, 5s, 1912.....	2,000 00	2,040 60	2,000 00	
Total public funds of Maine.....	3,000 00			\$3,000 00
County of Alpena, Mich., 5s, 1932, Roads...	4,000 00	4,620 00	4,600 00	
Wyandotte, Kan., 4½s, 1933, Bridge	3,000 00	3,255 00	3,000 00	
Village of Duluth, Minn., 6s, 1908, School..	1,000 00	1,020 00	1,000 00	
Total public funds out of Maine.....	8,000 00			8,000 00
<i>Railroad Bonds Owned.</i>				
Augusta, Winthrop & Gardiner, 4s, 1952....	5,000 00	4,750 00	4,450 00	
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,750 00	4,715 00	
Bridgton & Saco River, 4s, 1928.....	1,000 00	1,010 00	945 00	
Bridgton & Saco River, 2d. 4s, 1928.....	1,000 00	975 00	945 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	5,600 00	5,000 00	
Sandy River, 5s, 1913.....	13,000 00	13,650 00	13,000 00	
Somerset, 4s, 1955.....	3,000 00	4,900 00	4,800 00	
Total railroad bonds of Maine.....	40,000 00			38,755 00
Auburn & Syracuse Electric, N. Y., 5s, optional 1912.....	5,000 00	5,175 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, O., 5s, 1920.....	2,000 00	2,000 00	2,000 00	
Central Vermont, 4s, 1920.....	3,000 00	2,700 00	2,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	5,000 00	5,250 00	5,000 00	
Chicago & West Michigan, 5s, 1921.....	4,000 00	4,060 00	3,200 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	5,250 00	5,000 00	
Copper Range, 5s, 1949.....	3,000 00	3,000 00	3,000 00	
Davenport & Rock Island, 6s, 1911.....	1,000 00	1,025 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	1,000 00	1,100 00	1,000 00	
Detroit & Mackinac, 4s, 1935.....	2,000 00	1,860 00	1,200 00	
Detroit, Toledo & Ironton, 4s, 1955.....	10,000 00	8,000 00	7,700 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916..	10,000 00	10,000 00	9,950 00	
Flint & Pere Marquette, 6s, 1920.....	1,000 00	1,150 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	4,000 00	4,240 00	4,000 00	
Grand Avenue, Kansas City, Mo., 5s, 1908..	3,000 00	3,000 00	2,880 00	
Iowa Central, 5s, 1938.....	1,000 00	1,100 00	750 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	7,000 00	7,000 00	6,970 00	
Marion Railway Light & Power Co., O., 5s, 1924.....	5,000 00	4,900 00	4,875 00	
Maryland, Delaware & Virginia, 5s, 1955...	5,000 00	5,500 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919.....	2,000 00	2,120 00	1,906 00	

WISCASSET 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, New Haven & Hartford, 3½s, 1956	\$750 00	\$825 00	\$750 00	
Northern Pacific, 3s, 2047	3,000 00	2,250 00	1,200 00	
Peoria & Eastern, 4s, 1940	2,000 00	2,000 00	1,400 00	
Peoria & Eastern, Inc. Mort. 4s, 1990	1,000 00	750 00	—	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,650 00	6,440 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,230 00	962 50	
Scranton Suburban, Pa., 6s, 1909	5,000 00	5,100 00	5,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,600 00	4,675 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,150 00	2,400 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	6,000 00	5,760 00	5,520 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,900 00	5,000 00	
Western Maryland, 4s, 1952	6,000 00	4,950 00	5,520 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	133,750 00			\$122,142 50
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,100 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	20,000 00			20,000 00
<i>Railroad Stock Owned.</i>				
Central Vermont	240 00	19 20	—	
Detroit & Mackinac, preferred	1,200 00	1,080 00	—	
Detroit & Mackinac, common	2,400 00	1,320 00	—	
Iowa Central, preferred	1,300 00	585 00	260 00	
New York, New Haven & Hartford	1,300 00	2,340 00	2,100 00	
Northern Railroad, N. H.	400 00	640 00	400 00	
Syracuse Rapid Transit, N. Y., common	3,500 00	2,625 00	—	
Total railroad stock owned	10,340 00			2,760 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	1,275 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	
Total national bank stock owned	12,400 00			12,384 00
<i>Other Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland	500 00	800 00	500 00	500 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Wiscasset		4,750 00	4,750 00	
Thomaston National Bank		140 50	140 50	4,890 50
<i>Loans to Municipalities.</i>				
County of Lincoln		6,000 00	6,000 00	
Town of Wiscasset		2,000 00	2,000 00	8,000 00
Loan on town of China bond		100 00	100 00	
Loan on Little Androscoggin Water Power Company, Auburn, stock		100 00	100 00	
Loan on life insurance policy		275 00	275 00	
Loan on personal property		500 00	500 00	
Loan on Wiscasset Savings Bank book		90 00	90 00	
Loans on mortgages of real estate		38,185 79	38,185 79	39,250 79

WISCASSET SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$2,300 00	\$2,300 00	\$2,300 00
Cash on deposit.....	273 47	273 47	
Cash on hand	763 42	763 42	1,036 89
Unpaid accrued interest.....	2,847 23		\$263,519 68
Due depositors, earned dividend and accrued State tax.....	285,754 61		
	233,608 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$52,145 78		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

May 16, 1907.

JOHN BERRY, President.

R. H. INGERSOLL, Treasurer.

HENRY H. GOODWIN, Assistant Treasurer.

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

Organized March 27, 1860.

LIABILITIES.

Deposits	\$1,108,443 19
Reserve fund	37,000 00
Undivided profits	29,704 16
	\$1,175,147 35

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Commonwealth of Massachusetts, 3½s, 1942, Metropolitan Water Loan	\$10,000 00	\$10,250 00	\$10,600 00	
County of Atchinson, Kan., 4s, 1914, Refund	18,000 00	18,000 00	18,000 00	
City of Bellaire, O., 5s, 1910, Water & Fund	9,000 00	9,270 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	9,750 00	10,000 00	
New York, N. Y., Registered 4s, 1956, Municipal	5,000 00	5,275 00	5,000 00	
Omaha, Neb., 4s, 1933, Paving	3,000 00	3,120 00	3,000 00	
Omaha, Neb., 4s, 1921, Sewer	4,000 00	4,100 00	4,000 00	
Superior, Wis., 5s, 1912, School	5,000 00	3,750 00	5,000 00	
Topeka, Kan., 6s, 1912, Refund	10,000 00	10,450 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Imp	3,000 00	5,125 00	5,000 00	
Total public funds out of Maine	81,500 00			\$81,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Car Trust 5s, 1908	5,000 00	5,000 00	5,000 00	
Bangor & Aroostook, 4s, 1951	22,000 00	20,900 00	21,600 00	
Boston & Maine, 4½s, 1944	21,000 00	23,940 00	21,000 00	
Somerset, 5s, 1917	10,000 00	10,600 00	10,000 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,800 00	
Total railroad bonds of Maine	63,000 00			61,860 00
Atchinson, Topeka & Santa Fe, General Mortgage 4s, 1955	5,000 00	5,050 00	5,000 00	
Auburn & Syracuse Electric, N. Y., 5s, optional 1912	5,000 00	5,175 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912	5,000 00	5,150 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	5,000 00	5,000 00	
Bristol County Street, Mass., 5s, 1921	3,000 00	3,000 00	3,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	3,000 00	3,150 00	3,000 00	
Central Branch, 4s, 1919	10,000 00	9,550 00	9,382 00	
Cicero & Proviso St., Chicago, 5s, 1915	8,000 00	8,000 00	8,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	10,500 00	10,000 00	
Citizens' Elec., Newburyport, Mass., 5s, 1920	5,000 00	5,050 00	5,000 00	
Cleveland City Cable, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Cleveland, Electric, O., 5s, 1913	5,000 00	5,050 00	5,000 00	
Cleveland Terminal & Valley, 4s, 1905	2,000 00	1,980 00	2,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928	5,000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1908	5,000 00	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	10,000 00	8,000 00	8,080 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,575 00	4,366 67	
Georgetown, Rowley & Ispwich Street, Mass., 5s, 1920	3,000 00	3,000 00	3,000 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>
Grand Rapids, Belding & Saginaw, 5s, 1924.	5,000 00	5,100 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	2,000 00	2,000 00	
Hutchinson & Southern, 5s, 1928.	10,000 00	10,200 00	10,000 00	
Indiana, Columbus & Eastern, 5s, 1926.	10,000 00	10,000 00	10,000 00	
Indiana, Illinois & Iowa, 4s, 1950.	10,000 00	10,000 00	9,700 00	
Iowa Central, 5s, 1933.	9,000 00	9,810 00	9,000 00	
Kansas City & Pacific, 4s, 1990.	5,000 00	4,775 00	4,850 00	
Lexington & Boston St., Mass., 4½s, 1920.	5,000 00	5,050 00	5,000 00	
Louisville & Nashville, 4s, 1940.	5,000 00	5,100 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955.	10,000 00	11,000 00	10,000 00	
Middleboro, Wareham & Buzzards Bay, 4s, 1921.	5,000 00	4,500 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919.	10,000 00	10,100 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944.	11,000 00	11,660 00	11,000 00	
Missouri, Kansas & Texas, St. Louis Divi- sion, 4s, 2001.	5,000 00	4,400 00	4,600 00	
Montville Street, Conn., 5s, 1920.	5,000 00	5,275 00	5,000 00	
New Bedford, Middleboro, & Brockton Street, Mass., 5s, 1920.	10,000 00	10,000 00	10,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912.	5,000 00	5,150 00	5,000 00	
Newport & Fall River, 5s, 1918.	5,000 00	5,000 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1918.	10,000 00	9,600 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, 1945.	10,000 00	10,000 00	9,690 00	
Rutland, 4½s, 1941.	10,000 00	10,400 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.	10,000 00	9,350 00	9,400 00	
St. Louis, Memphis & Southeastern, 4½s, optional 1909.	5,000 00	4,850 00	4,850 00	
St. Paul & Northern Pacific, 6s, 1923.	4,000 00	4,920 00	4,000 00	
Schnectady Railway, N. Y., 4½s, 1941.	5,000 00	5,300 00	5,000 00	
Sioux City Traction, Ia, 5s., 1919.	5,000 00	5,100 00	5,000 00	
Southern Indiana, 4s, 1951.	15,000 00	13,800 00	14,150 00	
Toledo Traction, O., 5s, 1909.	5,000 00	5,000 00	4,900 00	
Trenton Passenger, N. J., 6s, 1931.	5,000 00	5,900 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941.	5,000 00	5,130 00	5,000 00	
Verdigris Valley, Independence & Western, 5s, 1926.	10,000 00	10,600 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.	10,000 00	8,000 00	9,260 00	
Western Maryland, 4s, 1952.	-10,000 00	8,250 00	8,814 17	
Williamsport & North Branch, 4½s, 1931.	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine.....	358,000 00			\$349,667 84.
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., 5s, 1935.	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.	10,000 00	10,200 00	10,000 00	
Total corporation bonds of Maine.....	39,000 00			39,000 00
Eau Claire Light & Power Co., Wis., 4s, 1917.	2,750 00	2,750 00	2,750 00	
Indianapolis Water Company, Ind., 6s, 1911.	10,000 00	10,700 00	10,000 00	
Total corporation bonds out of Maine.....	12,750 00			12,750 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	3,000 00	3,450 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, preferred..	3,300 00	3,163 00	2,060 00	
Cleveland Terminal & Valley, preferred..	3,700 00	1,850 00	2,473 72	
Iowa Central, preferred.....	2,000 00	900 00	1,000 00	
Total railroad stock out of Maine.....	9,000 00			5,533 72
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Co., Biddeford..	14,000 00	42,000 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	

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>
Cumberland National Bank, Portland.....	\$600 00	\$612 00	\$600 00	
First National Bank, Biddeford.....	20,700 00	31,050 00	20,700 00	
First National Bank, Lewiston.....	2,600 00	3,900 00	2,600 00	
First National Bank, Portland.....	12,300 00	12,915 00	12,300 00	
National Traders' Bank, Portland.....	3,000 00	3,090 00	3,000 00	
Newcastle National Bank, Newcastle.....	1,000 00	1,030 00	1,000 00	
York National Bank, Saco.....	600 00	840 00	600 00	
Total national bank stock of Maine.....	68,200 00			\$68,200 00
American National Bank, Kansas City, Mo.	2,400 00	2,400 00	2,400 00	
Continental Nat'l Bank, Memphis, Tenn...	3,375 00	50 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	4,000 00	2,500 00	
Merchants' National Bank, Portland, Ore.	5,000 00	7,500 00	5,000 00	
Minnehaha Nat'l Bank, Sioux Falls, S. D..	10,000 00	15,000 00	10,000 00	
Nat'l Bank of Commerce, Kansas City, Mo.	10,000 00	30,000 00	9,300 00	
Total national bank stock out of Maine....	38,275 00			37,575 00
<i>Loans on Public Funds.</i>				
City of Attleborough, Mass.....		1,500 00	1,500 00	
Belfast.....		1,800 00	1,800 00	3,300 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		6,100 00	6,100 00	
Biddeford & Saco.....		2,000 00	2,000 00	
Bristol County Street, Mass.....		8,500 00	8,500 00	
Des Moines, Iowa Falls & Northern.....		600 00	600 00	
Joliet Railway, Ill.....		5,500 00	5,500 00	
Penobscot Shore Line.....		800 00	800 00	
Quincy Horse, Mass.....		2,500 00	2,500 00	26,000 00
<i>Loans on Corporation Bonds.</i>				
American Pneumatic Service Company.....		300 00	300 00	
Eastern Steamship Company.....		800 00	800 00	
Portland Water Company.....		800 00	800 00	1,900 00
<i>Loans on Corporation Stock.</i>				
American Express Company.....		277 00	277 00	
Hill Manufacturing Company, Lewiston.....		1,300 00	1,300 00	
International Telegraph Company, Biddeford.....		85 00	85 00	
Pepperell Manufacturing Company, Biddeford.....		1,150 00	1,150 00	2,812 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	10,000 00		10,000 00	
Loan on Biddeford Savings Bank book.....	150 00		150 00	
Loans on mortgages of real estate.....	357,768 84		357,768 84	367,918 84
Real estate foreclosure.....	33,847 89		33,847 89	
Furniture and fixtures.....	1,200 00		1,200 00	40,047 89
Premium account.....	45,000 00		45,000 00	
Cash on deposit.....	10,098 33		10,098 33	
Cash on hand.....	4,708 73		4,708 73	14,807 06
Unpaid accrued interest.....	24,235 67			1,175,147 35
Due depositors, earned dividend and accrued State tax.....	1,228,948 46			
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,114,375 30			
	\$114,573 16			

ABSTRACT

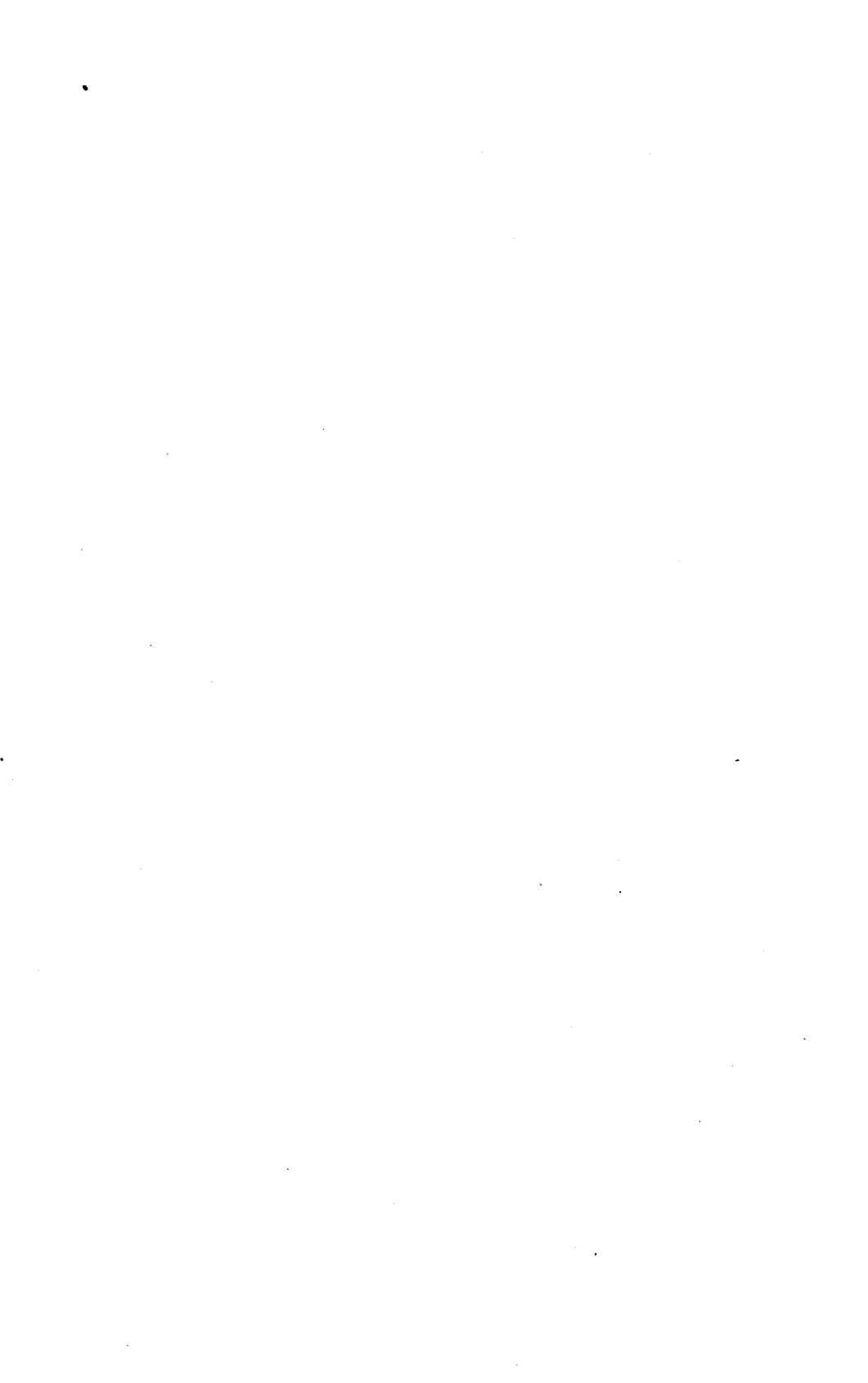
OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1907



AROOSTOOK TRUST AND BANKING COMPANY—
CARIBOU.

August 20, 1907.

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,
James H. Glenn, Herschel D. Collins, Atwood W. Spaulding, Simeon L.
White, Albion Runnels.

Organized January 2, 1890.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	40,000 00
Undivided profits	19,993 26
Demand deposits	114,831 03
Certificates of deposit	70,800 97
Re-discounts	2,500 00
Bills payable	40,000 00
	\$338,125 26

RESOURCES.

Loans on mortgages of real estate.....	\$30,530 00
Loans on collateral	62,462 42
Other loans	204,406 25
Overdrafts	704 24
Bonds	21,000 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks	2,069 48
Cash on deposit	5,104 25
Cash on hand	8,848 62
	\$338,125 26

AUGUSTA TRUST COMPANY—AUGUSTA.

November 25, 1907.

GEORGE E. MACOMBER, Pres. FRANK E. SMITH, Sec'y and Treas
HIRAM L. PISHON, Assistant Treasurer.

TRUSTEES—Edwin C. Burleigh, Geo. E. Macomber, W. H. Gannett, John R. Gould, H. M. Heath, F. W. Kinsman, F. S. Lyman, Chas. H. White, L. J. Crooker, Byron Boyd, W. Scott Hill, H. E. Bowditch, Arthur W. Whitney, Nathan Weston, Frank E. Smith, Jos. Williamson, Guy P. Gannett, Charles H. Clark, H. G. Barker, B. T. Sanborn, Walter H. Davis, George A. Perley, Samuel W. Philbrick, W. D. Hutchins.

EXECUTIVE BOARD—Geo. E. Macomber, F. S. Lyman, Chas. H. White, Byron Boyd, Frank E. Smith, Guy P. Gannett.

Organized January 29, 1894.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	155,772 78
Savings deposits	3,593,291 22
Demand deposits	613,489 82
Certificates of deposit	4,006 70
Certified checks	397 51
Trust department	15,000 00
Unpaid dividends	300 00
Treasurer's checks outstanding	15,236 79
Due to other banks	15,861 85
Bills payable	238,040 95
	<hr/>
	\$4,776,397 62

 RESOURCES.

Loans on mortgages of real estate.....	\$172,481 56
Loans on collateral	778,046 50
Other loans	909,371 25
Overdrafts	13,435 85
Bonds and stocks	2,552,127 61
Real estate investment	57,393 29
Safe deposit, furniture and fixtures.....	28,000 00
Trust investments	15,000 00
Cash on deposit	90,244 05
Cash on hand	160,297 51
	<hr/>
	\$4,776,397 62

AUGUSTA TRUST COMPANY—AUGUSTA.

* MADISON BRANCH—MADISON.

(From sworn statement of Cashier.)

November 25, 1907.

K. C. GRAY, Cashier.

LIABILITIES.	
Savings deposits	\$497,901 01
Demand deposits	71,509 52
Undivided profits	232 63
Cashier's checks outstanding	25 00
	\$569,668 16
RESOURCES.	
Loans on mortgages of real estate.....	\$1,400 00
Loans on collateral	34,060 00
Other loans	79,731 70
Overdrafts	1,997 31
Expense account	248 33
Cash on deposit at home office.....	412,608 16
Cash on deposit in Boston.....	7,247 21
Cash on hand	32,375 45
	\$569,668 16

* This statement is also consolidated with that of the home bank.

AUGUSTA TRUST COMPANY—AUGUSTA.

* WINTHROP BRANCH—WINTHROP.

(From sworn statement of Manager.)

November 25, 1907.

I. O. GAGE, Manager.

LIABILITIES.	
Savings deposits	\$490,784 32
Demand deposits	103,848 70
Undivided profits	101 51
Certified checks	80 08
Manager's checks outstanding	1,771 92
	\$596,586 53
RESOURCES.	
Loans on mortgages of real estate.....	\$1,850 00
Loans on collateral	3,320 00
Other loans	45,325 87
Overdrafts	5,066 72
Cash on deposit at home office.....	531,570 85
Cash on deposit in Boston	5,345 45
Cash on hand	4,107 64
	\$596,586 53

* This statement is also consolidated with that of the home bank.

BAR HARBOR BANKING AND TRUST COMPANY—EDEN.

October 1, 1907.

L. B. DEASY, President.

FRED C. LYNAM, Sec'y and Treas.

VERNON G. WASGATT, Asst. Treas.

TRUSTEES—L. B. Deasy, Fred C. Lynam, W. H. Davis, John A. Peters, Jr., A. E. Lawrence, Vernon G. Wasgatt.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	100,000 00
Undivided profits	9,466 66
Savings deposits	230,563 39
Demand deposits	678,707 71
Certificates of deposit	158,358 55
Trust department	6,000 00
Unpaid dividends	223 00
Treasurer's checks outstanding	1,076 44
	<hr/>
	\$1,234,395 75

RESOURCES.

Loans on mortgages of real estate.....	\$236,142 41
Loans on collateral	178,916 34
Other loans	433,009 97
Overdrafts	3,187 05
Bonds and stocks	133,011 25
Trust investments	6,000 00
Real estate owned	4,000 00
Due from other banks	48,142 81
Cash on deposit	174,232 64
Cash on hand	17,753 28
	<hr/>
	\$1,234,395 75

BATH TRUST COMPANY—BATH.

April 10, 1907.

W. B. MUSSENDEN, President.

J. E. HUGHES, Treasurer.

TRUSTEES—D. Howard Spear, Harry B. Sawyer, Charles W. Clifford, Daniel T. Dougherty, Elwell S. Crosby, Frank A. Small, Gardiner G. Deering, Charles A. Coombs, Samuel R. Percy, T. S. Gibbons. C. V. Minott, Jr., J. Houghton McLellan, F. H. Low, C. W. Morse, B. H. Coughlin, Oliver Moses, W. B. Mussenden.

EXECUTIVE BOARD—D. Howard Spear, Charles W. Clifford, Gardiner G. Deering, Charles A. Coombs, Samuel R. Percy, F. H. Low, C. W. Morse, W. B. Mussenden.

Organized October 23, 1902.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	12,000 00
Undivided profits	8,805 57
Savings deposits	137,934 90
Demand deposits	200,592 82
Time certificates of deposit	156,855 91
Demand certificates of deposit	9,500 00
Treasurer's checks outstanding	1,147 20
Bills payable	45,000 00
Re-discounts	10,000 00
	<hr/>
	\$681,836 40

 RESOURCES.

Loans on mortgages of real estate.....	\$1,075 00
Loans on collateral	89,026 00
Other loans	379,292 90
Overdrafts	11 50
Bonds and stocks	137,838 00
Real estate investment	19,000 00
Furniture and fixtures	1,000 00
Cash on deposit	35,057 01
Cash on hand	19,535 99
	<hr/>
	\$681,836 40

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 3, 1907.

JOHN CASSIDY, President. EDWARD R. ADAMS, Vice-President.
C. D. CROSBY, Treasurer. JOHN H. RICE, Asst. Treasurer.

TRUSTEES—John Cassidy, Frederick W. Hill, J. C. Towle, F. H. Drummond, 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, 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, Carl P. Dennett, E. I. White, E. H. Smith, Edward R. Adams.

EXECUTIVE BOARD—John Cassidy, Frederick W. Hill, C. A. Bailey, N. M. Jones, Herbert Gray, Carl P. Dennett, Edward R. Adams.

Organized April 9, 1887.

LIABILITIES.

Capital stock	\$175,000 00
Surplus	175,000 00
Undivided profits	219,547 75
Savings deposits	2,056,134 36
Demand deposits	1,358,085 00
Deposits for guaranteed mortgages	50 00
Due to other banks	14,010 77
Guaranteed mortgages	59,550 00
	\$4,057,377 88

RESOURCES.

Loans on mortgages of real estate	\$555,817 41
Loans on collateral	672,377 94
Other loans	1,766,113 54
Bonds and stocks	743,655 81
Real estate owned	28,290 42
Cash on deposit	200,714 09
Cash on hand	90,408 67
	\$4,057,377 88

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* MACHIAS BRANCH—MACHIAS.

(From sworn statement of Manager.)

October 3, 1907.

W. S. COFFIN, Manager.

LIABILITIES.	
Savings deposits	\$252,896 55
Demand deposits	240,897 32
Undivided profits	229 54
Due to other banks	59 50
	\$494,082 91
RESOURCES.	
Loans on mortgages of real estate.....	\$87,135 09
Loans on collateral	18,406 84
Other loans	159,234 02
Real estate	17,290 42
Cash on deposit at home office.....	200,232 16
Cash on deposit in St. Stephen.....	2,072 62
Cash on hand	9,711 76
	\$494,082 91

* This statement is also consolidated with that of the home bank.

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* OLDTOWN BRANCH—OLDTOWN.

(From sworn statement of Manager.)

October 3, 1907.

M. H. RICHARDSON, Manager.

 LIABILITIES.

Savings deposits	\$525,896 33
Demand deposits	206,931 38
Undivided profits	22 11
	<hr/>
	\$732,849 82

 RESOURCES.

Loans on mortgages of real estate.....	\$16,580 00
Loans on collateral	14,450 00
Other loans	93,458 33
Cash on deposit at home office.....	590,306 31
Cash on hand	18,054 68
	<hr/>
	\$732,849 82

 * This statement is also consolidated with that of the home bank.

FIDELITY TRUST COMPANY—PORTLAND.

September 3, 1907.

EDWARD P. RICKER, Pres. CHARLES SUMNER COOK, Vice-Pres.
 GEO. V. CUNLIFFE, President. CYRUS H. DICKEY, Vice-Pres.

ERNEST J. EDDY, Treasurer.

DIRECTORS—Edville G. Abbott, Fred E. Allen, Fred J. Allen, Nathan Clifford, Frederick O. Conant, Charles Sumner Cook, Fred E. Eastman, Ernest J. Eddy, Bert M. Fernald, Leander W. Fobes, Louis B. Goodall, Charles C. Harmon, Charles M. Hay, George S. Hobbs, Justin M. Leavitt, Frank M. Low, Edward P. Ricker, Charles A. Robinson, William D. Sewall, Joseph H. Short, Constant Southworth, George M. Stanwood, Joseph W. Symonds, John Torrance, Jr., Frank D. True, Scott Wilson.

EXECUTIVE BOARD—Frederick O. Conant, Charles Sumner Cook, Ernest J. Eddy, Leander W. Fobes, George S. Hobbs, Edward P. Ricker, William D. Sewall, Joseph H. Short, Constant Southworth.

Organized January 15, 1906.

 LIABILITIES.

Capital stock	\$150,000 00
Surplus	150,000 00
Undivided profits	21,227 00
Savings deposits	549,842 97
Demand deposits	587,797 48
Time certificates of deposit	7,800 00
Demand certificates of deposit	57,500 00
Treasurer's checks outstanding	8,592 00
Certified checks	1,175 00
Trust department	2,014 00
Bills payable	70,000 00
	<hr/>
	\$1,605,948 45

 RESOURCES.

Loans on mortgages of real estate.....	\$36,700 00
Loans on collateral	461,716 68
Other loans	736,382 53
Bonds and stocks	206,354 00
Trust investments	2,014 00
Furniture and fixtures	5,000 00
Cash on deposit	100,616 29
Cash on hand	57,164 95
	<hr/>
	\$1,605,948 45

FORT KENT TRUST COMPANY—FORT KENT.

August 23, 1907.

GEO. V. CUNLIFFE, President.

CYRUS H. DICKEY, Vice-Pres.

FRED 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, E. L. Cleveland.

EXECUTIVE BOARD—Geo. V. Cunliffe, Cyrus H. Dickey, Jos. Archambault.

Organized March 27, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	10,000 00
Undivided profits	7,097 51
Savings deposits	41,312 64
Demand deposits	37,902 85
Certificates of deposit	3 10
Treasurer's checks outstanding	358 84
Due to other banks	1,000 00
Re-discounts	1,000 00
	<hr/>
	\$148,674 94

RESOURCES.

Loans on mortgages of real estate.....	\$8,787 16
Loans on collateral	6,607 39
Other loans	99,709 94
Overdrafts	245 46
Bonds	950 00
Real estate, investment	6,657 82
Real estate, foreclosure	7,697 28
Furniture and fixtures	2,593 13
Pocket banks account	2,538 00
Due from other banks	2,001 56
Cash on deposit	5,935 53
Cash on hand	4,951 67
	<hr/>
	\$148,674 94

FRONTIER TRUST COMPANY—FORT FAIRFIELD.

November 19, 1907.

HERBERT T. POWERS, Pres. ARTHUR R. TIMBERLAKE, Treas.
 DELMER E. EDWARDS, Vice-Pres. DANIEL H. BOYD, Secretary.

TRUSTEES—Delmer E. Edwards, P. H. Reed, E. J. Dorsey, E. G. Merrill, Herbert T. Powers, Chadbourne W. Perry, Daniel H. Boyd, J. Roy Cary, Arthur R. Timberlake.

Organized June 17, 1907.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	1,181 99
Savings deposits	496 89
Demand deposits	22,506 18
Certificates of deposit	135 72
Treasurer's checks outstanding	2,499 13
Bills payable	10,000 00
	<hr/>
	\$111,819 91

 RESOURCES.

Loans on collateral	\$8,214 03
Other loans	66,695 88
Stock	1,500 00
Real estate owned	6,300 00
Furniture and fixtures	165 28
Expense account	1,640 68
Due from other banks	424 85
Cash on deposit	19,049 22
Cash on hand	7,829 97
	<hr/>
	\$111,819 91

GOODWIN TRUST COMPANY—BIDDEFORD.

November 7, 1907.

CHARLES E. GOODWIN, Pres. ALBERT R. GOODWIN, Treas.
 ERNEST A. GOODWIN, Asst. Treas.

DIRECTORS—Albert R. Goodwin, Frederick Yates, Charles E. Goodwin,
 John B. E. Tartre, Fred C. Goodwin.

Organized May 15, 1907.

 LIABILITIES.

Capital stock	\$25,000 00
Undivided profits	1,574 17
Savings deposits	20,328 79
	<hr/>
	\$46,902 96

 RESOURCES.

Loans on mortgages of real estate.....	\$18,975 45
Loans on collateral	1,395 00
Other loans	2,500 00
Stocks	10,224 75
Cash on deposit	13,555 27
Cash on hand	252 49
	<hr/>
	\$46,902 96

GUILFORD TRUST COMPANY—GUILFORD.

October 17, 1907.

M. R. MORGAN, President.

A. W. ELLIS, Vice-President.

H. W. DAVIS, Treasurer.

TRUSTEES—David T. Sanders, W. J. Lannigan, S. W. Philbrick, Henry Douglass, D. O. Campbell, A. W. Chapin, C. W. Ellis, W. M. Shaw, M. L. Hussey, J. R. Pollock, A. L. Carr, P. W. Knight, A. W. Ellis, Abram Newton, Arthur A. Crafts, Hiram Hunt, M. R. Morgan, Chas. D. Shaw, H. W. Davis.

EXECUTIVE BOARD—David T. Sanders, Henry Douglass, M. L. Hussey, A. W. Ellis, M. R. Morgan, Chas. D. Shaw, H. W. Davis.

Organized April 6, 1906.

 LIABILITIES.

Capital stock	\$60,000 00
Surplus	15,000 00
Undivided profits	11,077 32
Savings deposits	236,934 25
Demand deposits	205,997 34
Certificates of deposit	646 36
Unpaid dividends	10 50
Treasurer's checks outstanding	671 40
	<hr/>
	\$530,337 17

 RESOURCES.

Loans on mortgages of real estate.....	\$58,594 95
Loans on collateral	134,691 00
Other loans	204,169 27
Overdrafts	329 01
Bonds	17,887 50
Real estate, furniture and fixtures.....	14,567 00
Cash on deposit	85,544 31
Cash on hand	14,554 13
	<hr/>
	\$530,337 17

GUILFORD TRUST COMPANY—GUILFORD.

* GREENVILLE BRANCH—GREENVILLE.

(From sworn statement of Manager.)

October 17, 1907.

ERNEST G. JUDKINS, Manager.

LIABILITIES.	
Savings deposits	\$32,212 59
Demand deposits	72,469 83
Undivided profits	2,208 28
	\$106,890 70
RESOURCES.	
Loans on mortgages of real estate.....	\$4,300 00
Loans on collateral	22,525 00
Other loans	44,456 45
Overdrafts	155 73
Bonds	4,887 50
Furniture and fixtures	1,000 00
Expense account	2,292 01
Cash on deposit at home office.....	944 37
Cash on deposit in Boston.....	20,513 65
Cash on hand	5,815 99
	\$106,890 70

* This statement is also consolidated with that of the home bank.

HOULTON TRUST COMPANY—HOULTON.

August 19, 1907.

JAMES K. PLUMMER, President. WM. A. MARTIN, Vice-Pres.

THOMAS P. PUTNAM, Treasurer.

TRUSTEES—James Archibald, William A. Martin, Preston N. Burleigh, James K. Plummer, Ora Gilpatrick, Beecher Putnam, Harrison O. Hussey, Thomas P. Putnam, Samuel Lane, Edwin L. Vail, George A. Gorham.

EXECUTIVE BOARD—James Archibald, William A. Martin, James K. Plummer, Ora Gilpatrick, Samuel Lane.

Organized December 4, 1905.

 LIABILITIES.

Capital stock	\$83,800 00
Surplus	23,330 00
Undivided profits	4,435 06
Savings deposits	100,426 96
Demand deposits	77,715 94
Certificates of deposit	3,302 10
Treasurer's checks outstanding	268 00
Bills payable	22,000 00
	<hr/>
	\$315,278 06

 RESOURCES.

Loans on mortgages of real estate.....	\$80,006 60
Loans on collateral	15,985 77
Other loans	199,151 63
Overdrafts	1,377 09
Vault, furniture and fixtures	8,700 00
Due from other banks	519 66
Cash on deposit	4,000 02
Cash on hand	5,537 29
	<hr/>
	\$315,278 06

INTERNATIONAL TRUST AND BANKING COMPANY—
CALAIS.

August 9, 1907.

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. Hanington.

EXECUTIVE BOARD—George H. Eaton, George A. Curran, J. Murray
Hill, Frank N. Beckett, Brono Kalish.

Organized September 19, 1903.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	7,379 86
Savings deposits	132,011 02
Demand deposits	92,073 88
Certificates of deposit	21,179 92
Bills payable	30,000 00
	\$345,144 68

RESOURCES.

Loans on mortgages of real estate.....	\$2,466 04
Loans on collateral	24,961 01
Other loans	206,083 50
Overdrafts	2,230 95
Bonds	\$2,248 75
Furniture and fixtures	682 90
Cash on deposit	16,922 06
Cash on hand	9,549 47
	\$345,144 68

KENDUSKEAG TRUST COMPANY—BANGOR.

June 19, 1907.

LINWOOD C. TYLER, President. FREDERICK W. HILL, Vice-Pres.
H. E. COLLETT, Secretary. GEORGE F. BRYANT, Treasurer.

TRUSTEES—Hiram H. Fogg, Frederick W. Hill, Linwood C. Tyler, John M. Oak, G. Irving Rice, E. J. Murch, Chas. B. Brown, W. L. Savage, W. L. Morse, H. A. Fogg, Wingate F. Cram, Chas. D. Stanford, F. M. Simpson, A. B. Haskell, Mellen C. Peirce, Calvin P. Thomas, J. E. Littlefield, Charles A. Harlow, Amos W. Knowlton, George J. Babson, Harry A. Sanders, A. F. Merrill, F. C. Barton, George W. Smith, T. B. Bradford, George E. Fellows, Joseph E. Friend, Frederick H. Parkhurst, John A. Weatherbee, Edward Wood, Henry Douglass, Charles D. Shaw.

EXECUTIVE BOARD—Hiram H. Fogg, Frederick W. Hill, Linwood C. Tyler, John M. Oak, Walter L. Morse, G. Irving Rice, Chas. D. Stanford.

Organized March 1, 1906.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	18,817 42
Savings deposits	310,513 04
Demand deposits	401,077 56
Certificates of deposit	250 00
Treasurer's checks outstanding	259 42
Due to other banks	9,640 54
	\$890,557 98

RESOURCES.

Loans on mortgages of real estate.....	\$72,949 79
Loans on collateral	156,745 36
Other loans	317,465 97
Overdrafts	645 50
Bonds and stocks	266,639 57
Pocket savings banks	1,993 00
Furniture and fixtures	2,500 00
Cash on deposit	61,775 48
Cash on hand	9,843 31
	\$890,557 98

KINEO TRUST COMPANY—DOVER.

August 27, 1907.

E. A. THOMPSON, President. J. F. HUGHES, Vice-President.
G. L. ARNOLD, Treasurer.

TRUSTEES—E. A. Thompson, C. C. Hall, L. P. Evans, F. E. Guernsey, J. F. Hughes, G. J. Babson, J. F. Arnold, E. J. Mayo, F. W. Hamlin, W. S. Owen, H. A. Snow, A. E. Leonard, E. M. Johnston, F. H. Carr, A. O. Campbell, A. W. Chapin, P. M. Jones.

EXECUTIVE BOARD—E. A. Thompson, C. C. Hall, L. P. Evans, J. F. Hughes, G. J. Babson.

Organized October 18, 1905.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	20,195 11
Savings deposits	138,865 20
Demand deposits	288,525 83
Certificates of deposit	56,502 71
Unpaid dividends	40 00
Treasurer's checks outstanding	2,721 77
	<hr/>
	\$581,850 62

 RESOURCES.

Loans on mortgages of real estate.....	\$99,325 75
Loans on collateral	69,927 58
Other loans	277,622 05
Overdrafts	580 19
Bonds	45,214 16
Real estate, furniture and fixtures	19,705 34
Cash on deposit	42,706 57
Cash on hand	26,768 98
	<hr/>
	\$581,850 62

KINEO TRUST COMPANY—DOVER.

* MILO BRANCH—MILO.

(From sworn statement of Manager.)

August 27, 1907.

L. F. SHAW, Manager.

LIABILITIES.	
Savings deposits	\$95,011 96
Demand deposits	63,949 15
Certificates of deposit	9,000 00
Undivided profits	1,002 33
Manager's checks outstanding	1,600 00
	\$170,563 44
RESOURCES.	
Loans on mortgages of real estate	\$31,186 00
Loans on collateral	9,116 77
Other loans	49,453 13
Cash on deposit at home office	72,072 79
Cash on hand	8,734 75
	\$170,563 44

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY—
LEWISTON.

August 6, 1907.

HARRY STETSON, President. F. M. DREW, Vice-President.
R. E. ATTWOOD, Treasurer.

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

EXECUTIVE COMMITTEE—F. M. Drew, Harry Stetson, J. D. Clifford, W. E. Cloutier, H. W. Oakes, R. E. Attwood, H. E. Coolidge.

Organized July 14, 1897.

LIABILITIES.

Capital stock	\$75,000 00
Surplus	4,000 00
Undivided profits	21,802 92
Savings deposits	672,031 39
Demand deposits	171,122 83
Certificates of deposit	7,250 00
Treasurer's checks outstanding	1,053 25
	<hr/>
	\$952,260 39

RESOURCES.

Loans on mortgages of real estate.....	\$115,233 48
Loans on collateral	77,387 02
Other loans	499,396 67
Bonds	134,974 56
Building, vaults and furniture	48,200 00
Cash on deposit	41,836 66
Cash on hand	35,232 00
	<hr/>
	\$952,260 39

LEWISTON TRUST AND SAFE DEPOSIT COMPANY—
LEWISTON.

* FREEPORT BRANCH—FREEPORT.

(From sworn statement of Manager.)

August 6, 1907.

CHARLES G. KEENE, Manager.

LIABILITIES.

Savings deposits	\$56,410 17
Demand deposits	44,484 77
	<hr/>
	\$100,894 94

RESOURCES.

Cash on deposit at home office.....	\$94,486 35
Cash on hand	6,408 59
	<hr/>
	\$100,894 94

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY—
LEWISTON.

* LISBON FALLS BRANCH—LISBON FALLS.

(From sworn statement of Manager.)

August 6, 1907.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits	\$131,659 22
Demand deposits	31,880 08
	\$163,539 30
RESOURCES.	
Cash on deposit at home office	\$156,808 50
Cash on hand	6,730 80
	\$163,539 30

* This statement is also consolidated with that of the home bank.

LEWISTON TRUST AND SAFE DEPOSIT COMPANY—
LEWISTON.

* MECHANIC FALLS BRANCH—MECHANIC FALLS.

(From sworn statement of Manager.)

August 6, 1907.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits	\$144,100 44
Demand deposits	32,933 81
	\$177,034 25
RESOURCES.	
Cash on deposit at home office	\$170,526 58
Cash on hand	6,507 67
	\$177,034 25

* This statement is also consolidated with that of the home bank.

LIVERMORE FALLS TRUST AND BANKING COMPANY—
LIVERMORE FALLS.

September 27, 1907.

S. H. NILES, President.

EDWIN RILEY, Vice-President.

J. G. HAM, Secretary.

C. H. STURTEVANT, Treasurer.

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

Organized July 27, 1895.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	25,438 18
Savings deposits	596,330 77
Demand deposits	163,233 48
Certificates of deposit	55,009 51
Unpaid dividends	85 20
Treasurer's checks outstanding	3,130 23
	<hr/>
	\$918,247 37

 RESOURCES.

Loans on mortgages of real estate.....	\$220,424 90
Loans on collateral	96,632 81
Other loans	372,110 10
Overdrafts	2,763 49
Bonds and stock	180,924 00
Cash on deposit	36,817 23
Cash on hand	8,574 84
	<hr/>
	\$918,247 37

MACHIAS BANKING COMPANY—MACHIAS.

November 4, 1907.

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

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

Organized June 22, 1901.

 LIABILITIES.

Capital stock	\$30,000 00
Surplus	4,750 00
Undivided profits	3,978 60
Savings deposits	40,887 29
Demand deposits	101,744 47
	<hr/>
	\$181,360 36

 RESOURCES.

Loans on collateral	\$21,479 20
Other loans	44,309 44
Overdrafts	119 81
Bonds	84,250 00
Cash on deposit	20,996 75
Cash on hand	10,205 16
	<hr/>
	\$181,360 36

MAINE TRUST AND BANKING COMPANY—GARDINER.

July 15, 1907.

WESTON LEWIS, President. JOSIAH S. MAXCY, Vice-President.
 FRANK E. DILL, Secretary. N. C. BARSTOW, Vice-President.
 R. W. PERKINS, Assistant Secretary.

TRUSTEES—Weston Lewis, Josiah S. Maxcy, W. E. Maxcy, Wm. T. Hall, Joseph C. Atkins.

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	90,000 00
Undivided profits	9,733 17
Savings deposits	655,165 87
Demand deposits	100,352 53
Certificates of deposit	15,700 00
Trust department	550,690 31
Secretary's checks outstanding	54,683 50
Bills payable	125,000 00
	<hr/>
	\$1,701,325 38

 RESOURCES.

Loans on mortgages of real estate	\$57,571 04
Loans on collateral	79,459 59
Other loans	140,563 65
Bonds and stocks	740,545 30
Trust investments	550,690 31
Furniture and fixtures	8,780 00
Cash on deposit	110,245 71
Cash on hand	13,469 78
	<hr/>
	\$1,701,325 38

MARS HILL TRUST COMPANY—MARS HILL.

November 18, 1907.

H. W. SAFFORD, President. A. O. NUTTER, Treasurer.
 E. M. SMITH, Vice-President. H. W. SYLVESTER, Secretary.

TRUSTEES—H. W. Safford, J. E. York, C. N. York, H. W. Sylvester,
 W. J. Hersom, S. L. Snow, E. M. Smith, J. H. Frost, R. A. York, A. O.
 Nutter, J. F. Collins, J. Hersom, W. W. White, H. Noel Steeves, C. S.
 Hussey.

EXECUTIVE BOARD—H. W. Safford, E. M. Smith, R. A. York, C. S.
 Hussey, Jonathan Hersom.

Organized February 19, 1907.

 LIABILITIES.

Capital stock	\$35,000 00
Undivided profits	1,721 61
Savings deposits	4,592 88
Demand deposits	36,249 17
Certificates of deposit	1,485 00
Re-discounts	12,786 76
Bills payable	5,000 00
	<hr/>
	\$96,835 42

 RESOURCES.

Loans on mortgages of real estate.....	\$5,523 88
Loans on collateral	715 33
Other loans	64,180 27
Overdrafts	329 78
Real estate owned	5,800 00
Furniture and fixtures	2,500 00
Due from other banks	3,388 44
Cash on deposit	7,916 84
Cash on hand	6,480 88
	<hr/>
	\$96,835 42

MERCANTILE TRUST COMPANY—PORTLAND.

September 24, 1907.

EDWARD B. WINSLOW, Pres. HUTSON B. SAUNDERS, Treas. & Sec.

DIRECTORS—Seth L. Larrabee, 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, Edward B. Winslow, John F. Liscomb, Chester H. Pease, Lyman M. Cousens, William M. Nash, Edward W. Cox.

EXECUTIVE BOARD—Edward B. Winslow, James F. Hawkes, Seth L. Larrabee, Hutson B. Saunders.

Organized May 2, 1898.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	75,286 47
Demand deposits	684,065 77
Demand certificates of deposit	5,688 33
Time certificates of deposit	174,586 52
Deposits for coupons	930 00
Certified checks	123 00
Sinking funds for corporations.....	35,800 00
Trust department	5,088 98
Treasurer's checks outstanding	1,511 95
Due to other banks	4,351 41
Bills payable	231,000 00
	<hr/>
	\$1,343,432 43

 RESOURCES.

Loans on mortgages of real estate.....	\$58,539 00
Loans on collateral	332,061 08
Other loans	157,435 37
Bonds and stocks	650,860 83
Sinking funds investments	35,800 00
Furniture and fixtures	1,000 00
Cash on deposit	80,522 87
Cash on hand	27,213 28
	<hr/>
	\$1,343,432 43

MERCHANTS' TRUST AND BANKING COMPANY—
PRESQUE ISLE.

August 20, 1907.

FRED BARKER, President. R. H. McDONALD, Vice-President.
W. R. PIPES, Secretary. J. F. ATWOOD, 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,
Chas. W. Spear, M. C. Smith, A. E. Irving, A. O. Nutter.

EXECUTIVE BOARD—Fred Barker, William R. Pipes, A. R. Gould,
A. M. Smith, R. H. McDonald, M. C. Smith.

Organized June 27, 1891.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	3,734 11
Savings deposits	42,721 89
Demand deposits	36,995 75
Certificates of deposit	6,665 75
Bills payable	10,000 00
	<hr/>
	\$165,117 50

RESOURCES.

Loans on mortgages of real estate.....	\$2,950 00
Loans on collateral	28,463 87
Other loans	112,064 24
Overdrafts	134 61
Bonds	1,900 00
Real estate, investment	2,000 00
Cash on deposit	12,168 03
Cash on hand	5,436 75
	<hr/>
	\$165,117 50

MERRILL TRUST COMPANY—BANGOR.

November 21, 1907.

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, Wilson D. Wing, Geo. T. Thatcher, H. W. Cushman, Nathaniel Lord, John A. Peters, A. J. Waterman, John Wilson.

EXECUTIVE BOARD—F. H. Appleton, H. C. Chapman, Thomas U. Coe, John R. Graham, Edwin G. Merrill.

Organized April 9, 1903.

 LIABILITIES.

Capital stock	\$200,000 00
Surplus	75,000 00
Undivided profits	46,650 04
Demand deposits	745,139 81
Certificates of deposit	26,925 89
Certified checks	693 00
Treasurer's checks outstanding	836 82
Due to other banks	6,819 62
Bills payable	59,706 41
	<hr/>
	\$1,161,771 59

 RESOURCES.

Loans on mortgages of real estate.....	\$75,336 00
Loans on collateral	181,220 88
Other loans	286,237 52
Overdrafts	1,027 30
Bonds and stocks	485,296 25
Real estate, furniture and fixtures.....	57,710 13
Safe deposit vaults	6,639 65
Cash on deposit	39,445 83
Cash on hand	28,858 03
	<hr/>
	\$1,161,771 59

MILLINOCKET TRUST COMPANY—MILLINOCKET.

November 20, 1907.

J. J. MOORE, President. GILBERT B. MORAN, Vice-President.

J. F. KING, Treasurer.

DIRECTORS—John J. Moore, Geo. H. Parks, Geo. W. Stearns, J. Wallace Tower, Martin A. Clary, Gilbert B. Moran, Fred Peluso, George H. Marden, Chas. J. Rush, Fred M. Peasley, Frank W. Rush, Harry A. M. Rush, Hardy S. Ferguson.

EXECUTIVE BOARD—John J. Moore, Geo. W. Stearns, Gilbert B. Moran, George H. Marden, Chas. J. Rush, Fred M. Peasley, Hardy S. Ferguson.

Organized December 20, 1906.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	1,556 01
Undivided profits	74 36
Savings deposits	63,931 45
Demand deposits	59,870 00
Bills payable	5,000 00
	<hr/>
	\$155,431 82

 RESOURCES.

Loans on mortgages of real estate.....	\$34,143 50
Loans on collateral	47,725 00
Other loans	41,437 05
Bonds	4,975 00
Real estate	202 58
Furniture and fixtures	1,000 00
Cash on deposit	15,651 00
Cash on hand	10,297 69
	<hr/>
	\$155,431 82

PEOPLE'S TRUST COMPANY—FARMINGTON.

May 23, 1907.

GEORGE W. WHEELER, President.

J. P. FLINT, Treasurer.

TRUSTEES—George W. Wheeler, George M. Currier, Charles H. Pierce, H. Herbert Rice, A. M. Greenwood.

Organized September 5, 1885.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,800 00
Undivided profits	4,342 00
Savings deposits	94,183 48
Demand deposits	39,573 07
Trust department	11,000 00
Dividends unpaid	474 00
	<hr/>
	\$202,372 55

 RESOURCES.

Loans on mortgages of real estate.....	\$52,846 22
Loans on collateral	10,335 90
Other loans	4,782 50
Bonds and stocks	65,345 10
Trust investments	11,000 00
Real estate	57,462 31
Cash on hand	600 52
	<hr/>
	\$202,372 55

PITTSFIELD TRUST COMPANY—PITTSFIELD.

July 23, 1907.

JAMES M. CHALMERS, President. CHAS. E. VICKERY, Vice-Pres.
 GEORGE H. MÖRSE, 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, S. M. Raymond.

EXECUTIVE BOARD—J. M. Chalmers, L. W. Coons, Llewellyn Parks, F. R. Smith, C. E. Vickery.

Organized April 30, 1903.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	2,000 00
Undivided profits	8,618 20
Savings deposits	223,881 82
Demand deposits	84,548 19
	<hr/>
	\$369,048 21

 RESOURCES.

Loans on mortgages of real estate.....	\$40,924 41
Loans on collateral	40,130 98
Other loans	183,161 14
Bonds	59,315 00
Real estate foreclosure	5,124 99
Furniture and fixtures	9,000 00
Cash on deposit	14,789 38
Cash on hand	16,602 31
	<hr/>
	\$369,048 21

PITTSFIELD TRUST COMPANY—PITTSFIELD.

* JONESPORT BRANCH—JONESPORT.

(From sworn statement of Cashier.)

July 23, 1907.

S. H. SAWYER, Cashier.

LIABILITIES.	
Savings deposits	\$82,505 28
Demand deposits	37,411 28
	\$119,916 56
RESOURCES.	
Loans on mortgages of real estate.....	\$13,150 00
Loans on collateral	2,685 20
Other loans	42,299 67
Expense account	363 73
Cash on deposit at home office.....	54,822 32
Cash on hand	6,595 64
	\$119,916 56

* This statement is also consolidated with that of the home bank.

PORTLAND TRUST COMPANY—PORTLAND.

October 31, 1907.

HARRY BUTLER, President. WALTER G. DAVIS, Vice-Pres.
 CHAS. O. BANCROFT, Vice-Pres. GEO. H. RICHARDSON, Treas.
 JOSHUA C. LIBBY, Assistant Treasurer.

TRUSTEES—Harry Butler, 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, Augustus H. Walker, Joshua C. Libby, James P. Baxter, Herbert J. Brown, George Burnham, Jr., Charles S. Fobes, Edwin H. Nickerson, Jeremiah W. Tabor, James C. Hamlin, Ernest A. Randall, Franklin C. Payson, George B. Morrill, Charles M. Bailey.

EXECUTIVE BOARD—Harry Butler, William W. Brown, Walter G. Davis, George F. Evans, George H. Richardson, Joshua C. Libby, George Burnham, Jr.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$250,000 00
Surplus	500,000 00
Undivided profits	34,291 56
Savings deposits	572,674 74
Demand deposits	3,573,099 75
Time certificates of deposit	15,753 14
Deposits for coupons	20,914 75
Trust department	754,233 69
Sinking funds for corporations	521,256 65
Bills payable	173,511 09
	<hr/>
	\$6,415,735 37

 RESOURCES.

Loans on collateral	\$1,040,757 38
Other loans	1,824,301 87
Commonwealth of Massachusetts bonds (par \$100,000) ..	90,000 00
Other bonds and stocks	1,368,892 05
Trust investments	754,090 35
Sinking funds investments	499,143 58
Banking house, furniture and fixtures.....	50,000 00
Due from other banks	6,130 53
Cash on deposit	606,211 00
Cash on hand	176,208 61
	<hr/>
	\$6,415,735 37

RANGELEY TRUST COMPANY--RANGELEY.

September 18, 1907.

G. A. PROCTOR, President. PHINEAS RICHARDSON, Vice-Pres.
 H. A. FURBISH, Treas. PRUDENCE M. RICHARDSON, Asst. Treas.

TRUSTEES—G. A. Proctor, Phineas Richardson, H. A. Furbish, C. T. Richardson, D. E. Hinckley, R. W. Blanchard, Weston Lewis, J. S. Maxcy.

EXECUTIVE BOARD—G. A. Proctor, Phineas Richardson, H. A. Furbish, D. E. Hinckley, R. W. Blanchard.

Organized April 3, 1906.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	200 00
Undivided profits	1,565 43
Savings deposits	108,562 72
Demand deposits	36,107 64
Certificates of deposit	4,356 56
Treasurer's checks outstanding	716 40
	<hr/>
	\$176,508 75

 RESOURCES.

Loans on mortgages of real estate	\$62,896 18
Loans on collateral	29,200 41
Other loans	47,232 40
Bonds	15,725 00
Real estate investment	5,006 05
Safe and furniture	1,746 71
Cash on deposit	8,790 20
Cash on hand	5,911 80
	<hr/>
	\$176,508 75

ROCKLAND TRUST COMPANY—ROCKLAND.

October 23, 1907.

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.

EXECUTIVE BOARD—G. L. Farrand, William T. Cobb, Charles H. Berry, F. C. Knight, E. A. Butler, E. K. Glover, H. L. Shepherd.

Organized March 14, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	25,000 00
Undivided profits	31,390 67
Savings deposits	227,824 74
Demand deposits	108,644 47
Certificates of deposit	1,241 75
Unpaid dividends	86 84
Due to other banks	14,863 23
	<hr/>
	\$509,051 70

 RESOURCES.

Loans on mortgages of real estate	\$27,500 00
Loans on collateral	41,024 81
Other loans	261,129 87
Bonds and stocks	123,561 25
Vault and safe deposit boxes	4,000 00
Furniture and fixtures	500 00
Cash on deposit	44,979 87
Cash on hand	6,355 90
	<hr/>
	\$509,051 70

RUMFORD FALLS TRUST COMPANY—RUMFORD.

November 5, 1907.

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

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

EXECUTIVE BOARD—Geo. D. Bisbee, Waldo Pettengill, John Houghton.

Organized February 1, 1895.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	46,806 04
Savings deposits	943,191 10
Demand deposits	272,161 74
Certificates of deposit	29,627 48
Deposits for coupons	1,445 00
Treasurer's checks outstanding	5,105 57
	<hr/>
	\$1,498,336 93

RESOURCES.

Loans on mortgages of real estate.....	\$251,715 08
Loans on collateral	49,317 60
Other loans	475,341 83
Bonds and stocks	568,275 55
Real estate	50,000 00
Safe and furniture	1,000 00
Due from other banks	1,019 61
Cash on deposit	67,756 90
Cash on hand	33,910 36
	<hr/>
	\$1,498,336 93

SECURITY TRUST COMPANY—ROCKLAND.

September 13, 1907.

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

DIRECTORS—John F. Hill, H. Irvin 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, Geo. W. Walker.

EXECUTIVE BOARD—H. Irvin Hix, D. M. Murphy, Nelson B. Cobb, Jarvis C. Perry, Maynard S. Bird.

Organized August 13, 1903.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	15,000 00
Undivided profits	20,361 68
Savings deposits	523,197 36
Demand deposits	179,165 56
Certificates of deposit	400 00
Treasurer's checks outstanding	13 00
Bills payable	84,676 59
	<hr/>
	\$872,814 19

 RESOURCES.

Loans on mortgages of real estate.....	\$31,487 35
Loans on collateral	235,848 28
Other loans	332,900 00
Overdrafts	386 02
Bonds and stocks	179,008 05
Real estate owned	5,195 00
Furniture and fixtures	7,029 56
Cash on deposit	43,161 01
Cash on hand	37,798 92
	<hr/>
	\$872,814 19

SECURITY TRUST COMPANY—ROCKLAND.

* VINALHAVEN BRANCH—VINALHAVEN.

(From sworn statement of Manager.)

September 13, 1907.

LEON W. SANBORN, Manager.

LIABILITIES.	
Savings deposits	\$73,658 89
Demand deposits	23,950 11
Undivided profits	100 20
	\$97,709 20
RESOURCES.	
Loan on collateral	\$100 00
Other loans	950 00
Furniture and fixtures	500 00
Expense account	759 02
Cash on deposit at home office.....	91,222 64
Cash on deposit in Boston	3,187 08
Cash on hand	990 46
	\$97,709 20

* This statement is also consolidated with that of the home bank.

SECURITY TRUST COMPANY—ROCKLAND.

* WARREN BRANCH—WARREN.

(From sworn statement of Manager.)

September 13, 1907.

G. D. GOULD, Manager.

LIABILITIES.	
Savings deposits	\$16,161 33
Demand deposits	8,482 53
Undivided profits	5 98
	\$24,649 84

RESOURCES.	
Loan on collateral	\$100 00
Furniture and fixtures	529 56
Expense account	645 09
Cash on deposit at home office.....	19,663 04
Cash on deposit in Boston	2,281 73
Cash on hand	1,430 42
	\$24,649 84

* This statement is also consolidated with that of the home bank.

STATE TRUST COMPANY—AUGUSTA.

November 11, 1907.

JOHN F. HILL, President. THOS. J. LYNCH, Vice-President.
 GEORGE C. LIBBY, Treasurer. THOS. H. BODGE, Asst. Treasurer.

TRUSTEES—Greenleaf T. Stevens, George W. Vickery, John E. Liggett, Arthur A. Hamel, Fred G. Kinsman, Arthur W. Whitney, Fred S. Thorne, Treby Johnson, Thomas J. Lynch, William Penn Whitehouse, Albert M. Spear, Percy Vickery Hill, William T. Haines, Nathan Weston, Frederick H. Parkhurst, Ruel J. Noyes, Guy O. Vickery, Frank W. Kinsman, John F. Hill, Charles P. Kinsman.

EXECUTIVE BOARD—Greenleaf T. Stevens, George W. Vickery, Fred G. Kinsman, Treby Johnson, Thos. J. Lynch, Percy V. Hill, John F. Hill.

Organized July 30, 1906.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	3,000 00
Undivided profits	2,742 01
Savings deposits	509,457 99
Demand deposits	233,729 48
Certificates of deposit	650 00
Bills payable	73,100 00
	<hr/>
	\$872,679 48

 RESOURCES.

Loans on mortgages of real estate.....	\$114,380 54
Loans on collateral	86,731 54
Other loans	420,355 97
Overdrafts	14 87
Bonds and stocks	123,286 86
Furniture and fixtures	6,000 00
Cash on deposit	97,180 41
Cash on hand :	24,729 29
	<hr/>
	\$872,679 48

STOCKTON SPRINGS TRUST COMPANY—STOCKTON
SPRINGS.

November 23, 1907.

H. R. HICHBORN, President. LEON P. LAWTON, Treasurer.
CHAS. N. TAYLOR, Vice-Pres. ALBERT M. AMES, Secretary.

DIRECTORS—H. R. Hichborn, H. L. Hopkins, A. M. Ames, S. B. Merrithew, Byron Boyd, C. S. Hichborn, Edwin G. Merrill, Ralph Morse, Joseph Williamson, Charles N. Taylor, A. E. Trites, H. A. Milligan.

EXECUTIVE BOARD—H. R. Hichborn, H. L. Hopkins, Albert M. Ames, S. B. Merrithew, Edwin G. Merrill.

Organized December 27, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Undivided profits	1,711 36
Savings deposits	8,979 54
Demand deposits	18,104 21
	\$53,795 11

RESOURCES.

Loans on mortgages of real estate.....	\$7,996 71
Loans on collateral	2,500 00
Other loans	10,527 64
Stocks and bonds	21,623 72
Furniture and fixtures	800 00
Expense account	1,953 42
Cash on deposit	5,943 89
Cash on hand	2,449 73
	\$53,795 11

UNION SAFE DEPOSIT AND TRUST COMPANY—
PORTLAND.

October 8, 1907.

FRED N. DOW, President.

FRANK E. ALLEN, Treasurer.

DIRECTORS—Fred E. Richards, Frederick Robie, Fred N. Dow, Lyman M. Cousens, Edward B. Winslow, William W. Mason, Fred E. Boothby, J. Frank Lang, Edward C. Reynolds, Henry B. Cleaves, Clarence Hale, George F. West, Jacob W. Amick, J. H. Drummond, Edward C. Hersey, Geo. W. E. Barrows, Melvin S. Holway, Seth L. Larrabee, William H. Milliken, Ammi Whitney, Eleazer W. Clark.

Organized January 3, 1894.

LIABILITIES.

<hr/>	
	<hr/>
Capital stock	\$250,000 00
Surplus	175,000 00
Undivided profits	41,438 24
Savings deposits	153,128 14
Demand deposits	48,702 85
Certificates of deposit	39,515 70
Deposits for coupons	18,657 60
Trust department	15,532 99
Sinking funds for corporations	141,950 45
Bills payable	4,885 35
	<hr/>
	\$888,811 92
	<hr/>

RESOURCES.

<hr/>	
	<hr/>
Loans on mortgages of real estate.....	\$5,750 00
Loans on collateral	130,338 79
Other loans	10,558 77
Bonds and stocks	565,488 84
Trust investments	15,500 00
Sinking funds investments	101,892 33
Accrued interest uncollected	8,008 16
Cash on deposit	49,118 85
Cash on hand	2,156 18
	<hr/>
	\$888,811 92
Amount of surety bonds outstanding.....	\$14,321,645 00
Amount of premiums received on same.....	39,462 85
Estimated unearned premiums credited to profits.....	19,731 43
	<hr/>

UNION TRUST COMPANY—ELLSWORTH.

November 26, 1907.

JOHN A. PETERS, President. HENRY W. CUSHMAN, Treasurer.
LEONARD M. MOORE, Assistant Treasurer.

DIRECTORS—L. A. Emery, A. W. King, E. H. Greely, John O. Whitney, B. B. Havey, H. H. Gray, W. F. Campbell, E. P. Lawrence, F. L. Hodgkins, E. P. Spofford, W. A. Havey, L. E. Holmes, John R. Graham, Eugene Hale, J. A. Peters, M. Gallert, Henry W. Cushman, F. C. Nash, F. A. Chandler, B. M. Pike, H. W. Sargent, E. G. Merrill, A. B. Crabtree, A. E. Mace.

EXECUTIVE BOARD—L. A. Emery, A. W. King, John O. Whitney, J. A. Peters, M. Gallert, Henry W. Cushman.

Organized July 15, 1907.

 LIABILITIES.

Capital stock	\$100,000 00
Undivided profits	47,882 29
Savings deposits	457,511 32
Demand deposits	590,032 20
Certificates of deposit	107,186 22
Due to other banks	6,743 37
	<hr/>
	\$1,309,355 40

 RESOURCES.

Loans on mortgages of real estate.....	\$35,677 00
Loans on collateral	158,934 76
Other loans	547,224 29
Overdrafts	2,655 56
Bonds and stocks	434,734 73
Real estate owned	12,500 00
Furniture and fixtures	10,000 00
Cash on deposit	63,860 64
Cash on hand	43,768 42
	<hr/>
	\$1,309,355 40

UNITED STATES TRUST COMPANY—PORTLAND.

August 16, 1907.

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

DIRECTORS—Charles W. 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, Herbert Payson, James W. Parker, Ernest A. Randall, James M. Steadman, James H. Waugh, Edward Duddy, Irving E. Kimball, Frederick D. Swasey, Charles A. Plummer, T. L. Eastman, Cassius W. Pike.

EXECUTIVE BOARD—James P. Baxter, Jr., William L. Blake, Arthur S. Bosworth, Roswell F. Doten, Morrill N. Drew, Frederick Hale, Herbert Payson, James W. Parker, Irving E. Kimball.

Organized July 5, 1905.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	14,979 31
Savings deposits	134,002 22
Demand deposits	304,359 36
Time certificates of deposit	8,000 00
Demand certificates of deposit	2,061 00
Sinking funds for corporations.....	3,036 05
Bills payable	37,086 44
	\$653,524 38

RESOURCES.

Loans on mortgages of real estate.....	\$4,375 00
Loans on collateral	171,542 88
Other loans	257,936 30
Bonds and stocks	131,554 38
Sinking funds investments	2,996 05
Furniture and fixtures	6,500 00
Cash on deposit	69,613 19
Cash on hand	9,006 58
	\$653,524 38

UNITED STATES TRUST COMPANY—PORTLAND.

* FRYEBURG BRANCH—FRYEBURG.

(From sworn statement of Manager.)

August 16, 1907.

F. H. DRESSER, Manager.

LIABILITIES.	
Savings deposits	\$25,284 65
Demand deposits	33,158 38
	\$58,443 03
RESOURCES.	
Loans on names	\$1,185 27
Expense account	690 83
Cash on deposit at home office.....	54,057 02
Cash on deposit in Boston.....	1,755 38
Cash on hand	754 53
	\$58,443 03

* This statement is also consolidated with that of the home bank.

VAN BUREN TRUST COMPANY—VAN BUREN.

August 22, 1907.

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

TRUSTEES—Peter C. Keegan, Parker P. Burleigh, Joseph F. Theriault, Charles L. Cyr, John N. Johnson, John J. Moore, Allan E. Hammond, Josiah H. Drummond, Arthur P. Libby.

EXECUTIVE BOARD—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr, John N. Johnson, Allan E. Hammond.

Organized June 28, 1905.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	6,000 00
Undivided profits	111 28
Savings deposits	29,877 31
Demand deposits	33,204 76
Certificates of deposit	100 00
Dividends unpaid	244 00
Re-discounts	7,500 00
Bills payable	6,000 00
	<hr/>
	\$133,037 35

RESOURCES.

Loans on mortgages of real estate	\$32,633 25
Loans on collateral	2,686 70
Other loans	71,861 85
Overdrafts	529 99
Real estate investment	8,135 04
Furniture and fixtures	2,105 04
Pocket and home banks account	1,281 51
Due from other banks	342 77
Cash on deposit	3,596 02
Cash on hand	9,865 18
	<hr/>
	\$133,037 35

WALDO TRUST COMPANY—BELFAST.

July 24, 1907.

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

TRUSTEES—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 Peirce, Charles H. Hooper, Oscar J. Farwell.

EXECUTIVE BOARD—Chas. E. Knowlton, Clarence O. Poor, Tileston
Wadlin, Wm. A. Mason, James C. Durham.

Organized October 25, 1904.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	23,116 80
Savings deposits	429,026 13
Demand deposits	159,179 78
Demand certificates of deposit	1,890 00
Treasurer's checks outstanding	1,549 44
Bills payable	102,000 00
	<hr/>
	\$779,262 15

RESOURCES.

Loans on mortgages of real estate	\$24,443 30
Loans on collateral	67,187 47
Other loans	251,428 37
Overdrafts	1,770 42
Bonds and stocks	386,615 00
Real estate foreclosure	7,600 00
Furniture and fixtures	4,467 50
Cash on deposit	18,134 02
Cash on hand	17,616 07
	<hr/>
	\$779,262 15

WATERVILLE TRUST COMPANY—WATERVILLE.

*CORINNA BRANCH—CORINNA.

(From sworn statement of Cashier.)

September 10, 1907.

J. E. GRAY, Cashier.

LIABILITIES.	
Savings deposits	\$114,952 53
Demand deposits	21,314 85
	\$136,267 38
RESOURCES.	
Cash on deposit at home office.....	\$131,300 02
Cash on hand	4,967 36
	\$136,267 38

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*DEXTER BRANCH—DEXTER.

(From sworn statement of Cashier.)

September 10, 1907.

S. M. LEIGHTON, Cashier.

 LIABILITIES.

Savings deposits	\$377,876 97
Demand deposits	51,829 52
	<hr/>
	\$429,706 49

 RESOURCES.

Cash on deposit at home office.....	\$420,489 02
Cash on hand	9,217 47
	<hr/>
	\$429,706 49

 * This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*HARTLAND BRANCH—HARTLAND.

(From sworn statement of Cashier.)

September 10, 1907.

G. M. LANCEY, Cashier.

LIABILITIES.

Savings deposits	\$81,872 18
Demand deposits	24,380 50
	<hr/> \$106,252 68

RESOURCES.

Cash on deposit at home office.....	\$104,245 62
Cash on hand	2,007 06
	<hr/> \$106,252 68

* This statement is also consolidated with that of the home bank.

WATERVILLE TRUST COMPANY—WATERVILLE.

*NEWPORT BRANCH—NEWPORT.

(From sworn statement of Cashier.)

September 10, 1907.

CHAS. H. MORRILL, Cashier.

 LIABILITIES.

Savings deposits	\$192,448 04
Demand deposits	33,259 64
	<hr/>
	\$225,707 68

 RESOURCES.

Cash on deposit at home office.....	\$219,129 84
Cash on hand	6,577 84
	<hr/>
	\$225,707 68

 * This statement is also consolidated with that of the home bank.

WESTBROOK TRUST COMPANY—WESTBROOK.

April 24, 1907.

LEMUEL LANE, President. JOHN C. SCATES, Vice-President.
WM. M. LAMB, Secretary and Treasurer.

TRUSTEES—William W. Lamb, John C. Scates, Arthur W. Merrill,
Thomas P. Smith, Lemuel Lane, William M. Lamb, John E. Warren,
Almon N. Waterhouse, Philip Dana.

EXECUTIVE BOARD—William W. Lamb, William M. Lamb, Lemuel
Lane, John C. Scates, John E. Warren.

Organized January 11, 1890.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	11,500 00
Undivided profits	5,127 32
Savings deposits	295,324 58
Demand deposits	89,164 22
Time certificates of deposit.....	10,234 44
Dividend unpaid	6 00
	<hr/>
	\$461,356 56

RESOURCES.

Loans on mortgages of real estate.....	\$55,441 68
Loans on collateral	72,023 58
Other loans	107,078 53
Bonds and stocks	171,848 18
Real estate investment	5,650 00
Real estate foreclosure	11,558 18
Safe and furniture	2,000 00
Cash on deposit	31,708 59
Cash on hand	4,047 82
	<hr/>
	\$461,356 56

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1907.

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

May 24, 1907.

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.

LIABILITIES.

Accumulated capital	\$93,096 59
Advance payments	11,273 92
Guaranty fund	3,422 18
Bills payable	4,500 00
Profits	814 99
	<hr/>
	\$113,107 68

RESOURCES.

Loans on mortgages of real estate	\$98,908 75
Loans on shares	5,150 00
Real estate foreclosure	7,508 29
Permanent expense	200 00
Cash	1,340 64
	<hr/>
	\$113,107 68

Number of shareholders	178
Number of borrowers	93
Number of shares outstanding	1,140
Number of shares pledged for loans	581
Number of loans	128

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

November 12, 1907.

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.

 LIABILITIES.

Accumulated capital	\$236,626 01
Advance payments	144 00
Guaranty fund	7,054 01
Bills payable	10,000 00
Profits	20,686 39
	<hr/>
	\$274,510 41

 RESOURCES.

Loans on mortgages of real estate.....	\$270,522 12
Loans on shares	2,758 00
Permanent expense	116 20
Temporary expense	405 52
Cash	708 57
	<hr/>
	\$274,510 41

Number of shareholders	567
Number of borrowers	301
Number of shares outstanding	3,977
Number of shares pledged for loans	1,572
Number of loans	380

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

July 11, 1907.

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.

LIABILITIES.

Accumulated capital	\$290,197 33
Advance payments	1,253 00
Guaranty fund	10,924 29
Due on loans	700 00
Profits	117 90
	<hr/>
	\$303,192 52

RESOURCES.

Loans on mortgages of real estate.....	\$282,596 37
Loans on shares	1,550 00
Real estate foreclosure	4,466 80
Permanent expense	184 14
Temporary expense	312 21
Cash	14,033 00
	<hr/>
	\$303,192 52

Number of shareholders	959
Number of borrowers	270
Number of shares outstanding	8,125
Number of shares pledged for loans	1,630
Number of loans	394

BAR HARBOR LOAN AND BUILDING ASSOCIATION—
BAR HARBOR.

June 21, 1907.

L. A. AUSTIN, President.

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

DIRECTORS—L. A. Austin, Max Franklin, Fred C. Lynam, J. H. Stevens, C. H. Wood, F. E. Walls, A. H. Lynam, Moses Weiler.

Organized November 14, 1902.

LIABILITIES.

Accumulated capital	\$37,299 40
Advance payments	503 00
Guaranty fund	205 00
Bills payable	5,600 00
Profits	1,410 00
	<hr/>
	\$45,017 40

RESOURCES.

Loans on mortgages of real estate.....	\$40,418 87
Loans on shares	2,952 50
Permanent expense	60 00
Temporary expense	75 66
Cash	1,510 37
	<hr/>
	\$45,017 40

Number of shareholders	173
Number of borrowers	38
Number of shares outstanding	1,039
Number of shares pledged for loans.....	386
Number of loans	49

BATH LOAN AND BUILDING ASSOCIATION—BATH.

June 14, 1907.

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

DIRECTORS—Charles L. Farnham, A. B. Haggett, Frank N. Thompson, Joseph Torrey, Charles P. Knight, Albion M. Potter, George W. Dean, Chas. E. Palmer, E. Randall Leonard.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$102,118 03
Advance payments	110 00
Guaranty fund	2,200 00
Forfeited shares	54 28
Profits	721 96
	<hr/>
	\$105,204 27

 RESOURCES.

Loans on mortgages of real estate.....	\$96,972 45
Loans on shares	4,485 00
Permanent expense	110 00
Temporary expense	41 06
Cash	3,595 76
	<hr/>
	\$105,204 27

Number of shareholders	274
Number of borrowers	148
Number of shares outstanding	1,414
Number of shares pledged for loans.....	502
Number of loans	210

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

July 25, 1907.

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

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

Organized January 21, 1891.

LIABILITIES.

Accumulated capital	\$29,273 18
Advance payments	10 00
Guaranty fund	1,332 77
Matured shares	507 73
Bills payable	2,074 00
Profits	471 45
	\$33,719 13

RESOURCES.

Loans on mortgages of real estate.....	\$32,916 10
Real estate foreclosure	423 88
Temporary expense	6 75
Cash	372 40
	\$33,719 13
Number of shareholders	93
Number of borrowers	46
Number of shares outstanding	582
Number of shares pledged for loans.....	178
Number of loans	54

BRUNSWICK LOAN AND BUILDING ASSOCIATION—
BRUNSWICK.

May 22, 1907.

LARKIN D. SNOW, President. HARRY F. THOMPSON, Secretary.
JAMES W. FISHER, Treasurer.

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

Organized July 10, 1888.

LIABILITIES.

Accumulated capital	\$90,092 12
Guaranty fund	2,950 00
Cash overdraft	159 34
Profits	1,405 98
	<hr/>
	\$94,607 44

RESOURCES.

Loans on mortgages of real estate.....	\$81,548 44
Loans on shares	2,785 00
Bonds	5,000 00
Real estate foreclosure	5,040 00
Temporary expense	234 00
	<hr/>
	\$94,607 44

Number of shareholders	244
Number of borrowers	114
Number of shares outstanding	1,208
Number of shares pledged for loans.....	495
Number of loans	180

BUCKSPORT LOAN AND BUILDING ASSOCIATION—
BUCKSPORT.

* November 30, 1907.

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

DIRECTORS—Parker Spofford, A. F. Page, C. C. Homer, P. H. Ward-
well, W. H. Gardner, Geo. P. Colby.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$29,817 14
Guaranty fund	563 22
Due on loans	500 00
Bills payable	25 00
Profits	320 81
	\$31,226 17

RESOURCES.

Loans on mortgages of real estate.....	\$17,860 25
Loans on shares	650 00
Real estate foreclosure	1,170 00
Bills receivable	11,197 89
Cash	348 03
	\$31,226 17

Number of shareholders	105
Number of borrowers	48
Number of shares outstanding	379
Number of shares pledged for loans.....	150
Number of loans	53

* Revised from examination of January 30, 1908.

CUMBERLAND LOAN AND BUILDING ASSOCIATION—
PORTLAND.

July 30, 1907.

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,
Edward C. Reynolds, Philip F. Turner, William L. Blake, L. Lester
Woodbury, J. Calvin Knapp.

Organized April 5, 1890.

LIABILITIES.

Accumulated capital	\$213,888 53
Advance payments	37,188 68
Guaranty fund	8,800 00
Due on loans	2,800 00
Cash overdraft	4,298 72
Profits	9,433 87
	\$276,409 80

RESOURCES.

Loans on mortgages of real estate.....	\$273,025 00
Loans on shares	3,225 00
Temporary expense	159 80
	\$276,409 80

Number of shareholders	733
Number of borrowers	163
Number of shares outstanding	4,141
Number of shares pledged for loans.....	1,461
Number of loans	193

DEERING LOAN AND BUILDING ASSOCIATION—PORTLAND.

August 15, 1907.

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

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

Organized June 17, 1893.

 LIABILITIES.

Accumulated capital	\$132,747 41
Advance payments	1,926 00
Guaranty fund	1,931 53
Forfeited shares	223 99
Due on loans	28 09
Bills payable	38,721 96
Profits	5,344 56
	<hr/>
	\$180,923 54

 RESOURCES.

Loans on mortgages of real estate.....	\$174,687 63
Loans on shares	3,440 00
Temporary expense	47 60
Cash	2,748 31
	<hr/>
	\$180,923 54

Number of shareholders	317
Number of borrowers	89
Number of shares outstanding	2,748
Number of shares pledged for loans.....	876
Number of loans	105

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 4, 1907.

N. H. FAY, President.

A. A. SPRINGALL, Secretary.

S. M. LEIGHTON, Treasurer.

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

Organized June 12, 1886.

LIABILITIES.

Accumulated capital	\$103,757 68
Advance payments	70 00
Guaranty fund	1,511 37
Due on loans	700 00
Matured shares	9,600 00
Bills payable	3,100 00
Profits	2,271 15
	<hr/>
	\$121,010 18

RESOURCES.

Loans on mortgages of real estate.....	\$97,181 38
Loans on shares	5,485 00
Bonds	18,000 00
Permanent expense	125 00
Temporary expense	150 52
Cash	68 28
	<hr/>
	\$121,010 18

Number of shareholders	416
Number of borrowers	125
Number of shares outstanding	1,907
Number of shares pledged for loans.....	602
Number of loans	178

ELLSWORTH LOAN AND BUILDING ASSOCIATION—
ELLSWORTH.

September 6, 1907.

A. W. KING, President. O. W. TAPLEY, 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.

LIABILITIES.

Accumulated capital	\$90,219 38
Advance payments	198 26
Guaranty fund	2,750 00
Forfeited shares	22 72
Profits	2,022 29
	<hr/>
	\$95,212 65

RESOURCES.

Loans on mortgages of real estate.....	\$82,744 26
Loans on shares	1,500 00
Loans on collateral	2,500 00
Bonds	4,992 50
Temporary expense	111 00
Cash	3,364 89
	<hr/>
	\$95,212 65

Number of shareholders	359
Number of borrowers	91
Number of shares outstanding	1,403
Number of shares pledged for loans.....	422
Number of loans	91

FALMOUTH LOAN AND BUILDING ASSOCIATION—
PORTLAND.

July 2, 1907.

ALFRED H. BERRY, President. EDWARD F. TOMPSON, Secretary.
ROBERT S. LAUGHLIN, 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, Wm. H. Gray, Charles Cook, Franklin M. Lawrence, Frank W. Stockman, Nathaniel M. Marshall, Neil Murray, Robert S. Laughlin, Edward Duddy, Edward F. Tompson.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$122,046 53
Advance payments	2,073 69
Guaranty fund	1,303 35
Due on loans	1,893 92
Profits	1,273 85
	\$128,591 34

RESOURCES.

Loans on mortgages of real estate.....	\$94,800 00
Loans on shares	100 00
Real estate foreclosure	10,168 25
Surety bond account	2,000 00
Temporary expense	341 92
Guaranty fund deposit	1,303 35
Cash	19,877 82
	\$128,591 34

Number of shareholders	283
Number of borrowers	76
Number of shares outstanding	2,144
Number of shares pledged for loans.....	531
Number of loans	80

FOREST CITY LOAN AND BUILDING ASSOCIATION—
PORTLAND.

June 28, 1907.

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.

LIABILITIES.

Accumulated capital	\$38,087 92
Advance payments	20 00
Guaranty fund	571 67
Profits	1,514 21
	\$40,193 80

RESOURCES.

Loans on mortgages of real estate.....	\$38,100 00
Loans on shares	1,100 00
Temporary expense	77 72
Cash	916 08
	\$40,193 80

Number of shareholders	50
Number of borrowers	26
Number of shares outstanding	358
Number of shares pledged for loans.....	165
Number of loans	31

GARDINER LOAN AND BUILDING ASSOCIATION—
GARDINER.

November 11, 1907.

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.
Larrabee, Daniel S. Weeks.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$43,313 88
Advance payments	15 00
Guaranty fund	2,600 00
Due on loans	268 84
Bills payable	14,037 60
Profits	7,280 03
	\$67,515 35

RESOURCES.

Loans on mortgages of real estate.....	\$64,214 07
Loans on shares	790 00
Real estate foreclosure	699 76
Temporary expense	17 50
Cash	1,794 02
	\$67,515 35

Number of shareholders	153
Number of borrowers	92
Number of shares outstanding	772
Number of shares pledged for loans.....	382
Number of loans	105

GUILFORD LOAN AND BUILDING ASSOCIATION—
GUILFORD.

October 17, 1907.

H. W. DAVIS, President.

E. W. GENTHNER, Secretary.

F. O. MARTIN, Treasurer.

DIRECTORS—H. W. Davis, E. W. Genthner, F. O. Martin, Henry Douglass, John Houston, F. L. Cushman, Chas. Cimpher, R. D. Pearson, C. R. Scales.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$9,303 25
Advance payments	65 00
Guaranty fund	51 54
Profits	204 94
	\$9,624 73

RESOURCES.

Loans on mortgages of real estate.....	\$9,325 00
Loans on shares	165 00
Temporary expense	55
Cash	134 18
	\$9,624 73

Number of shareholders	35
Number of borrowers	17
Number of shares outstanding	148
Number of shares pledged for loans.....	72
Number of loans	17

HALLOWELL LOAN AND BUILDING ASSOCIATION-
HALLOWELL.

July 10, 1907.

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, F. M. Fish.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$30,718 20
Guaranty fund	1,659 06
Profits	1,320 68
	\$33,697 94

RESOURCES.

Loans on mortgages of real estate.....	\$31,900 00
Permanent expense	20 00
Temporary expense	98 85
Cash	1,679 09
	\$33,697 94

Number of shareholders	98
Number of borrowers	37
Number of shares outstanding	520
Number of shares pledged for loans.....	173
Number of loans	37

KENNEBUNK LOAN AND BUILDING ASSOCIATION—
KENNEBUNK.

August 5, 1907.

FRANK M. ROSS, President.

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

DIRECTORS—A. M. Welch, Joseph A. Titcomb, L. W. Nash, Frank M. Ross, S. T. Fuller, Woodbury A. Hall, George W. Larrabee, Arthur Wakefield, Wilbur F. Cousins, George R. Smith, Joshua Clark, William F. Waterhouse, U. A. Caine, Homer T. Waterhouse, F. M. Bonsar.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$66,140 35
Advance payments	18,009 92
Guaranty fund	2,297 68
Profits	1,433 29
	\$87,881 24

RESOURCES.

Loans on mortgages of real estate	\$81,991 36
Loans on shares	3,070 00
Real estate foreclosure	1,500 00
Temporary expense	164 58
Cash	1,155 30
	\$87,881 24

Number of shareholders	228
Number of borrowers	110
Number of shares outstanding	1,051
Number of shares pledged for loans.....	417
Number of loans	146

LEWISTON LOAN AND BUILDING ASSOCIATION—
LEWISTON.

July 27, 1907.

R. E. ATTWOOD, President. JOHN L. READE, Sec'y and Treas.

DIRECTORS—Harry Stetson, Chas. H. Miller, R. E. Attwood, Geo. A. Whitney, W. H. Hartshorn, T. J. Murphy, Wilfred E. Cloutier, John L. Reade, D. W. Rowe, Geo. S. McCarty, E. P. Langley, M. J. McCarty, A. N. Leonard.

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$10,789 51
Advance payments	338 00
Guaranty fund	57 84
Forfeited shares	10 00
Bills payable	2,060 00
Profits	354 86
	<hr/>
	\$13,609 71

RESOURCES.

Loans on mortgages of real estate.....	\$11,375 00
Permanent expense	135 00
Temporary expense	79 17
Cash	2,020 54
	<hr/>
	\$13,609 71

Number of shareholders	37
Number of borrowers	9
Number of shares outstanding	179
Number of shares pledged for loans.....	61
Number of loans	10

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

October 11, 1907.

C. A. WILBUR, President.

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

DIRECTORS—C. A. Wilbur, K. C. Gray, E. C. Town, G. D. Perkins,
D. L. Churchill, E. M. Fletcher, Frank Dinsmore.

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$13,296 92
Advance payments	20 00
Guaranty fund	200 00
Profits	386 66
	<hr/>
	\$13,903 58

RESOURCES.

Loans on mortgages of real estate.....	\$11,280 00
Loan on shares	800 00
Loans on names	600 00
Cash	1,223 58
	<hr/>
	\$13,903 58

Number of shareholders	45
Number of borrowers	21
Number of shares outstanding	223
Number of shares pledged for loans.....	100
Number of loans	23

MECHANICS' LOAN AND BUILDING ASSOCIATION—
PORTLAND.

July 17, 1907.

CLARENCE W. SMALL, President. CHARLES F. PORTER, Secretary.
GEO. H. ALLAN, Treasurer.

DIRECTORS—George H. Allan, George M. Seiders, John W. Deering,
W. H. Green, 2d, Stephen Berry, W. H. Green, 1st, Herbert A. Harmon,
Wm. H. Looney, L. D. Austin, Charles F. Porter, Wilford G. Chapman,
Clarence W. Small, Henry S. Trickey, Samuel Worcester, George S.
Rowell, Charles W. Berry, Alexander Spiers, Thomas G. Harris, David
Pratt, Charles A. Plummer.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$62,165 29
Advance payments	76 00
Guaranty fund	1,086 85
Due on loans	475 00
Matured shares	3,177 66
Bills payable	66 50
Profits	582 39
	\$67,629 69

RESOURCES.

Loans on mortgages of real estate	\$52,999 71
Loans on shares	755 00
Real estate foreclosure	10,462 17
Permanent expense	154 58
Temporary expense	410 81
Cash	2,847 42
	\$67,629 69

Number of shareholders	141
Number of borrowers	38
Number of shares outstanding	895
Number of shares pledged for loans.....	274
Number of loans	48

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—
MECHANIC FALLS.

November 16, 1907.

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, J. W. Wayne, George A. Harmon, C. E. Waterman, E. K. Holbrook, O. F. Welch, C. W. Cole, P. T. Murray, E. C. Rawson.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$28,100 81
Advance payments	294 55
Guaranty fund	1,257 89
Bills payable	93 50
Profits	610 35
	<hr/>
	\$30,357 10

RESOURCES.

Loans on mortgages of real estate.....	\$23,819 41
Loans on shares	2,237 00
Real estate foreclosure	528 30
Temporary expense	47 88
Cash	3,724 51
	<hr/>
	\$30,357 10

Number of shareholders	98
Number of borrowers	60
Number of shares outstanding	381
Number of shares pledged for loans.....	131
Number of loans	65

OLD TOWN LOAN AND BUILDING ASSOCIATION—
OLD TOWN.

August 8, 1907.

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,
Clara L. Waterhouse, W. H. Waterhouse, H. A. Dorr, B. F. Small, J. W.
Sewall.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$112,887 45
Advance payments	273 00
Guaranty fund	3,317 44
Cash overdraft	1,521 57
Profits	90 54
	\$118,090 00

RESOURCES.

Loans on mortgages of real estate.....	\$112,540 00
Loans on shares	5,550 00
	\$118,090 00
Number of shareholders	291
Number of borrowers	120
Number of shares outstanding	1,770
Number of shares pledged for loans.....	769
Number of loans	160

PENOBSCOT LOAN AND BUILDING ASSOCIATION—
BANGOR.

June 20, 1907.

HARLAN P. SARGENT, President. HENRY L. MITCHELL, Secretary.
HENRY O. PIERCE, Treasurer.

DIRECTORS—Harlan P. Sargent, Henry L. Mitchell, Henry O. Pierce,
Thomas White, William Connors, Charles B. Brown, William E. Brown,
Harry J. Chapman, Alfred J. Robinson, Andrew C. Sawyer.

Organized July 1, 1895.

LIABILITIES.

Accumulated capital	\$126,086 59
Advance payments	3 00
Guaranty fund	1,459 15
Forfeited shares	233 55
Due on loans	1,700 00
Profits	3,040 66
	\$132,522 95

RESOURCES.

Loans on mortgages of real estate.....	\$121,742 17
Loans on shares	4,950 00
Bonds	3,000 00
Permanent expense	200 00
Temporary expense	798 41
Cash	1,832 37
	\$132,522 95

Number of shareholders	343
Number of borrowers	114
Number of shares outstanding	2,525
Number of shares pledged for loans.....	752
Number of loans	126

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—
FOXCROFT.

October 16, 1907.

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.

LIABILITIES.

Accumulated capital	\$66,752 98
Advance payments	392 00
Guaranty fund	2,762 09
Profits	3,482 91
	<hr/>
	\$73,389 98

RESOURCES.

Loans on mortgages of real estate.....	\$71,600 00
Temporary expense	104 81
Cash	1,685 17
	<hr/>
	\$73,389 98
Number of shareholders	175
Number of borrowers	85
Number of shares outstanding	1,112
Number of shares pledged for loans.....	415
Number of loans	117

ROCKLAND LOAN AND BUILDING ASSOCIATION—
ROCKLAND.

September 12, 1907.

A. W. BUTLER, President.

H. O. GURDY, Sec'y and Treas.

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$158,278 61
Advance payments	628 00
Guaranty fund	4,027 31
Forfeited shares	94 64
Profits	5,184 65
	\$168,213 21

RESOURCES.

Loans on mortgages of real estate.....	\$161,752 64
Loans on shares	4,475 00
Permanent expense	300 00
Temporary expense	568 81
Cash	1,116 76
	\$168,213 21

Number of shareholders	529
Number of borrowers	233
Number of shares outstanding	2,579
Number of shares pledged for loans.....	1,017
Number of loans	251

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

November 15, 1907.

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, Jerry A. Low, John L. Howgate,
 Ben Ramsden, John Nutter, Chas. A. Bodwell, Moses Wentworth, George
 W. Hanson.

Organized March 17, 1890.

 LIABILITIES.

Accumulated capital	\$78,414 77
Advance payments	23,342 11
Guaranty fund	771 00
Due on loans	1,233 83
Profits	4,067 86
	<hr/>
	\$107,829 57

 RESOURCES.

Loans on mortgages of real estate.....	\$78,404 00
Loans on shares	1,845 00
Loans to corporations	9,100 00
Loan on names	6,850 00
Real estate foreclosure	9,218 67
Temporary expense	391 23
Cash	2,020 67
	<hr/>
	\$107,829 57

Number of shareholders	292
Number of borrowers	71
Number of shares outstanding	1,651½
Number of shares pledged for loans.....	429
Number of loans	80

SOMERSET LOAN AND BUILDING ASSOCIATION—
SKOWHEGAN.

October 11, 1907.

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. Mc-
Lellan, George King, F. F. Lawrence, R. E. Jackson.

Organized September 10, 1883.

LIABILITIES.

Accumulated capital	\$60,399 82
Advance payments	14,583 40
Guaranty fund	2,351 85
Bills payable	2,400 00
Profits	233 29
	\$79,968 36

RESOURCES.

Loans on mortgages of real estate.....	\$70,123 78
Loans on shares	300 00
Real estate foreclosure	785 83
National bank stock	8,399 50
Cash	359 25
	\$79,968 36

Number of shareholders	197
Number of borrowers	57
Number of shares outstanding	1,394
Number of shares pledged for loans.....	368
Number of loans	72

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—
SOUTH PORTLAND.

August 30, 1907.

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,
E. 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.

LIABILITIES.

Accumulated capital	\$39,818 26
Advance payments	6,801 50
Guaranty fund	1,490 71
Profits	1,374 73
	\$49,485 20

RESOURCES.

Loans on mortgages of real estate.....	\$46,827 00
Real estate foreclosure	982 48
Permanent expense	46 09
Temporary expense	18 67
Cash	1,610 96
	\$49,485 20

Number of shareholders	146
Number of borrowers	48
Number of shares outstanding	648
Number of shares pledged for loans.....	240
Number of loans	50

WALDOBORO LOAN AND BUILDING ASSOCIATION—
WALDOBORO.

September 11, 1907.

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. B. Miller, W. E. Benner.

Organized March 18, 1891.

LIABILITIES.

Accumulated capital	\$19,001 04
Advance payments	2 00
Guaranty fund	385 60
Bills payable	3,200 00
Profits	458 54
	<hr/>
	\$23,047 18

RESOURCES.

Loans on mortgages of real estate.....	\$22,119 00
Loans on shares	525 00
Temporary expense	118 61
Cash	284 57
	<hr/>
	\$23,047 18

Number of shareholders	128
Number of borrowers	58
Number of shares outstanding	282
Number of shares pledged for loans.....	137
Number of loans	64

WATERVILLE LOAN AND BUILDING ASSOCIATION—
WATERVILLE.

June 6, 1907.

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.

LIABILITIES.

Accumulated capital	\$106,505 71
Advance payments	3,063 80
Guaranty fund	1,459 74
Bills payable	11,480 29
Profits	5,192 01
	\$127,701 55

RESOURCES.

Loans on mortgages of real estate.....	\$126,190 72
Loans on shares	1,215 00
Temporary expense	124 84
Cash	170 99
	\$127,701 55

Number of shareholders	285
Number of borrowers	92
Number of shares outstanding	2,414
Number of shares pledged for loans.....	650
Number of loans	108

WISCASSET LOAN AND BUILDING ASSOCIATION—
WISCASSET.

June 13, 1907.

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

DIRECTORS—John E. Dickinson, Wm. D. Patterson.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$570 50
Advance payments	53 00
Guaranty fund	79 40
Forfeited shares	44 94
Matured shares	250 00
Bills payable	125 00
Profits	29 59
	\$1,152 43

RESOURCES.

Loans on mortgages of real estate.....	\$1,150 00
Cash	2 43
	\$1,152 43
Number of shareholders	7
Number of borrowers	2
Number of shares outstanding	17
Number of shares pledged for loans.....	6
Number of loans	2

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

July 3, 1907.

GORHAM N. WEYMOUTH, Pres. JAMES A. STROUT, Sec'y and Treas.

DIRECTORS—Gorham N. Weymouth, James A. Strout, J. G. Shaw, Robert McArthur, G. P. Littlefield, E. K. Scamman, G. G. Calderwood, John C. Haley, Michael Hussey, Melville Woodman, S. H. Emerson, Daniel Snow, Edward H. Goldthwaite, Alexander Rankeiller, Elbridge Scamman.

Organized January 21, 1889.

 LIABILITIES.

Accumulated capital	\$77,984 36
Advance payments	263 00
Guaranty fund	3,250 05
Forfeited shares	576 35
Due on loans	700 00
Profits	1,024 85
	<hr/>
	\$83,798 61

 RESOURCES.

Loans on mortgages of real estate.....	\$67,026 89
Loans on shares	3,650 00
Real estate foreclosure	6,462 21
Temporary expense	104 39
Cash	6,555 12
	<hr/>
	\$83,798 61

Number of shareholders	185
Number of borrowers	92
Number of shares outstanding	1,003
Number of shares pledged for loans.....	400
Number of loans	100

STATISTICAL TABLES

**Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies and Secretaries
of Loan and Building Associations,
October 26, 1907.**

SAVINGS BANKS.
TABLE A—Statement of Liabilities and Resources, October 26, 1907.
LIABILITIES.

Name of Bank.	Deposits.	Reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$3,432,768 46	\$115,230 00	\$103,655 14	-	\$3,651,653 60
Auburn.....	2,146,215 97	75,050 00	28,251 41	-	2,249,517 38
Augusta.....	7,327,932 71	365,000 00	110,723 50	-	7,803,656 21
Bangor.....	5,448,020 36	344,008 08	138,964 36	-	5,930,992 80
Bar Harbor, Eden.....	8,879 06	-	121 65	-	9,000 71
Bath Savings Institution.....	3,772,042 25	166,487 08	239,633 91	-	4,178,163 24
Belfast.....	1,422,213 32	100,000 00	30,520 59	-	1,552,733 91
Bethel.....	411,983 75	21,251 89	27,089 01	-	460,324 65
Biddeford.....	1,299,572 29	40,100 00	19,396 80	-	1,359,069 09
Boothbay, Boothbay Harbor.....	357,611 75	23,678 59	6,237 18	-	387,527 52
Brewer.....	323,996 74	13,343 99	7,956 71	-	345,302 44
Bridgton.....	790,174 19	39,000 00	21,549 70	-	850,723 89
Brunswick Savings Institution.....	861,153 07	50,534 64	30,257 17	-	941,944 88
Buxton and Hollis, Buxton.....	353,847 56	22,200 00	6,274 23	-	382,321 79
Calais.....	419,914 41	22,016 03	32,653 63	-	474,584 07
Camden, Rockport.....	224,084 25	8,223 80	6,614 24	-	238,922 29
Cascade, Oakland.....	243,905 87	14,000 00	7,852 53	-	265,758 40
Dexter.....	414,063 24	13,100 00	10,167 66	7,965 50	445,296 40
Eastport.....	751,428 31	22,199 99	8,437 18	-	782,066 48
Fairfield.....	591,277 34	30,000 00	16,610 52	-	637,887 86
Franklin County, Farmington.....	783,209 07	27,000 00	8,772 37	-	818,981 44
Gardiner Savings Institution.....	2,570,861 53	154,000 00	42,710 46	-	2,767,571 99
Gorham.....	567,012 79	37,616 90	6,650 52	-	611,280 21
Hallowell Savings Institution.....	803,582 59	42,000 00	27,595 65	-	873,178 24
Hancock County, Ellsworth.....	326,951 97	24,993 75	4,890 12	-	356,835 84
Houlton.....	875,410 10	28,950 00	22,315 47	10,000 00	936,675 57
Kennebec, Augusta.....	1,166,606 80	68,000 00	59,551 18	-	1,294,157 98
Kennebunk.....	809,972 23	24,969 26	11,046 93	-	845,988 42

Kingfield.....	87,854 65	2,550 00	307 75	-	90,712 40
Machias.....	837,770 30	53,000 00	16,412 99	-	907,183 29
Maine, Portland.....	12,944,866 83	1,000,000 00	508,241 46	-	14,453,108 29
Mechanics', Auburn.....	539,156 24	38,350 00	19,606 11	-	597,112 35
Norway.....	465,399 37	7,500 00	9,021 28	-	481,920 65
Penobscot, Bangor.....	2,795,252 80	181,204 58	21,242 84	-	2,997,700 22
People's, Lewiston.....	1,682,764 84	67,500 00	1,219 93	-	1,751,484 77
People's Safe Deposit and Savings, Bath.....	847,105 13	21,425 00	21,808 54	-	890,338 67
Phillips.....	187,493 20	7,530 00	3,671 31	-	198,694 51
Piscataquis, Dover.....	851,166 94	39,000 00	21,850 70	-	912,022 64
Portland.....	11,708,554 34	1,103,343 19	239,075 62	-	13,050,973 15
Rockland.....	2,014,049 10	80,332 19	51,914 33	-	2,146,295 62
Saco.....	1,358,198 65	29,625 00	71,265 11	-	1,459,088 76
Saco and Biddeford Savings Institution, Saco.....	3,605,986 95	207,739 76	208,490 83	15,000 00	4,022,217 54
Searsport.....	199,823 40	11,800 00	5,146 70	-	216,770 10
Skowhegan.....	1,837,610 87	95,000 00	25,968 82	-	1,958,579 69
South Berwick.....	535,084 24	21,785 79	5,092 00	5,000 00	566,962 03
South Paris.....	355,387 40	8,569 44	11,425 85	-	375,382 69
Thomaston.....	519,000 44	36,000 00	10,558 82	-	565,559 26
Topsham and Brunswick Twenty-five Cent, Brunswick.....	314,807 79	17,000 00	9,515 14	-	341,322 93
Tremont.....	76,486 08	3,225 96	1,595 70	-	81,307 74
Waterville.....	1,767,101 05	76,860 00	52,484 18	-	1,896,445 23
Wiscasset.....	239,837 58	9,600 00	20,163 77	-	269,601 35
York County, Biddeford.....	1,106,997 40	40,000 00	23,343 01	-	1,170,340 41
Total.....	\$85,382,447 57	\$5,051,899 91	\$2,380,922 61	\$37,965 50	\$92,858,235 59

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	-	\$269,500 00	\$513,450 00	\$268,250 00	\$1,251,350 00	\$166,500 00	-	\$26,600 00
Auburn	-	94,918 00	294,800 00	248,560 00	876,455 00	105,100 00	\$22,950 00	32,605 55
Augusta	-	227,000 00	4,720,860 00	1,334,162 50	869,187 50	-	-	-
Bangor	-	360,680 00	2,383,728 36	396,700 28	1,990,145 63	76,000 00	25,000 00	92,677 75
Bar Harbor, Eden	-	-	-	-	1,960 00	1,000 00	-	-
Bath Savings Institution	\$75,000 00	106,500 00	593,195 55	479,387 75	1,918,885 90	117,517 50	108,114 00	31,750 00
Belfast	-	10,000 00	285,000 00	172,500 00	758,000 00	91,700 00	-	28,500 00
Bethel	-	32,181 50	129,500 00	5,000 00	29,400 00	19,500 00	-	-
Biddeford	-	40,000 00	26,000 00	39,470 00	491,450 00	56,500 00	-	-
Boothbay, Boothbay Harbor	-	5,800 00	12,000 00	48,275 00	173,570 00	38,000 00	-	-
Brewer	-	45,500 00	59,000 00	34,060 00	61,225 00	32,992 50	3,000 00	3,000 00
Bridgton	-	33,570 00	61,450 00	102,852 50	282,900 00	72,410 00	-	3,342 50
Brunswick Savings Institution	-	18,000 00	153,950 00	89,162 25	361,777 50	75,900 00	5,000 00	9,945 00
Buxton and Hollis, Buxton	-	13,000 00	92,000 00	18,850 00	145,253 75	21,815 00	8,000 00	5,160 00
Calais	-	48,000 00	56,425 00	19,800 00	262,303 75	5,600 00	-	5,200 00
Camden, Rockport	-	-	-	22,850 00	28,312 50	90,700 00	-	7,800 00
Cascade, Oakland	-	-	-	18,000 00	86,360 00	21,000 00	-	-
Dexter	-	-	-	48,797 50	266,660 00	44,956 00	-	455 00
Eastport	-	84,610 75	174,500 00	64,060 00	169,575 00	18,000 00	1,000 00	-
Fairfield	-	41,000 00	67,380 00	73,368 75	125,537 50	10,000 00	7,750 00	-
Franklin County, Farmington	-	95,000 00	23,200 00	80,170 00	206,260 00	134,360 00	-	34,785 00
Gardiner Savings Institution	-	422,265 00	1,104,512 23	236,883 35	572,592 50	85,350 00	3,000 00	12,000 00
Gorham	-	8,000 00	237,975 00	7,000 00	150,867 50	14,000 00	500 00	-
Hallowell Savings Institution	-	49,680 00	350,500 00	40,900 00	222,431 25	81,875 00	45,000 00	-
Hancock County, Ellsworth	-	27,770 00	25,000 00	12,000 00	21,195 00	24,500 00	-	400 00
Houlton	-	105,102 00	40,925 00	122,755 00	48,007 50	54,500 00	5,000 00	-

Kennebec, Augusta.....	-	3,000 00	231,300 00	209,000 00	31,250 00	16,500 00	-	90,100 00
Kennebunk.....	-	35,000 00	82,425 00	56,048 75	433,282 50	53,460 00	6,000 00	11,343 00
Kingfield.....	-	2,070 00	-	3,000 00	2,925 00	5,000 00	-	-
Machias.....	-	77,000 00	339,000 00	45,500 00	234,275 00	84,500 00	-	15,000 00
Maine, Portland.....	-	220,000 00	1,405,012 50	1,415,100 00	10,249,937 94	686,695 00	-	-
Mechanics', Auburn.....	-	15,485 00	45,600 00	67,543 75	155,297 50	30,000 00	12,000 00	-
Norway.....	-	15,475 00	67,925 00	14,051 25	169,453 75	44,162 50	-	5,027 50
Penobscot, Bangor.....	-	247,962 00	515,500 00	614,600 00	567,033 00	84,500 00	-	75,322 50
People's, Lewiston.....	-	140,439 00	313,060 00	268,100 00	259,135 00	104,812 50	-	500 00
People's Safe Deposit and Savings, Bath.....	-	5,300 00	20,233 39	127,538 50	370,197 25	49,400 00	38,950 00	-
Phillips.....	-	16,600 00	30,000 00	22,725 00	16,835 00	22,500 00	5,000 00	4,300 00
Piscataquis, Dover.....	-	50,500 00	159,500 00	56,403 75	289,651 25	86,917 50	10,000 00	-
Portland.....	100,000 00	583,000 00	3,775,175 00	894,125 00	3,128,487 50	806,650 00	36,000 00	41,300 00
Rockland.....	-	-	411,500 00	238,027 50	885,280 60	54,500 00	4,020 00	2,350 00
Saco.....	-	15,000 00	-	39,425 00	702,318 89	63,000 00	10,000 00	22,650 00
Saco and Biddeford Savings Institution, Saco.....	-	30,000 00	195,000 00	181,565 00	1,955,095 28	222,965 00	51,525 00	270,569 12
Searsport.....	-	1,000 00	65,975 00	13,265 00	86,637 75	6,990 00	-	1,300 96
Skowhegan.....	-	33,000 00	562,800 00	301,900 00	481,560 00	42,500 00	10,000 00	23,650 00
South Berwick.....	50,000 00	10,000 00	103,000 00	183,770 00	160,900 74	-	-	-
South Paris.....	-	8,950 00	43,425 00	29,212 50	127,115 00	30,580 00	500 00	-
Thomaston.....	-	8,000 00	123,750 00	31,690 00	266,600 00	44,750 00	-	-
Topsham and Brunswick Twenty-Five Cent, Brunswick.....	-	20,000 00	11,000 00	19,505 56	133,913 75	14,000 00	-	-
Tremont.....	-	55 00	-	19,170 00	-	8,500 00	-	-
Waterville.....	-	64,700 00	215,000 00	133,335 00	381,110 00	50,325 00	21,500 00	10,000 00
Wiscasset.....	-	2,000 00	8,000 00	31,005 00	133,631 25	20,000 00	-	8,700 00
York County, Biddeford.....	-	-	81,500 00	61,360 00	349,667 84	39,000 00	10,000 00	3,000 00
Total.....	\$225,000 00	\$3,742,593 25	\$20,217,032 03	\$9,059,881 44	\$32,937,244 57	\$4,134,577 50	\$449,809 00	\$879,333 22

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	-	\$101,800 00	-	\$4,000 00	\$749,986 44	\$103,017 92	\$5,000 00
Auburn	-	8,700 00	-	121,600 00	-	-	246,758 00	14,125 00	-
Augusta	-	10,000 00	-	73,900 00	-	-	71,120 00	203,907 50	82,000 00
Bangor	\$7,500 00	3,000 00	-	10,900 00	-	-	173,502 62	247,831 94	-
Bar Harbor, Eden	-	-	-	-	-	-	2,460 00	900 00	1,475 00
Bath Savings Institution	109,876 00	-	\$22,169 60	62,740 00	\$3,400 00	-	169,277 45	198,825 00	14,540 00
Belfast	-	-	-	1,000 00	-	-	80,590 63	72,886 35	2,000 00
Bethel	-	-	-	32,384 00	-	-	187,033 74	3,604 80	-
Biddeford	25,800 00	84,932 00	2,500 00	39,150 00	3,500 00	1,000 00	367,961 55	65,111 39	10,000 00
Boothbay, Boothbay Harbor	-	3,500 00	-	3,050 00	-	-	94,732 59	1,000 00	-
Brewer	900 00	4,000 00	-	700 00	-	-	64,076 00	17,200 00	4,500 00
Bridgton	2,250 00	-	-	15,400 00	-	4,000 00	146,982 40	58,667 28	7,721 70
Brunswick Savings Institution	16,350 00	3,500 00	-	46,650 00	-	5,000 00	112,130 04	10,300 00	10,000 00
Buxton and Hollis, Buxton	-	2,250 00	-	18,200 00	-	500 00	44,270 67	5,967 09	-
Calais	750 00	-	-	12,525 00	-	1,000 00	33,856 25	9,983 50	-
Camden, Rockport	3,220 00	515 00	-	-	-	1,500 00	17,966 05	33,506 86	-
Cascade, Oakland	900 00	1,000 00	-	32,100 00	-	-	24,155 37	16,350 00	7,933 33
Dexter	-	2,000 00	-	19,300 00	-	-	19,804 97	2,075 00	1,000 00
Eastport	-	2,100 00	-	14,800 00	1,075 00	-	151,460 81	15,156 05	2,500 00
Fairfield	-	1,400 00	-	25,600 00	-	-	108,639 53	90,500 00	35,958 90
Franklin County, Farmington	1,900 00	2,750 00	-	43,795 00	-	400 00	90,455 00	34,660 00	1,000 00
Gardiner Savings Institution	-	-	-	-	-	-	82,927 60	127,112 95	52,100 00
Gorham	-	1,400 00	-	1,900 00	-	-	175,112 03	2,100 00	-
Hallowell Savings Institution	-	-	-	21,400 00	-	-	37,030 82	2,850 00	8,000 00
Hancock County, Ellsworth	-	-	-	13,200 00	-	1,000 00	134,978 07	36,988 65	3,000 00
Houlton	-	-	-	22,400 00	-	-	445,014 19	17,900 00	10,100 00

Kennebec, Augusta	20,000 00	21,840 00	-	127,900 00	-	-	316,007 56	148,924 50	-
Kennebunk	1,200 00	3,500 00	-	18,900 00	-	-	113,110 93	13,796 79	-
Kingfield	-	-	-	1,400 00	-	-	40,362 06	11,594 67	-
Machias	-	850 00	-	33,200 00	-	100 00	36,023 23	20,731 30	731 00
Maine, Portland	-	21,675 00	-	-	-	7,200 00	235,807 00	95,480 66	-
Mechanics', Auburn	-	6,240 00	12,000 00	68,000 00	-	-	117,512 00	6,890 00	-
Norway	-	5,450 00	-	38,600 00	-	-	98,861 53	3,739 00	-
Penobscot, Bangor	-	12,000 00	-	25,500 00	-	4,000 00	394,195 00	346,264 68	-
People's, Lewiston	2,400 00	7,800 00	375 00	78,050 00	-	-	420,337 55	34,782 66	10,000 00
People's Safe Deposit and Savings, Bath ..	1,450 00	1,500 00	300 00	6,600 00	-	1,000 00	130,364 84	65,491 77	1,000 00
Phillips	-	-	-	12,700 00	-	4,250 00	38,939 79	20,152 59	-
Piscataquis, Dover	-	-	-	16,740 00	-	7,500 00	137,107 50	30,433 63	4,000 00
Portland	-	26,500 00	-	60,939 00	-	-	2,042,530 71	349,339 67	-
Rockland	15,300 00	1,200 00	-	55,250 00	-	5,000 00	109,942 60	268,776 96	-
Saco	11,166 73	33,850 00	3,500 00	50,603 33	-	-	409,344 87	54,440 69	-
Saco and Biddeford Savings Institution, Saco	174,650 00	100,980 00	-	60,155 00	5,210 00	-	462,809 44	278,184 55	-
Searsport	-	6,284 00	-	17,800 00	-	-	9,175 00	150 00	-
Skowhegan	-	-	-	64,750 00	-	1,000 00	322,853 45	14,640 00	42,271 00
South Berwick	-	4,000 00	-	22,000 00	-	-	31,750 62	900 00	-
South Paris	-	4,600 00	9,500 00	19,000 00	-	-	63,605 86	16,344 00	6,600 00
Thomaston	-	-	1,000 00	25,100 00	600 00	-	23,711 25	3,706 50	-
Topsham and Brunswick Twenty-five Cent Savings, Brunswick	500 00	-	-	23,180 00	-	-	90,189 68	12,174 02	5,000 00
Tremont	-	-	-	-	-	500 00	29,532 40	75 00	6,280 00
Waterville	4,500 00	-	-	50,870 00	-	4,050 00	541,229 00	183,331 00	16,500 00
Wiscasset	2,760 00	-	500 00	7,584 00	-	500 00	40,491 79	3,751 15	2,500 00
York County, Biddeford	5,533 72	14,000 00	-	68,200 00	35,075 00	-	389,011 17	33,250 00	-
Total	\$408,906 45	\$425,631 00	\$51,844 60	\$1,687,515 33	\$48,860 00	\$53,500 00	\$10,477,089 65	\$3,410,473 07	\$353,710 93

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.....	\$89,300 00	-	\$2,754 83	\$24,000 00	-	-	-	\$53,839 41	\$3,651,653 60
Auburn	49,400 00	\$17,000 00	25,332 34	51,626 05	\$454 00	\$943 75	-	38,189 49	2,249,517 38
Augusta	96,500 00	15,000 00	-	48,337 50	-	915 91	-	56,765 30	7,803,656 21
Bangor.....	21,150 00	45,085 35	30,600 03	503 10	-	1,167 29	-	64,820 45	5,930,992 80
Bar Harbor, Eden.....	-	-	-	40 00	-	-	-	1,165 71	3,000 71
Bath Savings Institution.....	9,466 68	45,000 00	883 02	-	-	1,236 28	-	110,398 51	4,178,163 24
Belfast.....	4,000 00	17,600 00	-	-	-	1,833 53	-	27,123 40	1,552,733 91
Bethel.....	283 80	5,033 56	2,537 53	-	1,486 26	1,566 94	-	12,812 52	460,324 65
Biddeford.....	-	56,090 00	14,000 00	9,195 17	-	-	\$2,510,23	23,988 75	1,359,069 09
Boothbay, Boothbay Harbor.....	-	-	1,914 97	-	600 00	-	-	5,084 96	887,527 52
Brewer.....	-	4,698 01	2,486 00	5,013 57	349 26	743 85	-	1,258 22	345,302 44
Bridgton.....	7,100 00	3,200 00	2,377 78	4,800 00	400 00	732 22	-	40,567 51	850,723 89
Brunswick Savings Institution.....	3,000 00	6,700 00	-	-	-	-	200 00	14,330 09	941,944 88
Buxton and Hollis, Buxton.....	-	-	985 48	-	2,000 00	58 62	-	4,011 18	382,321 79
Calais.....	1,000 00	-	748 33	-	-	-	-	14,992 24	474,584 07
Camden, Rockport.....	13,500 00	-	3,909 28	1,427 50	1,440 00	1,057 71	402 00	10,815 39	288,922 29
Cascade, Oakland.....	-	26,700 00	10,255 41	6,000 00	5,892 50	334 60	-	8,717 61	265,758 40
Dexter.....	-	15,357 16	17,276 02	4,178 75	-	-	-	3,442 00	445,296 40
Eastport.....	2,601 70	19,459 44	-	10,000 00	1,000 00	-	1,300 00	48,866 73	782,065 48
Fairfield.....	3,450 00	-	-	1,000 00	-	1,956 95	2,900 00	41,446 23	637,887 86
Franklin County, Farmington.....	33,900 00	20,000 00	8,000 00	-	-	-	-	5,346 44	818,981 44
Gardiner Savings Institution.....	13,250 00	20,000 00	-	-	-	-	-	35,378 36	2,767,571 99
Gorham.....	1,965 00	-	5,350 00	-	-	-	-	4,510 68	611,280 21
Hallowell Savings Institution.....	-	1,000 00	1,813 84	-	-	-	-	10,591 80	873,178 24
Hancock County, Ellsworth.....	7,545 00	11,370 17	-	2,090 55	-	-	-	35,798 40	356,835 84
Houlton.....	5,000 00	3,750 00	-	13,912 00	400 00	4,943 78	-	36,966 10	936,675 57
Kennebec, Augusta.....	781 20	34,750 00	-	-	2,000 00	-	-	40,804 72	1,294,157 98

Kennebunk.....	-	-	1,650 00	2,265 62	-	499 78	-	13,506 05	845,988 42
Kingfield.....	18,050 00	-	-	-	600 00	-	-	5,710 67	90,712 40
Machias.....	1,000 00	2,000 00	-	200 00	-	-	-	17,072 76	907,183 29
Maine, Portland.....	10,000 00	5,000 00	-	-	-	6,236 04	-	94,964 15	14,453,108 29
Mechanics Auburn.....	9,987 50	40,000 00	500 00	2,675 00	-	-	-	7,381 60	597,112 35
Norway.....	450 00	5,000 00	2,736 00	3,715 00	-	17 10	246 21	7,010 81	481,920 65
Penobscot, Bangor.....	50,750 00	-	-	759 91	-	76 33	-	59,236 80	2,997,700 22
People's, Lewiston.....	50,500 00	16,007 70	2,234 76	27,050 00	4,375 00	13 90	-	11,511 70	1,751,484 77
People's Safe Deposit and Savings, Bath.....	1,839 80	25,707 23	-	14,625 35	4,600 00	2,762 35	5,000 00	16,578 19	890,338 67
Phillips.....	-	800 45	-	-	575 00	-	-	3,316 68	198,694 51
Piscataquis, Dover.....	3,750 00	14,333 00	1,304 08	5,000 00	-	1,463 56	-	37,413 37	912,022 64
Portland.....	410,327 18	641,852 12	29,820 77	-	-	14,387 94	-	110,528 26	13,050,973 15
Rockland.....	10,100 00	9,000 00	403 55	16,130 79	4,970 55	1,707 65	12,877 59	39,957 83	2,146,295 62
Saco.....	-	-	19,900 32	5,507 67	-	676 52	-	23,704 74	1,459,088 76
Saco and Biddeford Savings Institution, Saco.....	-	12,000 00	-	-	-	-	-	21,509 15	4,022,217 54
Searsport.....	-	-	1,000 00	3,363 14	-	1,184 46	-	2,645 75	216,770 10
Skowhegan.....	24,600 00	-	706 91	-	-	-	-	32,358 33	1,958,579 69
South Berwick.....	-	-	-	-	-	-	-	640 67	566,962 03
South Paris.....	349 92	2,500 00	4,095 00	1,000 00	-	614 02	300 00	7,091 39	375,382 69
Thomaston.....	-	3,000 00	-	10,785 00	7,000 00	-	-	15,866 51	565,559 26
Topsham and Brunswick Twenty-five Cent Savings, Brunswick.....	-	-	8,189 40	-	-	6 44	1,000 00	2,664 08	341,322 93
Tremont.....	300 00	-	-	-	-	-	3,178 73	13,716 61	81,307 74
Waterville.....	68,710 00	60,000 00	18,754 50	-	9,000 00	-	-	62,930 73	1,896,445 23
Wiscasset.....	-	-	1,445 00	-	-	-	-	6,733 16	269,601 35
York County, Biddeford.....	-	-	19,800 00	45,000 00	1,200 00	-	-	14,242 68	1,170,340 41
Total.....	\$1,023,907 78	\$1,204,904 19	\$238,365 05	\$320,201 67	\$48,242 57	\$47,273 08	\$29,974 34	\$1,383,364 87	\$92,853,235 59

SAVINGS BANKS—Continued.

TABLE B—Giving Details of Depositors and Deposits, Rate and Amount of Dividends and Taxes.

Name of Bank.	Number of depositors.	Increase.	Decrease.	Amount deposited.	Amount withdrawn.	Increase of deposits.	Decrease of deposits.	Number of depositors whose balance is \$500 or less.	Amount of deposits of \$500 or less.	Number of depositors whose balance is over \$500 and not over \$2,000.	Amount of deposits of \$500 or over not over \$2,000.
Androscoggin County, Lewiston	9,862	373	-	\$1,104,221 68	\$1,006,602 47	\$97,619 21	-	7,575	\$918,608 71	2,157	\$2,170,016 74
Auburn	5,777	-	102	486,725 63	509,119 26	-	\$22,393 63	4,268	549,466 09	1,450	1,456,204 29
Augusta	12,490	-	-	1,118,759 24	1,082,429 95	36,329 29	-	7,880	1,102,744 87	3,746	3,824,400 92
Bangor	13,247	435	-	1,464,472 72	1,279,607 77	184,864 95	-	9,785	1,286,783 96	3,211	3,411,799 55
Bar Harbor, Eden	126	-	-	12,248 31	3,369 25	8,879 06	-	126	8,879 06	-	-
Bath Savings Institution	6,455	45	-	669,721 46	726,924 28	-	57,202 82	4,271	536,128 58	1,813	2,017,631 60
Belfast	4,410	31	-	384,614 96	279,378 81	105,236 15	-	3,506	449,076 90	866	848,794 70
Bethel	1,659	2	-	79,729 87	77,892 41	1,837 46	-	1,400	127,478 06	240	244,094 47
Biddeford	3,102	99	-	329,231 92	287,533 49	41,698 43	-	2,221	293,532 18	795	804,285 95
Boothbay, Boothbay Harbor	1,635	25	-	107,982 73	94,429 05	13,553 68	-	1,194	169,786 18	439	185,225 57
Brewer	1,438	14	-	98,251 97	83,462 95	14,789 02	-	1,230	102,031 94	197	193,686 71
Bridgton	2,872	47	-	243,880 66	223,564 25	20,316 41	-	2,347	233,422 08	512	529,833 90
Brunswick Savings Institution	2,537	98	-	225,194 10	192,280 63	32,913 47	-	1,971	221,654 71	528	545,138 66
Buxton and Hollis, Buxton	1,112	10	-	74,064 80	56,126 01	17,938 79	-	874	118,682 97	229	216,301 63
Calais	1,404	-	48	64,860 30	64,435 79	424 51	-	1,119	130,786 95	274	266,298 60
Camden, Rockport	908	-	53	355,547 44	371,781 39	-	16,233 95	765	78,793 05	131	113,176 26
Cascade, Oakland	1,450	85	-	122,161 99	101,938 54	20,223 45	-	1,308	174,460 00	141	65,325 63
Dexter	1,714	-	91	84,282 96	102,188 74	-	17,905 78	1,445	144,636 25	255	238,901 43
Eastport	2,391	42	-	195,063 13	191,370 25	3,692 88	-	1,923	237,339 14	444	448,033 88
Fairfield	1,805	44	-	175,060 98	126,282 67	48,778 31	-	1,422	174,560 47	369	386,186 02
Franklin County, Farmington	3,047	-	26	197,911 74	208,866 73	-	10,954 99	2,510	238,923 07	517	490,747 63
Gardiner Savings Institution	6,933	601	-	447,221 85	492,560 96	-	45,339 11	5,280	556,865 14	1,539	1,670,695 04
Gothan	2,101	337	-	96,363 74	83,818 99	12,544 75	-	1,733	145,718 40	343	369,283 46
Hallowell Savings Institution	1,788	-	25	120,719 25	126,565 55	-	5,846 30	1,253	142,947 93	487	543,484 32
Hancock County, Ellsworth	1,910	-	40	68,661 69	82,452 94	-	13,791 25	1,741	221,264 10	165	96,198 69
Houlton	3,405	107	-	664,875 75	665,172 91	-	297 16	2,892	288,471 30	450	438,398 69
Kennebec, Augusta	2,678	17	-	219,031 82	213,067 08	5,964 74	-	1,931	194,894 42	667	735,113 22

Kennebunk	2,402	103	-	207,053 61	160,427 76	46,625 85	-	1,861	211,219 57	471	444,705 17
Kingfield	450	-	21	40,546 32	49,700 10	-	9,153 78	891	34,570 60	59	53,284 05
Machias	2,310	24	-	148,605 17	141,273 71	7,331 46	-	1,775	197,520 77	500	543,945 18
Maine, Portland	29,912	1,606	-	3,140,786 67	1,935,967 00	1,204,819 67	-	21,406	2,615,230 94	7,791	8,505,267 38
Mechanics', Auburn	2,154	-	56	123,913 40	109,769 57	14,143 83	-	1,813	185,842 90	324	316,764 04
Norway	2,525	46	-	137,045 00	123,969 07	13,075 93	-	2,222	195,085 31	297	257,575 72
Penobscot, Bangor	7,190	18	-	568,559 10	492,862 20	75,690 90	-	5,419	585,300 34	1,579	1,703,931 64
People's, Lewiston	5,116	57	-	525,042 34	447,685 93	77,356 41	-	4,003	516,225 41	1,098	1,113,111 21
People's Safe Deposit and Sav- ings, Bath	3,858	-	547	219,793 80	228,719 88	-	8,926 08	3,318	212,362 07	474	454,494 99
Phillips	1,012	-	16	44,090 74	39,889 27	4,221 47	-	905	84,899 72	102	89,821 91
Piscataquis, Dover	3,368	-	37	246,943 35	250,746 49	-	3,803 14	2,792	271,281 24	554	527,768 57
Portland	26,003	1,152	-	2,292,289 94	1,787,605 99	504,685 95	-	18,057	2,143,916 25	7,499	8,537,457 96
Rockland	6,606	-	79	411,299 43	416,164 79	-	4,865 36	5,294	634,996 94	1,248	1,217,328 30
Saco	2,684	43	-	274,776 49	266,276 77	8,499 72	-	1,822	267,885 90	783	860,171 58
Saco and Biddeford Savings In- stitution, Saco	8,229	78	-	649,291 40	611,399 34	37,892 06	-	5,932	566,490 38	1,953	2,186,843 13
Searsport	797	173	-	63,362 17	52,998 15	10,364 02	-	678	95,086 42	114	93,162 76
Skowhegan	5,560	668	-	490,879 68	503,824 04	-	12,944 36	4,380	452,480 60	1,099	1,109,433 36
South Berwick	1,446	67	-	104,532 84	69,509 88	35,022 96	-	1,072	127,631 76	348	350,497 68
South Paris	1,728	66	-	107,495 66	97,366 64	10,129 02	-	1,514	151,636 09	208	191,105 60
Thomaston	1,594	-	147	94,929 58	103,758 66	-	8,829 08	1,268	177,002 29	301	272,849 42
Topsham & Brunswick Twenty- five Cent, Brunswick	1,202	10	-	76,101 55	78,013 38	-	1,911 83	983	97,380 99	213	196,083 35
Tremont	387	7	-	14,138 31	14,875 37	-	737 06	436	32,919 12	51	43,566 96
Waterville	5,574	297	-	626,855 83	453,733 53	172,622 00	-	4,399	533,486 99	1,135	1,125,145 55
Wiscasset	1,154	53	-	59,769 50	47,934 35	11,835 15	-	1,010	101,575 16	141	131,199 22
York County, Biddeford	3,819	41	-	347,973 71	304,292 67	43,681 04	-	3,166	471,238 68	604	483,719 27
Total	225,346	6,821	1,288	\$20,226,437 98	\$17,521,971 66	\$2,945,602 00	\$241,135 68	169,846	\$19,811,152 98	50,911	\$53,118,601 56

BANK EXAMINER'S REPORT.

TABLE B—Concluded.

Name of Bank.	Number of depositors whose balance is over \$2,000 and not over \$5,000.	Amount of deposits of over \$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 1907.	State tax 1907.	Annual expenses.
Androscoggin County, Lewiston.....	127	\$312,989 39	3	\$31,158 62	3 1/2	\$111,322 16	\$171 00	\$17,386 54	\$5,906 77
Auburn.....	59	140,545 59	-	-	3 1/2	74,150 46	781 48	11,398 02	3,063 23
Augusta.....	806	1,870,122 16	58	530,664 76	4	286,968 36	476 00	41,810 32	11,912 63
Bangor.....	233	571,608 79	18	177,828 06	4	191,432 71	1,322 00	31,210 44	10,600 03
Bar Harbor, Eden.....	-	-	-	-	1	-	-	4 58	-
Bath Savings Institution.....	316	716,622 05	55	501,660 02	3 1/2	140,948 98	676 20	22,200 48	5,600 00
Belfast.....	35	82,490 73	3	41,850 99	3 1/2	47,962 43	268 80	1,819 04	4,200 00
Bethel.....	19	40,411 22	-	-	3 1/2	12,665 25	174 65	2,253 69	1,300 00
Biddeford.....	86	201,754 16	-	-	3 1/2	45,467 64	894 00	5,523 69	3,000 00
Boothbay, Boothbay Harbor.....	2	2,600 00	-	-	3 1/2	12,070 44	38 83	1,858 55	1,250 00
Brewer.....	11	25,278 09	-	-	3 1/2	10,306 60	123 53	1,524 36	1,430 46
Bridgton.....	13	26,918 21	-	-	3 1/2	25,112 99	105 00	4,013 35	2,310 92
Brunswick Savings Institution.....	37	88,926 47	1	5,433 23	3 1/2	29,930 78	168 68	4,630 17	2,450 00
Buxton and Hollis, Buxton.....	9	18,862 96	-	-	4	13,256 39	18 82	1,989 50	1,386 74
Calais.....	11	22,828 86	-	-	3 1/2	14,204 11	29 11	2,511 44	1,600 00
Camden, Rockport.....	11	26,782 26	1	5,332 68	3 1/2	7,415 77	62 10	923 46	2,200 00
Cascade, Oakland.....	1	4,120 24	-	-	3 1/2	7,273 34	463 07	1,068 44	1,144 70
Dexter.....	14	30,525 56	-	-	3 1/2	14,770 81	576 40	2,339 35	6,349 90
Eastport.....	23	56,041 34	1	9,983 95	3 1/2	21,249 29	357 00	3,810 99	1,600 00
Fairfield.....	14	30,530 85	-	-	4	20,767 80	1 31	2,707 93	1,200 00
Franklin County, Farmington.....	20	53,538 37	-	-	3	22,709 19	271 10	3,437 32	1,830 47
Gardiner Savings Institution.....	104	276,860 40	10	66,440 95	3 1/2	94,542 78	320 00	14,588 71	3,500 00
Gorham.....	25	52,010 93	-	-	3 1/2	20,157 58	119 76	3,213 24	1,950 00
Hallowell Savings Institution.....	48	117,150 34	-	-	3 1/2	29,798 53	21 34	4,846 19	2,116 53
Hancock County, Ellsworth.....	4	9,489 18	-	-	3 1/2	9,992 45	366 63	1,393 97	2,699 10
Houlton.....	61	136,723 41	2	11,816 70	3 1/2	28,333 87	120 00	3,658 18	2,700 00
Kennebec, Augusta.....	74	188,272 04	6	48,327 12	3 1/2	42,224 81	719 00	4,819 87	4,000 00

Kennebunk.....	70	153,957 49	-	-	3½	27,502 12	53 51	4,217 61	2,084 40
Kingfield.....	-	-	-	-	4	3,320 48	-	376 76	700 00
Machias.....	34	90,696 94	-	1	3½	30,101 21	50 76	4,717 04	1,950 00
Maine, Portland.....	690	1,654,433 16	25	169,935 35	4	466,044 39	1,212 50	80,143 58	23,638 29
Mechanics', Auburn.....	17	36,559 30	-	-	3½	18,063 19	873 03	2,631 15	2,150 00
Norway.....	6	12,738 34	-	-	3	12,932 20	1:4 80	2,349 55	1,200 00
Penobscot Bangor.....	185	455,377 21	7	50,643 61	3½	98,740 00	-	13,201 78	6,239 28
People's, Lewiston.....	12	32,939 16	3	20,489 06	3½	54,499 69	343 40	7,832 65	3,000 00
People's Safe Deposit and Savings, Bath.....	61	147,996 21	5	32,251 86	3½	30,736 93	405 72	4,329 57	3,263 79
Phillips.....	5	12,771 57	-	-	3½	6,087 25	13 80	848 11	850 00
Piscataquis, Dover.....	22	52,117 15	-	-	3½	26,350 02	129 23	4,471 90	2,722 09
Portland.....	443	1,001,063 60	4	26,116 50	4	436,492 93	8,645 88	63,422 20	30,837 94
Rockland.....	63	149,954 51	1	11,769 35	3½	67,556 54	189 00	11,311 11	4,700 00
Saco.....	82	181,734 55	7	48,406 62	3½	49,098 02	143 82	6,575 26	2,368 76
Saco and Biddeford Savings Institution, Saco.....	268	720,314 35	16	132,339 09	4	139,395 50	1,164 24	17,719 31	5,600 00
Searsport.....	5	11,624 22	-	-	3½	5,427 06	16 38	1,050 07	1,105 93
Skowhegan.....	73	215,300 90	8	60,396 01	3½	62,290 48	280 00	9,777 14	2,235 46
South Berwick.....	26	56,954 80	-	-	3½	17,428 26	-	2,405 22	1,750 00
South Paris.....	6	12,645 71	-	-	3½	10,602 53	147 56	1,825 07	1,606 25
Thomaston.....	24	53,765 71	1	15,383 02	3½	18,586 99	38 28	3,079 70	1,710 75
Topsham and Brunswick Twenty-five Cent. Brunswick.....	5	10,417 70	1	10,925 75	3½	9,770 80	182 01	1,596 25	1,500 25
Tremont.....	-	-	-	-	3½	2,456 65	12 36	303 35	263 00
Waterville.....	38	93,876 41	2	14,592 10	3½	56,769 96	1,451 79	7,739 35	4,300 00
Wiscasset.....	3	7,063 20	-	-	4	8,950 94	112 04	1,271 22	1,131 82
York County, Biddeford.....	48	146,358 73	1	5,680 72	3½	39,360 27	824 14	5,209 19	3,300 00
Total.....	4,349	\$417,664 50	240	\$2,035,028 53	*3.66	\$3,033,649 93	\$25,010 06	\$462,345 96	\$196,906 49

* Average.

BANK EXAMINER'S REPORT.

TRUST AND BANKING COMPANIES.
TABLE C—Statement of Liabilities and Resources, October 26, 1907.
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	\$20,782 72	\$24,795 38	\$100,086 40	\$57,621 63	-
Augusta Trust Company, Augusta.....	100,000 00	25,000 00	193,402 54	3,679,901 20	628,478 45	11,506 70	\$ 15,000 00
Bar Harbor Banking and Trust Company, Eden	50,000 00	100,000 00	14,367 76	261,896 31	578,900 07	146,288 51	6,000 00
Bath Trust Company, Bath.....	100,000 00	13,000 00	17,412 49	158,767 15	199,434 21	128,115 58	-
Eastern Trust and Banking Company, Bangor	175,000 00	175,000 00	231,064 39	2,099,782 50	1,292,549 42	28,877 28	-
Fidelity Trust Company, Portland.....	150,000 00	150,000 00	22,627 58	573,997 04	556,569 82	92,300 00	1,924 00
Fort Kent Trust Company, Fort Kent	50,000 00	15,000 00	3,180 99	39,588 80	43,261 12	3 10	-
Frontier Trust Company, Fort Fairfield.....	50,000 00	25,000 00	647 93	554 86	23,494 57	135 72	-
Goodwin Trust Company, Biddeford	25,000 00	-	2,042 93	16,814 88	-	-	-
Guilford Trust Company, Guilford.....	60,000 00	15,000 00	17,457 31	238,541 65	210,452 61	641 96	-
Houlton Trust Company, Houlton	83,800 00	23,330 00	7,283 07	100,442 02	88,121 09	4,054 83	-
International Trust and Banking Company, Calais	50,000 00	12,500 00	5,389 47	127,261 84	107,759 11	20,000 00	-
Kenduskeag Trust Company, Bangor.....	100,000 00	50,000 00	34,758 89	389,148 15	448,320 95	65,315 00	-
Kineo Trust Company, Dover.....	50,000 00	25,000 00	22,780 86	159,727 76	318,274 15	55,535 73	-
Lewiston Trust and Safe Deposit Company, Lewiston	75,000 00	5,000 00	19,875 16	673,164 86	165,703 40	2,625 00	-
Livermore Falls Trust & Banking Company, Livermore Falls	50,000 00	25,000 00	31,820 24	606,166 96	169,075 98	62,205 80	-
Machias Banking Company, Machias	30,000 00	4,750 60	4,083 70	40,887 29	99,183 67	-	-
Maine Trust and Banking Company, Gardiner	100,000 00	90,000 00	17,783 58	670,560 41	109,844 64	51,375 00	550,700 31
Mars Hill Trust Company, Mars Hill	35,000 00	-	2,436 80	4,416 63	41,542 55	1,735 00	-
Mercantile Trust Company, Portland	100,000 00	25,000 00	77,704 84	298,373 11	377,751 44	176,475 32	40,888 98
Merchants' Trust and Banking Company, Presque Isle	50,000 00	15,000 00	6,071 07	39,807 20	33,380 75	8,722 95	-
Merrill Trust Company, Bangor	200,000 00	75,000 00	51,825 31	-	840,146 30	28,123 68	-
Millinocket Trust Company, Millinocket	25,000 00	1,556 01	299 38	63,221 73	74,050 94	-	-
People's Trust Company, Farmington.....	50,000 00	3,000 00	3,105 82	85,749 00	46,467 93	-	11,000 00

Pittsfield Trust Company, Pittsfield	50,000 60	3,000 00	7,876 91	234,873 26	100,663 66	-	-
Portland Trust Company, Portland	250,000 00	500,000 00	39,756 97	1,332,431 16	2,759,259 62	28,953 14	1,275,490 34
Rangeley Trust Company, Rangeley	25,000 00	200 00	3,444 13	109,548 59	46,218 59	4,207 04	-
Rockland Trust Company, Rockland	100,000 00	25,000 00	31,638 90	226,839 12	107,191 85	1,041 75	-
Rumford Falls Trust Company, Rumford	100,000 00	100,000 00	44,558 56	935,735 21	284,869 31	30,127 48	-
Security Trust Company, Rockland	50,000 00	15,000 00	24,658 58	536,289 36	165,799 68	400 00	-
State Trust Company, Augusta	50,000 00	3,000 00	4,747 64	510,265 83	275,939 08	-	-
Stockton Springs Trust Company, Stockton Springs	25,000 00	-	1,799 39	8,892 82	19,002 57	500 00	-
Union Safe Deposit and Trust Company, Portland	250,000 00	175,000 00	31,991 58	141,842 86	29,381 45	39,515 70	157,483 44
United Trust Company, Ellsworth	100,000 00	-	48,956 22	448,722 07	565,339 58	105,669 99	-
United States Trust Company, Portland	100,000 00	50,000 00	20,224 33	143,653 91	271,982 06	7,300 00	3,096 05
Van Buren Trust Company, Van Buren	50,000 00	6,000 00	2,129 12	27,777 67	32,793 70	1,000 00	-
Waldo Trust Company, Belfast	50,000 00	12,500 00	29,433 17	445,934 51	173,923 33	1,750 00	-
Waterville Trust Company, Waterville	100,060 00	25,000 00	50,070 05	1,171,550 51	293,137 91	-	-
Westbrook Trust Company, Westbrook	50,000 00	12,500 00	7,308 06	309,899 43	99,382 51	10,734 44	-
Total	\$3,158,800 00	\$1,840,336 01	\$1,156,798 50	\$16,928,823 04	\$11,777,764 57	\$1,172,858 33	\$2,061,583 12

BANK EXAMINER'S REPORT.

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.....	-	-	-	-	\$42,500 00	-	\$335,786 13
Augusta Trust Company, Augusta	\$300 00	-	\$19,230 03	\$30,965 03	65,000 00	-	4,768,733 95
Bar Harbor Banking and Trust Company, Eden	174 00	\$257 50	675 10	-	-	-	1,158,559 25
Bath Trust Company, Bath	-	-	3,123 84	61 14	60,000 00	-	679,914 41
Eastern Trust and Banking Company, Bangor	-	320 00	-	10,758 69	-	\$57,734 29	4,071,086 57
Fidelity Trust Company, Portland	220 00	-	8,801 93	-	80,000 00	1,708 00	1,638,148 37
Fort Kent Trust Company, Fort Kent	-	-	586 20	-	18,120 45	-	169,740 66
Frontier Trust Company, Fort Fairfield	-	-	1,641 50	-	-	-	101,474 60
Goodwin Trust Company, Biddeford	-	-	-	-	-	-	43,857 81
Guilford Trust Company, Guilford	10 50	-	1,359 91	-	-	104 00	543,567 94
Houlton Trust Company, Houlton	-	60 00	140 00	-	39,000 00	-	346,231 01
International Trust and Banking Company, Calais	-	-	-	-	10,000 00	-	332,910 42
Kenduskeag Trust Company, Bangor	-	-	201 20	13,654 96	-	-	1,100,799 15
Kineo Trust Company, Dover	16 00	-	2,105 52	-	-	-	624,440 02
Lewiston Trust and Safe Deposit Company, Lewiston	-	-	551 25	-	-	-	941,919 67
Livermore Falls Trust and Banking Company, Livermore Falls	52 20	-	8,153 64	-	-	-	932,474 82
Machias Banking Company, Machias	-	-	-	892 77	-	-	173,787 43
Maine Trust and Banking Company, Gardiner	-	-	2,344 24	-	70,000 00	-	1,662,608 18
Mars Hill Trust Company, Mars Hill	-	-	-	-	21,286 76	-	106,417 74
Mercantile Trust Company, Portland	-	385 00	1,018 08	6,060 69	216,000 00	-	1,319,657 46
Merchants' Trust and Banking Company, Presque Isle	-	-	-	-	10,000 00	• 1,530 62	164,512 59
Merrill Trust Company, Bangor	-	-	2,235 16	18,643 64	50,000 00	210 00	1,266,154 09
Millinocket Trust Company, Millinocket	-	-	-	-	-	-	164,127 16
People's Trust Company, Farmington	297 00	-	-	4,752 82	-	-	204,372 57
Pittsfield Trust Company, Pittsfield	195 00	-	-	-	-	-	396,608 83

Portland Trust Company, Portland.....	-	10,564 75	-	14,308 22	173,511 09	-	6,384,275 29
Rangeley Trust Company, Rangeley.....	-	-	1,137 90	-	-	-	189,756 25
Rockland Trust Company, Rockland.....	86 84	-	-	4,716 47	-	-	496,514 93
Rumford Falls Trust Company, Rumford.....	-	277 50	6,951 89	-	-	-	1,502,519 95
Security Trust Company, Rockland.....	-	-	13 00	105 93	82,203 89	-	874,470 44
State Trust Company, Augusta.....	-	-	337 00	-	73,100 00	-	917,389 55
Stockton Springs Trust Company, Stockton Springs.....	-	-	-	-	-	900 00	56,094 78
Union Safe Deposit and Trust Company, Portland.....	-	35,631 35	-	-	295,385 35	-	1,156,231 73
Union Trust Company, Ellsworth.....	-	-	-	71 19	-	-	1,268,759 05
United States Trust Company, Portland.....	-	25 00	7,556 74	-	37,086 44	-	640,924 53
Van Buren Trust Company, Van Buren.....	198 00	-	-	-	16,000 00	-	135,808 49
Waldo Trust Company, Belfast.....	-	893 00	724 00	-	102,000 00	-	817,153 01
Waterville Trust Company, Waterville.....	-	1,480 00	2,333 11	720 36	-	-	1,644,891 98
Westbrook Trust Company, Westbrook.....	24 00	-	-	-	-	-	489,848 44
Total	\$1,573 54	\$49,894 10	\$71,821 24	\$105,111 91	\$1,461,193 98	\$62,186 91	\$39,848,624 25

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	\$239,255 71	\$36,759 00	\$21,000 00	-	\$3,000 00	\$334 77
Augusta Trust Company, Augusta	1,642,188 69	172,781 56	2,537,771 61	\$15,000 00	57,393 29	-
Bar Harbor Banking and Trust Company, Eden	629,830 58	240,817 45	133,011 25	6,000 00	4,000 00	-
Bath Trust Company, Bath	484,317 63	2,565 00	138,850 00	-	18,725 40	-
Eastern Trust and Banking Company, Bangor	2,927,433 55	91,645 50	749,327 06	-	25,290 42	-
Fidelity Trust Company, Portland	1,249,352 51	36,700 00	236,784 00	1,924 00	-	-
Fort Kent Trust Company, Fort Kent	127,137 69	15,430 44	950 00	-	6,182 82	2,868 50
Frontier Trust Company, Fort Fairfield	66,670 88	-	1,500 00	-	6,300 00	331 04
Goodwin Trust Company, Biddeford	2,500 00	20,188 45	10,224 75	-	-	-
Guilford Trust Company, Guilford	350,401 04	58,594 95	17,887 50	-	11,101 50	48,617 26
Houlton Trust Company, Houlton	230,666 33	72,282 66	6,000 00	-	6,300 00	589 32
International Trust and Banking Company, Calais	219,828 19	2,630 31	82,248 75	-	-	-
Kenduskeag Trust Company, Bangor	585,216 68	73,895 22	291,555 69	-	-	-
Kineo Trust Company, Dover	348,070 81	106,758 25	45,214 16	-	8,000 00	-
Lewiston Trust and Safe Deposit Company, Lewiston	709,742 38	-	139,374 56	-	20,000 00	-
Livermore Falls Trust and Banking Company, Livermore Falls	498,745 71	216,974 90	186,774 00	-	-	-
Machias Banking Company, Machias	68,221 96	-	89,450 00	-	-	-
Maine Trust and Banking Company, Gardiner	247,982 10	57,971 04	743,258 70	550,700 31	-	-
Mars Hill Trust Company, Mars Hill	70,413 36	500 00	-	-	5,800 00	258 20
Mercantile Trust Company, Portland	506,200 82	58,439 00	627,201 83	35,800 00	-	-
Merchants' Trust and Banking Company, Presque Isle	135,293 68	1,050 00	1,900 00	-	2,000 00	-
Merrill Trust Company, Bangor	514,657 65	75,886 00	475,878 75	-	70,792 60	-
Millinocket Trust Company, Millinocket	104,227 90	24,041 00	4,975 00	-	144 20	1,581 38
People's Trust Company, Farmington	3,918 40	40,157 95	87,946 10	11,000 00	60,686 36	-
Pittsfield Trust Company, Pittsfield	230,386 27	37,658 99	69,115 00	-	5,476 78	-

Portland Trust Company, Portland	2,929,969 07	-	1,466,954 05	1,253,233 93	50,000 00	22,155 76
Rangeley Trust Company, Rangeley	72,874 37	60,474 88	15,725 00	-	5,006 05	-
Rockland Trust Company, Rockland	299,501 46	27,500 00	123,561 25	-	-	-
Rumford Falls Trust Company, Rumford	523,327 22	251,315 08	568,275 55	-	50,000 00	2,552 11
Security Trust Company, Rockland	570,085 63	31,544 85	179,413 05	-	5,195 00	59 09
State Trust Company, Augusta	507,908 67	117,180 54	123,286 86	-	-	-
Stockton Springs Trust Company, Stockton Springs	13,471 65	4,549 70	22,000 00	-	-	-
Union Safe Deposit and Trust Company, Portland	155,897 56	5,750 00	855,388 84	117,392 33	-	-
Union Trust Company, Ellsworth	686,813 28	8,327 00	435,724 73	-	12,500 00	-
United States Trust Company, Portland	396,270 52	10,879 63	111,420 63	2,996 05	-	-
Van Buren Trust Company, Van Buren	92,677 34	18,185 00	-	-	8,135 04	249 54
Waldo Trust Company, Belfast	366,195 87	17,336 55	386,708 07	-	7,600 00	-
Waterville Trust Company, Waterville	1,044,664 04	115,281 81	251,075 00	-	38,187 72	-
Westbrook Trust Company, Westbrook	147,459 07	59,832 68	179,326 93	-	8,408 18	-
Total	\$19,999,775 67	\$2,171,885 33	\$11,417,052 67	\$1,994,046 62	\$492,925 36	\$79,626 97

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	-	-	\$35,436 65	-	\$335,786 13
Augusta Trust Company, Augusta	\$6,100 88	\$28,000 00	309,548 42	-	4,768,783 95
Bar Harbor Banking and Trust Company, Eden	2,880 14	-	142,019 83	-	1,158,559 25
Bath Trust Company, Bath	1,629 34	1,000 00	30,154 80	\$2,672 74	679,914 41
Eastern Trust and Banking Company, Bangor	-	-	274,390 04	-	4,071,086 57
Fidelity Trust Company, Portland	434 34	4,000 00	108,953 52	-	1,638,148 37
Fort Kent Trust Company, Fort Kent	576 36	2,093 13	11,933 72	2,538 00	169,740 66
Frontier Trust Company, Fort Fairfield	1,456 55	100 00	25,116 18	-	101,474 60
Goodwin Trust Company, Biddeford	371 01	-	10,573 60	-	43,857 81
Guilford Trust Company, Guilford	6,003 33	3,457 50	47,504 86	-	543,567 94
Houlton Trust Company, Houlton	1,524 91	8,500 00	26,667 85	-	346,231 01
International Trust and Banking Company, Calais	151 40	682 90	27,368 87	-	332,911 42
Kenduskeag Trust Company, Bangor	10,322 78	2,500 00	135,321 92	1,986 86	1,100,799 15
Kineo Trust Company, Dover	-	11,837 84	104,558 96	-	624,440 02
Lewiston Trust and Safe Deposit Company, Lewiston	2,840 97	27,900 00	42,061 76	-	941,919 61
Livermore Falls Trust and Banking Company, Livermore Falls	2,876 73	-	47,103 48	-	952,474 82
Machias Banking Company, Machias	-	-	22,125 47	-	179,797 43
Maine Trust and Banking Company, Gardiner	1,918 39	8,500 00	52,277 64	-	1,662,608 18
Mars Hill Trust Company, Mars Hill	879 53	2,500 00	26,066 65	-	106,417 74
Mercantile Trust Company, Portland	3,629 15	1,000 00	87,249 16	137 50	1,319,657 46
Merchants' Trust and Banking Company, Presque Isle	722 43	-	23,441 78	105 30	164,512 59
Merrill Trust Company, Bangor	6,904 66	6,639 65	115,424 78	-	1,266,184 09
Millinocket Trust Company, Millinocket	77 18	1,000 00	27,352 55	727 95	164,127 16
People's Trust Company, Farmington	-	-	669 76	-	204,372 57
Pittsfield Trust Company, Pittsfield	-	9,000 00	44,971 79	-	396,608 83
Portland Trust Company, Portland	898 56	-	661,063 63	-	6,384,275 29

Rangeley Trust Company, Rangeley	676 92	1,746 71	33,252 32	-	189,756 25
Rockland Trust Company, Rockland	-	4,500 00	41,452 22	-	496,514 93
Rumford Falls Trust Company, Rumford	3,477 23	1,000 00	102,572 76	-	1,502,519 95
Security Trust Company, Rockland	-	7,029 56	81,143 26	-	874,470 44
State Trust Company, Augusta	2,774 04	6,000 00	160,239 44	-	917,389 55
Stockton Springs Trust Company, Stockton Springs	1,881 60	800 00	13,391 83	-	56,094 73
Union Safe Deposit and Trust Company, Portland	-	-	13,794 84	8,008 16	1,166,231 73
Union Trust Company, Ellsworth	3,742 52	10,000 00	111,651 52	-	1,268,769 05
United States Trust Company, Portland	1,415 18	6,500 00	111,442 52	-	640,924 53
Van Buren Trust Company, Van Buren	1,240 87	2,105 69	11,933 50	1,281 51	135,808 49
Waldo Trust Company, Belfast	-	5,955 00	33,362 52	-	817,158 01
Waterville Trust Company, Waterville	9,991 50	23,775 00	156,416 91	5,500 00	1,644,891 98
Westbrook Trust Company, Westbrook	2,241 37	2,000 00	90,530 21	-	489,846 44
Total	\$79,639 66	\$190,122 98	\$3,400,590 97	\$22,958 02	\$39,846,624 25

BANK EXAMINER'S REPORT.

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.....	625	\$24,795 38	-	-	97	\$25,500 00	126
Augusta Trust Company, Augusta.....	9,074	3,679,901 20	1,446	\$628,475 45	4	11,456 70	1
Bar Harbor Banking and Trust Company, Eden.....	823	261,886 31	43	159,474 55	1	10,087 50	251
Bath Trust Company, Bath.....	420	158,767 15	562	199,434 21	76	128,115 58	-
Eastern Trust and Banking Company, Bangor.....	5,935	2,099,782 50	498	1,048,560 15	1	10,000 00	55
Fidelity Trust Company, Portland.....	1,038	573,997 04	877	556,569 82	10	67,300 00	1
Fort Kent Trust Company, Fort Kent.....	1,536	39,588 80	-	-	1	3 10	-
Frontier Trust Company, Fort Fairfield.....	9	554 86	-	-	1	135 72	-
Goodwin Trust Company, Biddeford.....	109	16,814 88	-	-	-	-	-
Guilford Trust Company, Guilford.....	1,421	238,541 65	78	140,609 70	8	549 80	4
Houlten Trust Company, Houlton.....	1,219	100,442 02	2	8,671 95	7	4,054 83	-
International Trust and Banking Company, Calais.....	303	127,261 84	3	18,924 47	1	20,000 00	-
Kenduskeag Trust Company, Bangor.....	2,344	389,148 15	789	445,241 98	1	65,000 00	3
Kineo Trust Company, Dover.....	1,297	150,727 76	21	99,389 68	42	55,535 73	-
Lewiston Trust and Safe Deposit Company, Lewiston.....	2,776	673,164 86	-	-	2	2,625 00	-
Livermore Falls Trust and Banking Company, Livermore Falls.....	3,165	606,166 96	-	-	53	62,205 80	-
Machias Banking Company, Machias.....	29	40,887 29	23	57,309 98	-	-	-
Maine Trust and Banking Company, Gardiner.....	1,005	670,560 41	3	24,443 77	-	-	7
Mars Hill Trust Company, Mars Hill.....	58	4,416 63	-	-	5	1,735 00	-
Mercantile Trust Company, Portland.....	285	303,462 09	174	320,571 45	147	173,475 32	2
Merchants' Trust and Banking Company, Presque Isle.....	776	39,807 20	17	16,528 20	-	-	19
Merrill Trust Company, Bangor.....	-	-	912	849,146 30	-	-	93
Millinocket Trust Company, Millinocket.....	304	63,221 73	33	51,883 60	-	-	-
People's Trust Company, Farmington.....	427	85,749 00	93	27,118 58	-	-	-
Pittsfield Trust Company, Pittsfield.....	995	234,873 26	52	64,999 49	-	-	-
Portland Trust Company, Portland.....	850	1,332,431 16	1,548	2,482,732 59	12	28,953 14	-
Rangeley Trust Company, Rangeley.....	595	109,548 59	-	-	7	4,207 04	-

Rockland Trust Company, Rockland.....	553	226,839 12	-	-	-	-	2
Rumford Falls Trust Company, Rumford.....	4,421	935,735 21	-	-	14	30,127 48	-
Security Trust Company, Rockland.....	1,877	536,289 36	-	-	2	400 00	-
State Trust Company, Augusta.....	1,680	510,265 83	222	275,939 08	-	-	-
Stockton Springs Trust Company, Stockton Springs.....	43	8,892 82	8	12,334 06	-	-	1
Union Safe Deposit and Trust Company, Portland.....	75	141,842 86	2	4,998 71	7	39,515 70	-
Union Trust Company, Ellsworth.....	2,810	448,722 07	153	329,800 00	3	36,000 00	301
United States Trust Company, Portland.....	294	156,344 79	208	169,552 80	3	7,300 00	-
Van Buren Trust Company, Van Buren.....	759	27,777 67	-	-	1	1,000 00	-
Waldo Trust Company, Belfast.....	2,750	445,934 51	134	139,000 72	5	1,610 00	4
Waterville Trust Company, Waterville.....	5,157	1,171,550 51	-	-	-	-	-
Westbrook Trust Company, Westbrook.....	1,713	309,899 43	6	33,607 56	3	10,734 44	-
Total.....	59,560	\$8,946,602 90	7,910	\$8,156,321 85	514	\$797,627 88	870

BANK EXAMINER'S REPORT.

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.....	\$32,121 63	262	\$100,086 40	1,110	\$182,503 41	3	\$1,595 25
Augusta Trust Company, Augusta.....	50 00	-	-	10,525	4,319,886 35	3 ¹ / ₄	137,781 71
Bar Harbor Banking and Trust Company, Eden.....	136,201 01	1,192	419,683 02	2,310	987,342 39	3 ¹ / ₄	4,138 56
Bath Trust Company, Bath.....	-	-	-	1,058	486,316 94	3 ¹ / ₄	10,119 79
Eastern Trust and Banking Company, Bangor.....	18,877 28	1,666	244,309 27	8,155	3,421,529 20	3-3 ¹ / ₄	50,211 97
Fidelity Trust Company, Portland.....	25,000 00	-	-	1,926	1,222,866 86	3-3 ¹ / ₄	11,112 57
Fort Kent Trust Company, Fort Kent.....	-	211	43,261 12	1,748	82,853 02	3	1,280 98
Frontier Trust Company, Fort Fairfield.....	-	48	23,494 57	58	24,185 15	-	-
Goodwin Trust Company, Biddeford.....	-	-	-	109	16,814 88	-	-
Guilford Trust Company, Guilford.....	92 16	404	69,842 91	1,915	449,636 22	3-3 ¹ / ₄	6,114 07
Houlton Trust Company, Houlton.....	-	262	79,509 14	1,490	192,677 94	3 ¹ / ₄	1,557 88
International Trust and Banking Company, Calais.....	-	210	88,834 64	517	255,020 95	3 ¹ / ₄ -5-5 ¹ / ₄	5,279 79
Kenduskeag Trust Company, Bangor.....	315 00	1	3,078 97	3,138	902,784 10	3 ¹ / ₄	6,512 17
Kineo Trust Company, Dover.....	-	845	218,884 47	2,205	524,537 64	3-3 ¹ / ₄	2,912 51
Lewiston Trust and Safe Deposit Company, Lewiston.....	-	875	163,703 40	3,653	841,493 26	3-3 ¹ / ₄	18,161 39
Livermore Falls Trust and Banking Company, Livermore Falls.....	-	611	169,075 98	3,829	837,448 74	3 ¹ / ₄	18,529 23
Machias Banking Company, Machias.....	-	311	41,874 69	366	140,070 96	3	439 42
Maine Trust and Banking Company, Gardiner.....	51,375 00	302	85,400 87	1,317	831,780 05	3 ¹ / ₄	20,932 54
Mars Hill Trust Company, Mars Hill.....	-	133	41,542 55	196	47,694 18	-	-
Mercantile Trust Company, Portland.....	3,000 00	516	57,564 99	1,134	858,073 85	3-3 ¹ / ₄ -4-4 ¹ / ₄	16,628 12
Merchants' Trust and Banking Company, Presque Isle.....	8,722 95	208	16,852 55	1,020	81,910 90	3	2,944 17
Merrill Trust Company, Bangor.....	28,123 68	-	-	1,005	868,269 98	-	-
Millinocket Trust Company, Millinocket.....	-	159	22,166 44	496	137,271 77	4	568 70
People's Trust Company, Farmington.....	-	16	19,349 35	536	132,216 93	3	3,460 15
Pittsfield Trust Company, Pittsfield.....	-	344	35,664 17	1,391	335,536 92	3 ¹ / ₄	6,982 16

Portland Trust Company, Portland.....	-	575	287,091 78	2,985	4,131,208 67	3-3 $\frac{1}{2}$ -4	45,532 00
Rangeley Trust Company, Rangeley.....	-	24	46,218 59	626	159,974 22	- 4	2,189 78
Rockland Trust Company, Rockland.....	1,041 75	273	107,191 85	828	335,072 72	3 $\frac{1}{2}$	6,021 62
Rumford Falls Trust Company, Rumford.....	-	902	285,146 81	5,337	1,251,009 50	3 $\frac{1}{2}$ -4	30,498 13
Security Trust Company, Rockland.....	-	495	165,799 68	2,374	702,489 04	3 $\frac{1}{2}$ -4	17,010 81
State Trust Company, Augusta.....	-	-	-	1,902	786,204 91	4	13,205 22
Stockton Springs Trust Company, Stockton Springs.....	500 00	71	6,668 51	123	28,395 39	3-3 $\frac{1}{2}$	24 60
Union Safe Deposit and Trust Company, Portland.....	-	53	60,014 09	137	246,371 36	3-3 $\frac{1}{2}$ -4	5,879 33
Union Trust Company, Ellsworth.....	69,669 99	1,154	235,539 58	4,421	1,119,731 64	-	-
United States Trust Company, Portland.....	-	170	89,763 88	675	422,960 97	3-4	3,823 78
Van Buren Trust Company, Van Buren.....	-	133	32,703 70	893	61,481 37	3-4	518 21
Waldo Trust Company, Belfast.....	140 00	349	35,815 61	3,242	622,500 84	3	10,980 82
Waterville Trust Company, Waterville.....	-	1,701	294,617 91	6,858	1,466,168 42	3-3 $\frac{1}{2}$ -4	31,901 60
Westbrook Trust Company, Westbrook.....	-	343	65,774 95	2,065	420,016 38	3 $\frac{1}{2}$ -4 $\frac{1}{2}$	10,115 02
Total.....	\$375,230 45	14,819	\$3,658,524 94	83,673	\$19,934,308 02	*3 58	\$504,964 05

*Average.

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 depositors.	Rate of dividends paid on stock.	Amount of dividends paid on stock.	State tax, 1907.
Aroostook Trust and Banking Company, Caribou	-	-	\$1,595 25	18	\$9,000 00	\$201 94
Augusta Trust Company, Augusta.....	2	\$9,891 36	147,673 07	9	9,000 00	17,164 15
Bar Harbor Banking and Trust Company, Eden.....	2-2.99	9,687 79	13,826 35	14	7,000 00	898 24
Bath Trust Company, Bath.....	2	4,039 97	14,159 76	8	8,000 00	1,575 64
Eastern Trust and Banking Company, Bangor.....	2-2½-2.95	41,006 54	91,218 51	16	28,000 00	9,560 42
Fidelity Trust Company, Portland	2-2½-2.9	10,071 58	21,184 15	8	12,000 00	2,293 00
Fort Kent Trust Company, Fort Kent	-	-	1,280 98	-	-	256 46
Frontier Trust Company, Fort Fairfield	-	-	-	-	-	21
Goodwin Trust Company, Biddeford	-	-	-	-	-	11 29
Guilford Trust Company, Guilford	2	2,466 88	8,540 95	7	4,200 00	948 92
Houlton Trust Company, Houlton.....	2-2½	72 26	1,630 14	4	3,276 00	417 04
International Trust and Banking Company, Calais..	2-2½-3	313 43	5,593 22	8	4,000 00	677 50
Kenduskeag Trust Company, Bangor	2	5,622 35	12,134 52	-	-	1,417 48
Kineo Trust Company, Dover.....	2½	5,114 17	8,026 68	8	4,000 00	722 00
Lewiston Trust and Safe Deposit Company, Lewiston	2	33 38	18,194 77	-	-	2,978 13
Livermore Falls Trust and Banking Company, Livermore Falls	-	-	18,529 23	9	4,500 00	3,016 14
Machias Banking Company, Machias	2-2½	1,504 80	1,944 22	8	2,400 00	124 90
Maine Trust and Banking Company, Gardiner.....	2-2½	795 75	21,728 29	10	10,000 00	2,286 33
Mars Hill Trust Company, Mars Hill.....	-	-	-	-	-	12 04
Mercantile Trust Company, Portland.....	2½-2¾	9,053 79	25,681 91	10	10,000 00	2,294 99
Merchants' Trust and Banking Company, Presque Isle	2-2.99	331 63	3,275 80	6	3,000 00	211 79
Merrill Trust Company, Bangor.....	2-2½-2¾-2.98	18,718 27	18,718 27	10	20,000 00	-
Millinocket Trust Company, Millinocket.....	2	371 00	939 70	-	-	9 00
People's Trust Company, Farmington.....	2½	570 67	4,030 82	6	3,000 00	363 50

Pittsfield Trust Company, Pittsfield	2	1,106 26	8,088 42	6	3,000 00	1,096 57
Portland Trust Company, Portland	2-2½	52,403 00	97,935 00	20	50,000 00	6,256 59
Rangeley Trust Company, Rangeley	-	-	2,189 78	4	1,000 00	472 15
Rockland Trust Company, Rockland	-	-	6,021 62	6	6,000 00	971 22
Rumford Falls Trust Company, Rumford	2	129 50	30,627 63	10	10,000 00	4,107 36
Security Trust Company, Rockland	-	-	17,010 81	7½	3,750 00	2,242 70
State Trust Company, Augusta	2	3,303 15	16,508 37	-	-	1,914 24
Stockton Springs Trust Company, Stockton Springs	2	112 94	137 54	-	-	15 21
Union Safe Deposit and Trust Company, Portland	2½-2¾	98 30	5,977 63	5½	13,750 00	897 57
Union Trust Company, Ellsworth	2-2½-2.99	2,649 52	2,649 52	-	-	300 00
United States Trust Company, Portland	2-2½	4,063 66	7,887 44	6	6,000 00	542 68
Van Buren Trust Company, Van Buren	-	-	518 21	4	1,000 00	119 53
Waldo Trust Company, Belfast	2	2,934 51	13,915 33	8	4,000 00	2,021 35
Waterville Trust Company, Waterville	2	163 05	32,064 65	10	10,000 00	5,390 31
Westbrook Trust Company, Westbrook	2	215 55	10,330 57	4	2,000 00	1,529 32
Total		\$186,845 06	\$691,809 11	*7.09	\$251,876 00	\$75,318 03

* Average.

BANK EXAMINER'S REPORT.

LOAN AND BUILDING ASSOCIATIONS.
TABLE E—Statement of Liabilities and Resources, October 26, 1907.
Liabilities.

Name of Association.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$96,719 37	\$2,953 23	\$10,983 80	-	\$8,500 00	\$1,051 06	-	-	\$120,207 46
Augusta.....	235,384 81	7,054 01	315 00	-	-	19,920 61	\$10,600 00	-	272,674 43
Bangor.....	299,478 35	10,602 56	1,131 00	-	5,894 93	7,665 74	-	-	324,772 58
Bar Harbor.....	41,818 06	245 00	656 00	-	-	1,404 49	2,375 00	-	46,498 55
Bath.....	105,171 67	2,300 00	-	-	54 28	985 67	-	-	108,509 62
Belfast.....	27,272 40	1,382 77	70 00	-	-	316 71	4,487 98	-	33,529 86
Brunswick.....	93,581 06	3,150 00	-	-	-	1,414 37	-	\$88 00	98,233 43
*Bucksport.....	34,700 21	566 11	-	-	-	336 03	39 36	-	35,641 71
Casco, Portland.....	248,871 61	4,859 53	18,300 00	\$47 80	-	3,844 76	-	-	275,923 82
Cumberland, Portland.....	219,181 83	9,000 00	41,321 30	-	-	6,977 37	7,000 00	-	283,680 50
Deering, Portland.....	133,712 31	2,052 46	1,912 00	208 63	2,650 50	1,575 87	26,749 91	-	170,861 78
Dexter.....	105,338 91	1,511 37	90 00	-	700 00	2,694 98	11,500 00	-	121,835 26
Ellsworth.....	91,236 98	2,750 00	1 26	22 72	-	2,635 71	-	-	96,646 67
Falmouth, Portland.....	126,819 78	1,303 35	2,074 49	-	-	5,233 78	-	262 00	135,693 40
Forest City, Portland.....	40,950 64	654 74	-	-	-	1,033 94	4,800 00	-	47,441 32
Gardiner.....	42,581 42	2,600 00	20 00	-	18 84	7,053 56	14,389 43	-	66,663 25
Guilford.....	9,350 25	51 54	65 00	-	-	211 44	1,225 00	-	10,903 23
Hallowell.....	30,513 13	1,709 06	5 00	-	2,500 00	1,067 48	643 55	-	36,433 22
Kennebunk.....	69,046 37	2,803 40	20,242 61	-	-	-	-	-	92,092 38
Lewiston.....	10,006 26	57 84	-	10 00	-	616 74	1,850 00	-	12,540 84
Madison.....	13,078 80	200 00	-	-	-	397 24	-	-	13,676 04
Mechanics', Portland.....	65,638 98	1,103 02	10 00	-	1,600 00	-	3,321 71	-	30,927 66
Mechanic Falls.....	25,579 00	1,257 89	288 55	-	-	450 40	3,342 82	-	30,927 66
Old Town.....	110,555 33	3,317 44	196 00	-	-	3,169 75	-	-	117,238 52
Penobscot, Bangor.....	118,810 35	1,569 15	225 00	233 55	200 00	2,118 19	6,852 60	-	130,008 84

Piscataquis, Foxcroft.....	66,347 73	2,762 09	392 00	-	-	4,001 34	-	-	78,563 16
Portland.....	187,209 62	1,543 13	15,500 00	3 00	-	109 85	-	-	204,365 60
Rockland.....	161,215 96	4,161 02	493 00	94 64	-	920 92	1,000 00	-	167,885 54
Sanford.....	77,187 57	771 00	22,200 67	-	-	3,652 67	-	-	103,811 91
Somerset, Skowhegan.....	59,816 52	2,351 85	14,710 58	-	-	402 47	2,400 00	-	79,681 42
South Portland.....	41,359 60	1,490 71	7,162 56	-	628 58	2,349 25	-	-	52,990 64
Waldoboro.....	18,957 45	400 35	12 00	-	-	67 74	4,008 40	-	23,445 97
Waterville.....	113,996 32	1,572 47	2,870 80	-	-	4,180 49	9,907 54	-	132,527 62
Wiscasset.....	631 50	79 40	-	44 94	-	27 18	375 00	-	1,168 02
York, Biddeford.....	76,613 31	3,250 05	143 00	576 35	-	2,187 28	-	-	82,769 99
Total.....	\$3,200,733 49	\$83,436 66	\$161,591 56	\$1,241 63	\$22,747 23	\$90,084 08	\$116,268 30	\$350 00	\$3,676,452 95

* As per Accountant's Schedule, October 31.

TABLE E—Concluded.
Resources.

Name of Association.	Loans on mortgages of real estate.	Loans on shares.	Other loans.	Real estate foreclosure.	Stocks and bonds owned.	Permanent expense.	Temporary expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn	\$104,186 70	\$6,295 00	-	\$7,975 79	-	\$204 10	\$15 53	\$1,530 34	-	\$120,207 46
Augusta	267,392 12	2,758 00	-	-	-	116 20	244 56	2,163 55	-	272,674 43
Bangor	315,861 50	3,200 00	-	-	-	189 64	977 43	2,416 06	2,127 95	324,772 58
Bar Harbor	42,456 48	3,892 50	-	-	-	50 00	75 66	23 91	-	46,498 55
Bath	99,742 95	6,100 00	-	-	-	110 00	1 00	1,196 31	1,359 36	108,509 62
Belfast	32,491 10	-	-	329 56	-	-	7 00	702 20	-	33,529 86
Brunswick	84,245 33	4,095 00	-	5,040 00	\$4,500 00	-	2 00	351 10	-	98,233 43
*Bucksport	17,200 25	650 00	-	1,170 00	-	-	-	31 00	16,590 46	35,641 71
Casco, Portland	202,202 00	5,000 00	-	34,275 68	-	149 78	291 39	34,004 97	-	275,923 82
Cumberland, Portland	280,755 00	2,925 00	-	-	-	-	-	50	-	283,650 50
Deering, Portland	160,840 13	4,340 00	-	3,034 51	-	-	11 10	2,636 04	-	170,861 78
Dexter	97,462 58	5,585 00	-	-	18,000 00	125 00	133 07	509 61	-	121,835 26
Ellsworth	87,344 26	1,500 00	\$2,500 00	-	4,992 50	-	-	178 91	-	96,646 67
Falmouth, Portland	94,901 60	150 00	-	25,477 99	-	838 48	-	11,021 98	3,303 35	135,693 40
Forest City, Portland	46,000 00	1,100 00	-	-	-	-	60 00	281 82	-	47,441 82
Gardiner	63,436 78	790 00	-	699 76	-	-	17 50	1,691 55	27 66	66,663 25
Guilford	10,725 00	165 00	-	-	-	-	55	12 68	-	10,903 23
Hallowell	36,300 00	-	-	-	-	15 00	2 00	121 22	-	36,438 22
Kennebunk	85,728 10	2,495 00	-	1,500 00	-	-	-	2,369 28	-	92,092 38
Lewiston	11,375 00	-	-	-	-	135 00	104 33	926 51	-	12,540 84
Madison	11,580 00	800 60	600 00	-	-	-	-	696 04	-	13,676 04
Mechanics', Portland	53,517 39	825 00	-	10,462 17	-	154 58	280 31	6,434 26	-	71,673 71
Mechanic Falls	23,862 41	2,294 00	-	528 30	-	-	47 88	4,195 07	-	30,927 66
Old Town	110,310 00	4,280 00	-	-	-	-	145 00	2,103 67	399 85	117,238 52
Penobscot, Bangor	121,027 01	4,605 00	-	-	3,000 00	200 00	682 55	494 28	-	130,008 84
Piscataquis, Foxcroft	72,100 00	-	-	-	-	-	104 81	779 92	518 43	73,503 16

Portland.....	140,744 00	2,850 00	3,490 00	36,244 27	-	173 72	-	19,663 61	1,200 00	204,365 60
Rockland.....	162,418 64	4,745 00	-	-	-	300 00	11 50	410 40	-	167,885 54
Sanford.....	82,754 00	1,845 00	9,100 00	9,218 67	-	-	391 23	503 01	-	103,811 91
Somerset, Skowhegan.....	70,073 78	300 00	-	835 83	8,399 50	-	-	72 31	-	79,681 42
South Portland.....	50,927 00	-	-	982 48	-	46 09	80 76	954 31	-	52,990 64
Waldoboro.....	22,689 00	425 00	-	-	-	-	8 00	323 97	-	23,445 97
Waterville.....	130,913 13	1,195 00	-	-	-	-	94 02	325 45	-	132,527 62
Wiscasset.....	1,150 00	-	-	-	-	-	-	8 02	-	1,158 02
York, Biddeford.....	71,656 89	3,650 00	-	4,437 21	-	-	286 05	2,739 84	-	82,769 99
Total.....	\$3,266,370 15	\$78,854 50	\$15,690 00	\$142,212 22	\$38,892 00	\$2,338 59	\$4,095 23	\$101,873 20	\$25,527 06	\$3,676,452 95

* As per Accountant's schedule, October 31.

BANK EXAMINER'S REPORT.

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 advanced payments.	Rate of dividends the past year.	Amount of dividends the past year.	Average premium charged on loans.
Anburn	173	93	1,157	608	124	3½	6	\$5,355 88	-
Augusta.....	565	297	3,944	1,534	376	-	5½	12,636 63	-
Bangor.....	956	293	8,091	1,841	421	-	4½	13,001 72	-
Bar Harbor.....	158	39	1,089	313	50	4	5	1,931 27	1.20
Bath.....	275	147	1,402	510	215	-	5½	5,181 43	-
Belfast.....	93	42	607	183	48	-	6	1,693 63	.90
Brunswick.....	242	113	1,217	501	167	-	5	4,399 16	-
*Bucksport.....	111	48	410	150	53	-	5	1,473 60	.60
Casco, Portland.....	674	200	3,894	1,154	200	-	5½	13,126 29	1.80
Cumberland, Portland.....	739	166	4,131	1,486	208	5	6½	13,718 76	1.80
Deering, Portland.....	337	91	2,812	877	101	4	4	9,026 15	1.80
Dexter.....	416	127	1,960	607	180	-	5½	5,069 91	-
Ellsworth.....	359	93	1,533	445	93	-	6	4,994 99	1.50
Falmouth, Portland.....	277	80	2,104	527	83	4	6	6,060 25	1.80
Forest City, Portland.....	53	29	407	208	35	-	6½	2,426 48	2.10
Gardiner.....	154	93	774	384	107	4	6	2,295 74	.49
Guilford.....	38	17	160	79	17	-	5	426 36	-
Hallowell.....	98	36	563	218	57	-	5	1,423 84	-
Kennebunk.....	230	118	1,042	430	149	5	6	4,494 49	1.50
Lewiston.....	35	9	171	61	10	4	6	496 42	1.80
Madison.....	46	21	228	107	23	-	4½	596 77	-
Mechanics, Portland.....	124	48	880	266	48	-	5	3,006 37	-
Mechanic Falls.....	98	60	359	131	64	-	10	2,832 20	2.00
Old Town.....	289	119	1,742	730	165	-	6	6,768 35	-
penobscot, Bangor.....	304	113	2,299	791	125	-	5	6,009 05	-

Piscataquis, Foxcroft.....	174	86	1,095	418	118	-	5	3,140 76	.90
Portland.....	521	141	3,100	840	141	-	5½	9,681 25	1.90
Rockland.....	532	235	2,558	1,024	255	-	5½	8,548 79	-
Sanford.....	292	70	1,648½	416	77	-	6	3,834 02	.30
Somerset, Skowhegan.....	197	57	1,374	368	72	4½	5½	2,858 39	-
South Portland.....	157	49	961	260	51	5	7½	2,494 50	1.80
Waldoboro.....	121	61	280	148	71	-	5	939 88	-
Waterville.....	312	99	2,660	690	100	-	5½	5,841 31	-
Wiscasset.....	7	2	17	6	2	-	3½	27 72	.60
York, Biddeford.....	191	98	1,032	430	106	-	5½	4,216 94	-
Total.....	9,348	3,390	57,701½	18,741	4,092	74.22	15.62	\$170,029 96	7.71

* As per accountant's schedule October 31.

† Average.



BANKING LAWS

OF THE

STATE OF MAINE.

REVISED STATUTES—CHAPTER 48.

SAVINGS BANKS, LOAN AND BUILDING ASSOCIATIONS,
TRUST AND BANKING COMPANIES, FOREIGN
BANKING CORPORATIONS.

SEC. 1. The governor, with the advice and consent of the council, shall appoint a bank examiner, who shall hold his office for three years, subject to removal at any time by the appointing power, and shall not during his continuance in office hold any office in any bank in the state.

Examiner,
appointed.
R. S., c. 47, § 48,
72 Me., 556.

SEC. 2. No person shall issue any drafts, bills, notes or other evidences of debt payable to bearer or order, as a private banker, for the purpose of loaning them or putting them in circulation as money; nor, unless specially authorized thereto by the legislature, shall he contribute to the funds or become a member of any association for the purpose aforesaid; nor transact any other business that banks may do by their charters, except making discounts and receiving deposits; nor hold any agency for the purpose of receiving, issuing, loaning or putting in circulation, as money, the bills, notes, orders or other evidences of debt of any company not incorporated in the state, or of any private banker not resident

Private, asso-
ciated, and
foreign
banking
prohibited,
unless
authorized by
legislature.
R. S., c. 47, § 83.

- penalty. therein, under a penalty of one thousand dollars for each offense, to be recovered by indictment for the use of the state, or by action of debt, half to the state and half to the prosecutor. This section does
- proviso. not prohibit banks, from receiving and paying out, in the usual course of business, the bills of foreign banks, the circulation of which is not prohibited by law.

ORGANIZATION OF SAVINGS BANKS.

Savings
banks, cor-
porations.
R. S., c. 47, § 84.

SEC. 3. All savings banks or institutions for sav-
ings, lawfully organized, are corporations possessed
of the powers and functions of corporations gener-
ally, and as such have power:

Powers.

I. To have perpetual succession, each by its cor-
porate 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 sav-
ings 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 num-
ber 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 occupations; and the place where its business is to be transacted; together with the reasons why a bank is needed in such place.

SEC. 6. A notice of intention to organize such bank, signed by all the corporators, shall be published once a week for three weeks in some newspaper published in said county where said bank is to be located, if any, otherwise in some newspaper published in an adjoining county.

Notice of
intention to
organize.
R. S., c. 47, § 87.

SEC. 7. When the examiner receives the certificate, with the published order of notice, if he finds that the foregoing provisions have been complied with, he shall, from the best information at his command, ascertain:

Bank
examiner,
duty of.
R. S., c. 47, § 88.

I. Whether greater convenience of access to a savings bank will be afforded to any considerable number of depositors by opening a savings bank at the place designated in such certificate.

II. Whether the responsibility, character and general fitness of the persons named in such certificate, for the discharge of the duties appertaining to such a trust, are such as to command the confidence of the community in which it is proposed to locate such bank.

SEC. 8. If the examiner is satisfied, concerning the several points named in the preceding section, and that the organization of a savings bank as proposed in such certificate, will be a public benefit, he shall, within sixty days after the same has been received by him for examination, issue under his hand, a certificate of authorization to the persons named therein, or to a portion of them, together with such other persons as a majority of those named in such certificate of association, in writing, approve; also a duplicate to the secretary of state; which certificate, so issued by him, shall authorize the persons named therein to open an office for the deposit of savings, as designated in the certificate of association, subject to the five preceding sections.

Examiner
shall issue
certificate of
authorization
to corpo-
rators.
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 corpora-
tion.

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 per-

—trustees,
number and
restrictions.
72 Me., 227.

formance of their duties, and shall hold their several 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.
1899, 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

Officers, election of.
1887, c. 142, § 2.
69 Me., 369.

—term.

—treasurer, ex-officio, clerk.

—bonds of treasurer and assistant treasurer.

- as the trustees decide to be necessary for the safety of the funds, and such bonds shall continue and be valid from year to year, so long as they are elected, and hold said offices, subject to renewal whenever ordered by the trustees or examiner. Said bonds shall be recorded upon the books of the institutions, and the examiner shall annually examine the same and inquire into and certify to the sufficiency thereof, and when he deems any such bond insufficient, he shall order a new bond to be given within a time, by him specified. All such bonds executed after July one, eighteen hundred and eighty-seven, shall at the expiration of ten years from the date thereof, be deemed insufficient. The trustees may, in lieu of such bond, insure at the expense of the bank with some fidelity or guaranty company, which shall be satisfactory to the bank examiner, for the faithful discharge of the duties of the treasurer, assistant treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. Said treasurer, assistant treasurer and clerks shall receive a compensation to be fixed by the trustees. The trustees may receive such compensation for their services in making examinations and returns required by their by-laws and the state laws, as may be fixed by the corporation at any legal meeting thereof.
- SEC. 17. Within thirty days after the annual election in the several savings banks, the clerks thereof shall cause to be published in some local newspaper, if any, otherwise in the nearest newspaper, a list of the officers and corporators thereof. They shall also return a copy of such list of officers and corporators to the bank examiner within said thirty days, which shall be kept on file in his office for public inspection. Any clerk who neglects to give such notice or make such return shall be liable to a penalty of fifty dollars.
- 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.

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.

Vacancies.
R. S., c. 47, § 96.

—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

Authority to
pay any order
notwithstand-
ing death of
drawer.
1899, c. 50, § 3.

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.

Deposits of married women or minors are property of depositors.

SEC. 21. Money deposited in a 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 valid payment. And when money is deposited in the names of two or more persons, payable to either, the whole, or any part thereof, may be paid to either of such persons with or without the consent of the other, before or after the death of the other.

—may be paid to minor in discretion of trustees.

—in name of two persons, payable to either.
1907, c. 69, § 1.

Duplicate book of deposit, how obtained in case of loss of original.
1891, c. 4.
56 Me., 509.

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 sav-
ings are restricted to and hereafter may invest their
deposits as follows:

Investment
of deposits.
1895, c. 161.
1903, c. 190.
68 Me., 404.
71 Me., 52.

First, *a*: In the public funds of the United States and District of Columbia.

b: In the public funds of any of the New Eng-
land states and of the states of New York, Penn-
sylvania, Maryland, Ohio, Indiana, Kentucky, Mich-
igan, Wisconsin, Minnesota, Iowa, Illinois, Missouri,
Kansas, Nebraska, California, Oregon and Wash-
ington.

1907, c. 69, § 2.

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, Minne-
sota, Iowa, Illinois, Missouri, Kansas, Nebraska,
California, Oregon and Washington, having a pop-
ulation of seventy-five thousand or more, when
issued for municipal purposes and which are a
direct obligation on all the taxable property therein.

1907, c. 69, § 3.

c: In the bonds of counties of twenty thousand
inhabitants or more in the states of New York, Penn-
sylvania, Maryland, Ohio, Indiana, Kentucky, Mich-
igan, Wisconsin, Minnesota, Iowa, Illinois, Missouri,
Kansas, Nebraska, California, Oregon and Wash-
ington, when issued for municipal purposes, and
which are a direct obligation on all the taxable prop-
erty 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.

1907, c. 69, § 3.

d: In the bonds of any city of ten thousand
inhabitants or more in the states of New York,
Pennsylvania, Maryland, Ohio, Indiana, Kentucky,

1907, c. 69, § 3.

Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, Nebraska, California, Oregon and Washington, 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.

c: In the first mortgage bonds of the Central ^{79 Me., 423.} 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 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 certifi-

cate thereof with the secretary of state; *provided, further,* that when for any reason it is impossible to obtain a certificate that an amount of capital stock equal to one-third of the bonded debt has been paid in, in cash, in lieu thereof such bonds may be certified as legal for the purpose hereof, on satisfactory proof to the bank examiner that annual dividends in amount equal to five per centum per annum on an amount of capital stock equal to one-third of the bonded debt has been earned and paid for a period of five years next prior thereto; 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. No bonds secured by an open mortgage shall be legal under this section unless the mortgage provides that the total amount of bonds certified and outstanding under it shall at no time exceed seventy-five per cent of the amount of cash expended upon the road.

1907, c. 69, § 4.

g: In consolidated or refunding bonds, which are of an issue to retire the entire funded debt under the conditions as applied to first mortgage bonds in clauses b, c, and f, of this subdivision, and which are secured by a first mortgage on the whole or any part of the system.

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.

—investment
of deposits.
1905, c. 103.

Fifth: In bonds of any corporation other than railroads and water companies, incorporated under the authority of this state, and actually conducting 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.

Sixth, *a*: In the stock of any bank or banking association incorporated under the authority of the state. ^{—investment of deposits.}

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 bonds, stocks or notes of any railroad ^{1907, c. 69, § 6.} in New England, which has earned and paid an annual dividend equivalent to five per cent on a capital stock equal to one-third of its funded debt for a period of ten years next prior thereto, and in the stock or notes of the New York Central and Hudson River, the Illinois Central, the Lake Shore and Michigan Southern, and the Pennsylvania Railroad Companies.

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.

f: In the stock of any corporation, other than ^{1905, c. 103.} 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 ^{1907, c. 69, § 7.} funds, bonds, notes or stocks which the bank or institution would, by this section, be authorized to purchase, provided the market value of said collateral is equal to the amount of the loan.

c: In notes with a pledge as collateral of any savings bank deposit book issued by any savings bank in this state.

1907, c. 69, § 8.

d: In notes with a pledge as collateral of such funds, bonds, notes or stocks as in the judgment of the trustees it is safe and for the interest of the bank to accept, to an amount not exceeding seventy-five per cent of the market value of such funds, bonds, notes or stocks.

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.

May hold real
estate.
1905, c. 122.

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.

SEC. 25. No such bank or institution shall hold by way of investment, or as security for loans, or both, more than one-fifth of the capital stock of any corporation, nor invest more than ten per cent of its deposits, not exceeding sixty thousand dollars, in the capital stock, or notes 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. This section does not apply to bonds enumerated in the first five subdivisions of section twenty-three of this chapter.

Investments
in capital
stock of cor-
porations
restricted.
R.S., c. 47, § 102
1907, c. 69, § 9.

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.

May deposit
on call in
banks.
R.S., c. 47, § 103

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.

Trustees to
invest.
1889, c. 165.

—no loan
shall be made
to any officer.
68 Me., 404.
71, Me., 52.

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 hereafter 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

Dividends
from
earnings.
R.S., c. 47, § 106.
1903, c. 106.

—exceptions.

—reserve.

- 1907, c. 69, § 10. shall be kept constantly on hand, to secure against losses and contingencies, until it amounts to five per cent of the deposits. All losses shall be passed to the debit of said account. And when said reserve fund amounts to 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.
- excess, when to be divided.
- dividends to be declared only by vote of trustees.
- not to exceed earnings.
- Dividends shall be credited within sixty days.
1893, c. 189.
- Interest on deposits, prohibited.
R.S., c. 47, § 10.
- Notice for payment to depositor.
1895, c. 142.
- Treasurer may assign, discharge and foreclose mortgages.
R.S., c. 47, § 114.
- 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.
- 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.
- 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.
- 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.

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.

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.

Securities to be kept within the state.
R. S., c. 47, § 110.

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.

Treasurer shall make trial balance weekly.
R. S., c. 47, § 111.

—annually to record net sum of each deposit.

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.

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.

Annual examinations by trustees. R.R., c. 47, § 118.

—examiner to furnish blanks.

No officer to receive gift, fee, etc. R.S., c. 47, § 105.

—proviso.

SEC. 38. The treasurer of every savings bank and institution for savings shall on or before the first day of November annually cause to be published in a newspaper in the place where the bank or institution is located, if any, otherwise in a newspaper published in the nearest place thereto, a statement containing the name, the amount standing to his credit, the last known place of residence or post office address and the fact of death, if known, of every depositor in said bank who shall not have made a deposit therein or withdrawn therefrom any part of his deposit or any part of the dividends thereon, for a period of more than twenty years next preceding; *provided, however*, that this section shall not apply to the deposits of persons known to the treasurer to be living. Said treasurer shall also transmit a copy of such statement to the bank examiner to be placed on file in his office for public inspection. Any treasurer neglecting to comply with the provisions of this section shall be liable to a penalty of fifty dollars.

SEC. 39. Two of the trustees, at least, shall once in each year, thoroughly examine the affairs of the corporation, settle the treasurer's account, and report under oath to the bank examiner the standing of the corporation, the situation of its funds, and all other matters which the examiner requires, in the manner and according to the form that he prescribes. And the examiner shall seasonably give notice of the time and furnish blanks for said examination and return.

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 —borrower to pay expenses.
reason thereof.

SEC. 41. No officer of the corporation shall use Funds not to be used by officer.
or appropriate any of its funds for his own private R.S., c. 47, § 116.
purposes, under the penalties for embezzlement.

SEC. 42. Such banks and institutions are under Annual examinations by bank examiner.
the charge of the bank examiner for the purposes 1897, c. 218, § 1.
of examination. He shall visit every savings bank —visitations.
and institution for savings, incorporated by authority
of the state, once in every year, and as much oftener
as he deems expedient. At such visits he shall have
free access to the vaults, books and papers, and thor-
oughly inspect and examine all the affairs of each of —examina- tions.
said corporations, and make such inquiries as are 93 Me., 305.
necessary to ascertain its condition and ability to ful-
fil all its engagements, and whether it has complied
with the law, and its officers shall, whenever required
to do so by the bank examiner, furnish him with
statements and full information relating to the condi-
tion and standing of their institution, and of all mat-
ters pertaining to its business affairs and manage-
ment. He shall preserve in a permanent form, a full —proceedings and state- ment of condition to be published.
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 corpora-
tion 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.

SEC. 43. The examiner may summon all trustees, He may summon officers and witnesses.
officers or agents of any such corporation, and such R.S., c. 47, § 120.
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 —penalty for refusal to testify.
when thereto required, or obstructs said examiner
in the discharge of his duty, shall be fined not exceed-
ing one thousand dollars, or imprisoned not exceed-
ing two years.

Examiner
may apply
for injunction
to restrain
insolvent
corporation.
R. S., c. 47, § 121.
56 Me., 244.
68 Me., 400.
93 Me., 305.

—powers and
duties of the
justice in
such cases.

—may
appoint
receivers,
who shall
report
annually.
See § 48.

After decree
of sequestra-
tion, appoint-
ment of com-
missioners.
R. S., c. 44, § 122.
1899, c. 50, § 5.

—duties and
powers.

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.

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 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.

—court may extend time for hearing claims.

—claims, how paid.

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.

Attachments dissolved, and suits discontinued. R.S., c. 47, § 123.

—judgment recovered, to be added to claims.

SEC. 47. All claims not presented to the commissioners within the time fixed by the court, or litigated as aforesaid, are forever barred.

Claims, when barred. R.S., c. 47, § 124.

Supreme
court or
justice
thereof may,
on petition
and examina-
tion, reduce
deposit
accounts.
R.S., c. 47, § 125.
68 Me., 399, 402.

SEC. 48. Whenever a savings bank or institution for savings, is insolvent by reason of loss on, or depreciation in the value of any of its assets, without the fault of its trustees, the supreme judicial court, in term time, or any justice thereof, in vacation, shall, on petition in writing, of a majority of the trustees, and the bank examiner, setting forth such facts, appoint a time for the examination of the affairs of such corporation, and cause notice thereof to be given to all parties interested, in such manner as may be prescribed; and, if upon an examination of its assets and liabilities, and from other evidence, he is satisfied of the facts set forth in said petition, and that the corporation has not exceeded its powers, nor failed to comply with any of the rules, restrictions and conditions provided by law, he may, if he deems it for the interest of the depositors and the public, by proper decree, reduce the deposit account of each depositor, so as to divide such loss pro rata among the depositors, thereby rendering the corporation solvent, so that its further proceedings will not be hazardous to the public, or those having or placing funds in its custody; and the depositors shall not draw from such corporation, a larger sum than is thus fixed by the court, except as hereinafter authorized; *provided, however*, that its treasurer shall keep an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all or only a portion, of such assets has been reduced to

—proviso.

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.

—proceedings, if petition is denied.

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 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.

Court may restrain payment, to preserve assets or to protect depositors. 1899, c. 50, § 6.

—order may be revoked or modified.

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.

Examiner shall make annual report to the governor and council. R.S., c. 47, § 126.

—distribution.

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

Examiner shall report violations of law. R.S., c. 47, § 127.

—penalty. of the state. The penalty for such violation, unless otherwise prescribed, is not less than one hundred, nor more than five hundred dollars.

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 corporation possesses the powers, rights and privileges, and is subject to the duties, restrictions and liabilities herein conferred and imposed, anything in their respective charters or acts of incorporation to the contrary notwithstanding. But nothing herein affects the legality of investments made, of transactions had, or the payment of interest at a rate not exceeding six per cent on deposits made, prior to the dividend next following March eleven, eighteen hundred and seventy-seven. And all investments authorized by any law in force when such investments were made, or transactions had, are valid, and this chapter does not require the change of investments for those herein before named, except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. Any investment in securities not named in section twenty-three, is a misdemeanor, on the part of the trustees authoriz-

—legality of former investments and transactions not affected. 1895, c. 161, § 2.

—change of investments not required.

—investments in securities not herein

ing, or officers making, the same; and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

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.

SEC. 55. The certificate of authorization issued by the bank examiner, shall provide the method of calling the first meeting of the association.

First meeting.
R.S., c. 47, § 133.
See c. 117, § 17.

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.

Capital stock
1887, c. 61.

—shares may
be issued in
series.

SEC. 57. Minors may hold shares by trustees, and the shares of each shareholder, not exceeding two, shall be exempt from attachment and execution.

Minors may
hold shares.
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

Officers,
elections and
meetings,
determined
by by-laws.
1887, c. 61.

- by the by-laws, but no member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.
- tenure. The office of secretary and treasurer may be held by one and the same person, if any association so provides by its by-laws.
- secretary and treasurer may be same person. 1891, c. 123. 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.
- Secretary and treasurer shall give bonds. 1897, c. 319, § 5. 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.
- valid from year to year, subject to renewal when ordered.
- may insure with some guaranty company.
- bonds shall be examined annually.
- Meetings shall be held monthly. 1887, c. 61. 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.
- 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.

—proviso.

—unpledged shares of any series, may be retired.

—proviso.

SEC. 62. When each unpledged share of a given series reaches the value of two hundred dollars, all payment 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.

When shares reach maturity, holders shall be paid value thereof. 1887, c. 61. 1903, c. 79, § 1.

—proviso.

—shares subject to lien for unpaid dues.

SEC. 63. The board of directors shall see to the proper investment of the funds of the association, as

Board of directors shall invest

funds and fix rates of interest. 1901, c. 149, § 1.	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
—members may make loans.	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
—any association may fix rate of interest.	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
—how balances may be invested.	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.
Premiums to be received as profits, and distributed to shareholders. 1887, c. 61.	SEC. 64. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration paid by the borrower for the present use and possession of the future or ultimate value of his shares, and shall, together with interest and fines, be received by the 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.
Rate of interest to be charged on loans. 1901, c. 149, § 2.	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;
—when ultimate value reached	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. 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 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. 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.

SEC. 67. A borrower may repay a loan at any time, upon application to the association, whereupon, or 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 Borrower may repay loan at any time. 1887, c. 61.

—settlement
of accounts,
how made.

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
falling to pay
dues, etc.,
shall be fined.
1887, c. 61.

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.

—shares in
arrears more
than six
months, shall
be forfeited.

Forfeiture of
shares of
borrowing
members.
1887, c. 61.

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, pre-

—account,
how adjusted.

miuums 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.

—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 and be distributed in the same manner as money received from a policy of life insurance on the life of a deceased person.

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.

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

Accounts, how kept, and business, how transacted.
1897, c. 319, § 2.

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 property of the corporation, in the manner designated by its by-laws.

--duty of treasurer.

Profits and losses, when and how distributed. 1897, c. 319, § 3. 1903, c. 79, § 2.

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.

SEC. 73. Any association may purchase, at any sale, public or private, any real estate upon which it may have a mortgage, judgment, lien or other encumbrance, or in which it may have an interest, and may sell, convey, lease or mortgage at pleasure, the real estate so purchased, to any person or persons whatsoever. All real estate in whatever manner acquired shall be sold within five years from the acquisition of title thereto; but the bank examiner, upon application of any association, may extend said time in which said real estate may be sold.

SEC. 74. Directors shall cause all real estate of an insurable character held by them absolutely or in mortgage, to be fully insured against loss by fire or lightning and the expense of such insurance in case of mortgage shall be added to the amount of the mortgage debt, to be refunded in case of payment or redemption.

SEC. 75. The bank examiner shall perform, in reference to all loan and building associations, the same duties and shall have the same powers as are required of him or given to him in reference to savings banks; and shall, annually, by the first day of December, make a report to the governor and council of the general conduct and condition of each of the associations visited by him, making such suggestions as he deems expedient or the public interest

—guaranty fund.

May purchase real estate upon which it has lien. 1887, c. 61. 1903, c. 79, § 3.

—sale within five years.

Directors shall insure all real estate. 1897, c. 319, § 5.

Examinations by bank examiner. 1897, c. 319, § 4.

—report. 93 Me., 305.

requires. The officers of such associations shall answer truly all inquiries made, and shall make all returns required by the bank examiner.

Incorporation of loan and building associations. 1905, c. 42.

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.

Bank examiner may authorize foreign associations to do business in this state. 1891, c. 79, § 2.

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 savings banks may invest, as regulated in section twenty-three of this chapter, at their par value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the use of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, the bank

--what securities deposits may consist of.

--shall be held in trust for benefit of creditors.

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.

--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 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

Authority of bank examiner over trust and banking companies. 1905, c. 12.

—shall make
annual report
to governor
and council.

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.

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 trust company shall make any loan to its directors, officers, agents or other persons in its employ, or on which any such director, officer, agent or employee is an endorser, guarantor or surety, or to any firm or business syndicate of which such director, officer, agent or employee is a member, or to any person or on the endorsement or guaranty of any person who is a partner of, or member of a business syndicate with, such director, officer, agent or employee, or to any corporation of which any such director, officer, agent or employee is a director, officer, superintendent or manager, until the proposition to make such loan shall have been submitted by the person desiring the same to the board of directors of such company, or to the executive committee thereof, if any, and accepted and approved by a majority of the entire membership of such board or committee; *provided, however*, that no director of such company who is interested in said loan in any of the above capacities, or who is connected or associated with the borrower in any of the above ways, shall be regarded as voting in the affirmative on such loan. Such approval, if the loan is made, shall be spread upon the records of the company; and this record shall, in every instance, give the names of the directors authorizing the loans. Nothing in this section or in section sixteen of this act shall make it unlawful for a trust company to give any person, firm, syndicate or corporation a line of credit to an amount not exceeding twenty-

Loans can only be made to officers on approval of directors or executive committee. 1901, c. 196, § 2. See 1907, c. 196, § 17.

five per cent of its total capital, unimpaired surplus and net undivided profits, subject to the several restrictions as to percentage of entire board and right of interested persons to vote on same contained in said sections. The records of the company shall show how every director voted on the same, and when such line of credit is given the treasurer may pay out loans in accordance therewith without further approval. A line of credit so given shall expire in six months unless renewed in the same manner in which it is originally given.

Shall not make loans on shares of its capital stock.
1901, c. 196, § 3.

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 establish agencies without consent of the legislature.
1901, c. 196, § 4.

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 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.
1905, 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 in-

vested 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.

SEC. 87. When the capital stock of such a company shall become impaired by losses or otherwise, the bank examiner or the directors of such institution, may file a complaint in the supreme judicial court in equity, setting forth the fact that such capital stock is impaired, and asking said court to order an assessment upon the capital stock aforesaid sufficient to meet the impairment and again make the corporation solvent. After giving due notice and hearing all parties interested, the court shall, if it finds the capital stock to be impaired as aforesaid, order such an assessment to be made upon such stock. Such assessment, when made, shall be due and payable by each shareholder to the treasurer of said company on order of said court within sixty days from the time such order is made. If any shareholder or shareholders of such company shall neglect or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, 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

Proceedings
when capital
stock
becomes
impaired.
1899, c. 68, § 2.

-application
for
assessment.

-if share-
holder
neglects or
refuses to
pay, his
shares may
be sold.

be sold by said company as the directors shall order, within six months from the time of said forfeiture.

General rights of creditors not impaired. 1889, c. 68, § 3.

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.

FOREIGN INVESTMENT CORPORATIONS.

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.

SEC. 89. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in action, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to conduct its business in this state subject to its laws until the first day of the next December, and such license may be renewed annually thereafter so long as the bank examiner regards the corporation responsible and safe, but in all cases to terminate on the first day of the succeeding December. The examiner may revoke such license at any time should he deem the condition of such corporation or its 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. 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.

—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.

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.

Only banks and trust companies may use as part of name the words "bank" "savings" "trust" and kindred words.

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 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 instalment plan by foreign corporations.

Business of selling bonds, etc., on instalment plan, must be authorized

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 instalment plan within this state, unless authorized under the laws thereof.

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.

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.

SEC. 4. This act shall take effect when approved.

under laws of this state. 1907, c. 127.

Bank examiner may authorize such business.

--requirements before authority shall be given.

Authority of bank examiner over such business.

--fee.

REVISED STATUTES—CHAPTER 34.

BANK HOLIDAYS.

Bank
holidays.

1897, c. 259, § 1.

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.

Days of grace
abolished.

1897, c. 259, § 2.

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.

—sight drafts
excepted.

Notes, etc.,
falling due on
Sunday or
any bank
holiday, shall
be payable
next
succeeding
business day.
1897, c. 259, § 3.

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. (*)

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

(*) 13 Me., 414; 14 Me., 100, 288; 84 Me., 241.

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.

SEC. 53. Every savings bank and institution for savings incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months ending on each of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns. Said return shall be made to the bank examiner on or before the first Saturdays of May and November and within thirty days thereafter, he shall fix and determine the market values of the investments aforesaid and transmit the same with such values so determined, to the board of state assessors for the assessment required by the following section.

Savings banks shall make semi-annual statement of assets, loans, investments and deposits. 1895, c. 130, § 1. 1903, c. 9, § 1. 68 Me., 243. 68 Me., 517, 519.

--bank examiner shall fix market values and return to state assessors.

SEC. 54. The board of state assessors shall thereupon determine the values of the several franchises of the said banks and institutions according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank or institution there shall in each case be

State assessors shall determine values of the several franchises. 1895, c. 130, § 2. 1903, c. 9, § 2. See § 68.

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.

--rule for determining.

--rate of taxation.

--when tax shall be assessed.

--when paid.
1895, c. 130, § 3.
See c. 15, § 122.

Deposits are exempt from municipal taxation; but not land held by bank.
R. S., c. 6, § 66.

Return of bank stock pledged as collateral shall be made to assessors of municipalities where owners reside.
R. S., c. 6, § 67.

SEC. 55. All deposits in savings banks in the state are exempt from municipal taxation to the bank or to the depositor, but real estate owned by the bank, not held as collateral security, may be taxed by the town in which the same is located.

SEC. 56. Treasurers of savings banks, on the first day of each April shall return to the assessors of towns, where persons reside who own bank stock which is pledged or transferred to said bank as collateral security for loans, the names of persons pledging or transferring such stock and the amount of the

same; and stock so pledged or transferred by persons residing out of the state shall be returned by such treasurers in the same manner to the assessors of the town in which the bank whose stock is so pledged or transferred is located. For the purpose of taxation, bank stock so pledged or transferred shall be deemed the property of the persons so pledging or transferring it.

LOAN AND BUILDING ASSOCIATIONS.

SEC. 57. Every loan and building association doing business in this state shall semi-annually on the last secular days of April and October make a return signed and sworn to by its secretary of its monthly capital dues paid in by its shareholders during the six months ending on each of said days, exclusive of withdrawals, fines, interest and premiums. Said return shall be made to the treasurer of state on or before the second Mondays of May and November, and for wilfully making a false return, the secretary forfeits not less than five hundred, nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax on account of such dues, of one-fourth of one per cent a year on the amount so returned.

Required to make semi-annual returns. 1893, c. 274, § 1. 1897, c. 319, § 6.

--when.

--penalty for making false returns.

--rate of taxation.

SEC. 58. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last secular day in April and the other half on the amount so returned for the six months ending on the last secular day in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December.

Taxes, how assessed. 1893, c. 274, § 2.

SEC. 59. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

Capital dues exempt from taxation. 1893, c. 274, § 3.

FOREIGN BANKING ASSOCIATIONS AND CORPORATIONS.

Foreign
banking
corporations
doing
business in
this state,
required to
pay a tax.
1899, c. 123, § 1.
1901, c. 165.

--rate.

--amount of
business, how
ascertained.

--when
payable.

Shall report
to bank
examiner,
amount of
business
transacted,
etc.
1899, c. 123, § 2.

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.

SEC. 61. Such association or corporation and the manager or agent of such branch or agency, shall cause a written report to be made to the bank examiner on or before the last Saturdays of May and November of each year, verified by the oath of such manager or agent, giving the amount of such business transacted in this state under the rule given in the preceding section, and stating the amount of state tax which such branch or agency is liable to pay, and setting forth in detail the daily average for each month preceding the last Saturdays of April and October; and also giving such further or addi-

tional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

SEC. 62. Every such banking association or corporation and its managers, agents and employees, shall cause to be kept at all times in the office where such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the books, papers and records relating to the business done in this state, shall be subject to the inspection and examination of the bank examiner, or of any clerk designated by him, during business hours of any day on which business may legally be transacted.

Shall keep account of money used and deposits made.
1899, c. 123, § 3.

SEC. 63. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employee of such association or corporation doing business in this state contrary to the provisions of the three preceding sections, shall be subject to a penalty of not less than one hundred, nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

Penalty for violation.
1899, c. 123, § 4.

TRUST AND BANKING COMPANIES.

SEC. 64. Every trust and banking company incorporated under the laws of this state, shall, semi-annually on the last Saturdays of April and October, make a return signed and sworn to by its treasurer, of the average amount of its time deposits and its deposits bearing interest at the rate of three per cent or more per annum for the six months preceding each of said days, together with a statement in detail of the amount of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders.

Trust and banking companies shall semi-annually return to state assessors the amount of certain deposits.
1901, c. 286, § 1.
1903, c. 175, § 1.

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.

Assessment of tax. 1903, c. 175, § 2.

—when tax shall be assessed.

Assessment when no return. 1903, c. 175, § 3.

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.

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.

SEC. 67. All deposits designated in section sixty-four are exempt from municipal taxation to the company or the depositor. Exemption from municipal taxation. 1903, c. 175, § 4.

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. Proceedings, in case of failure to make returns and pay tax. R. S., c. 6, § 68. 1901, c. 174, § 5.

If any corporation, company, association or person fails to pay the taxes required or imposed by sections twenty-four, thirty-two, thirty-six, forty-two and fifty-four, the treasurer of state shall forthwith commence an action of debt, in the name of the state, for the recovery of the same with interest at the rate of ten per cent a year. In addition to other remedies for the collection of state taxes upon any corporation, such taxes with interest at the rate of ten per cent a year may be recovered by an action of debt, in the name of the state. —state taxes may be collected of any corporation by action of debt or case. See c. 83, § 15. 86 Me., 495. 68 Me., 517, 519.

PUBLIC LAWS, 1907—CHAP. 119.

TWO-NAME DEPOSITS.

An Act relative to the payment of Deposits in the name of two persons.

That when a deposit has been made or shall hereafter be made in any bank or trust company transacting business in this state, in the name of two persons, payable to either, or payable to either or the survivor, such deposit, or any part thereof, or interest or dividends thereon, may be paid to either of said persons whether the other be living or not, and the receipt or acquittance of the person so paid shall be a valid and sufficient release and discharge to such bank or trust company for any payment so made. Deposits in name of two persons, how payable.

PUBLIC LAWS, 1907—CHAP. 128.

SAVINGS BANKS—VOLUNTARY LIQUIDATION.

An Act additional to Chapter forty-eight of the Revised Statutes, relating to Savings Banks.

May make application for liquidation.

Whenever in the opinion of the examiner and a majority of the trustees of any savings bank, it is inexpedient, for any reason, for said bank to continue the further prosecution of its business, said trustees may join with the bank examiner in an application to any justice of the supreme judicial court for the liquidation of the affairs of such corporation.

—court may issue injunction.

Upon presentation of such application, such justice may issue an injunction wholly or partially restraining further payment of deposits until further order of court. If, after notice and hearing on such application, such justice is of the opinion that it is inexpedient for said bank to continue the further prosecution of its business, he may make such orders and decrees in the premises as seem proper for liquidating the affairs of said bank, the distribution of its assets and the protection of its depositors. Further proceedings on such application may be in the manner provided for the liquidation of an insolvent savings bank; or such justice may authorize the president and trustees of such bank then in office to liquidate its affairs under the direction of the court. The provisions of section forty-nine are hereby made applicable to such applications.

—further proceedings.

PUBLIS LAWS, 1907—CHAP. 96.

TRUST COMPANIES—GENERAL LAW.

An Act additional to and amendatory of Chapter forty-eight of the Revised Statutes of the State of Maine, as amended, relating to the organization and management of Trust Companies.

SEC. I. Five or more persons, a majority of whom shall be residents of the state, who associate themselves by an agreement in writing for the purposes of forming a trust company, may, upon compliance with the provisions of this act, become a corporation, subject to all the duties, restrictions and liabilities set forth in all general laws now or hereafter in force relating to such corporations, with power; first, to receive on deposit, money, coin, bank notes, evidences of debt, accounts of individuals, companies, corporations, municipalities and states, allowing interest thereon, if agreed, or as the by-laws of said corporation may provide; second, to borrow money, to loan money on credits, or real estate, or personal security, and to negotiate loans and sales for others; third, to own and maintain safe deposit vaults, with boxes, safes and other facilities therein, to be rented to other parties for the safe keeping of moneys, securities, stocks, jewelry, plate, valuable papers and documents, and other property susceptible of being deposited therein, and may receive on deposit for safe keeping, property of any kind entrusted to it for that purpose; fourth, to hold and enjoy all such estate, real, personal and mixed as may be obtained by the investment of its capital stock or any other moneys and funds that may come into its possession in the course of its business and dealings, and the same sell, grant, and dispose of; fifth, to act as agent for issuing, registering and countersigning certificates, bonds, stocks, and all evidences of debt or ownership in property; sixth, to hold by grant,

Organization of trust companies.

—powers.

—to receive deposits.

—to borrow and loan money.

—to maintain safe deposit vaults.

—to acquire, hold and dispose of property.

—to act as agent.

- to execute trusts. assignment, transfer, devise, or bequest, any real or personal property or trusts duly created, and to execute trusts of every description; seventh, to act as assignee, receiver, executor, and no surety shall be necessary upon the bond of the corporation, unless the court or officer approving such bond shall require it; eighth, to do in general all the business that may lawfully be done by trust and banking companies.
- to act as assignee, etc.
- bond.
- to do general banking business.
- Agreement shall set forth:
- SEC. 2. Said agreements shall set forth that the subscribers thereto associate themselves with the intention of forming a corporation, and shall specifically state:
- corporate name. First, the name by which the corporation shall be known.
- location. Second, the purpose for which it is formed.
- capital stock and number of shares. Third, the city or town, which shall be within this state, where its business is to be transacted.
- signatures, etc. Fourth, the amount of its capital stock, and the number of shares into which the same is to be divided.
- Each associate shall subscribe to the articles his name, residence, post office address and the number of shares of stock which he agrees to take.
- Notice of intention to organize.
- form of.
- publication of.
- SEC. 3. A notice of the intention of the subscribers to form such a trust company shall be given to the bank examiner. A notice in such form as said examiner shall approve shall be published at least once a week, for three successive weeks, in one or more newspapers designated by said examiner, and published in the county in which it is proposed to establish the company. Such notice shall specify the names of the proposed incorporators, the name of the corporation and the location of the same, as set forth in the above mentioned agreement of association. Within thirty days after the first publication of said notice the subscribers to said agreement shall apply to said examiner for a certificate that public convenience and advantage will be promoted by the establishment of such trust company. If the
- shall contain.
- application to bank examiner for certificate.

examiner refuses to issue such certificate, no further proceedings shall be had, but the application may be renewed after one year from the date of such refusal, without further notice or publication unless the examiner shall order the same.

—if refused,
may apply
again after
one year.

SEC. 4. The first meeting of the subscribers to the agreement of association shall be called by a notice signed either by that subscriber to the agreement who is designated therein for the purpose, or by a majority of the subscribers; and such notice shall state the time, place and purposes of the meeting. A copy of the notice shall, seven days at least before the day appointed for the meeting, be given to each subscriber or left at his residence or usual place of business, or deposited in the post office, postage prepaid, and addressed to him at his residence or usual place of business, and another copy thereof and an affidavit of one of the signers that the notice has been duly served shall be recorded with the records of the corporation. If all the incorporators shall in writing, endorsed upon the agreement of association, waive such notice and fix the time and place of the meeting, no notice shall be required. The subscribers to the agreement of association shall hold the franchise until the organization has been completed. At such first meeting, or at any adjournment thereof, the incorporators shall organize by the choice by ballot of a temporary clerk, by the adoption of by-laws and by the election in such manner as the by-laws may determine, of directors, a president, a clerk, and such other officers as the by-laws may prescribe. All the officers so elected shall be sworn to the faithful performance of their duties. The temporary clerk shall make and attest a record of the proceedings until the clerk has been chosen and sworn, including a record of such choice and qualification.

First meeting,
how called.

—subscribers,
notice to.

—waiver of
notice.

—election of
officers and
adoption of
by-laws.

—officers to
be sworn.

SEC. 5. The president, and a majority of the directors who are elected at such first meeting, shall

Certificate of
officers in
duplicate.

make, sign and make oath to, in duplicate, articles setting forth:

a. A true copy of the agreement of association, the names of the subscribers thereto, and the name, residence and post office address of each of the officers of the company;

b. The date of the first meeting and the successive adjournments thereof, if any.

—to be submitted to bank examiner and to attorney general.

One of such certificates shall be submitted to the bank examiner and the other, together with the records of the proposed corporation, to the attorney general, who shall examine the same, and who may require such amendment thereof or such additional information as he may consider necessary. If he finds that the articles conform to the provisions of the preceding sections relative to the organization of the corporation and that the provisions of section three have been complied with, he shall so certify and endorse his approval thereon. Thereupon the articles shall be filed in the office of the secretary of state, who shall cause the same, with the endorsement thereon, to be recorded, and shall thereupon issue a certificate of incorporation in the following form:

—certificate of attorney general.

—articles to be filed in office of secretary of state.

STATE OF MAINE.

Form of certificate.

Be it known that whereas (the names of the subscribers to the agreement of association) have associated themselves with the intention of forming a corporation under the name of (the name of the corporation), for the purpose (the purpose declared in the agreement of association), with a capital stock of (the amount fixed in the agreement of association), and have complied with the provisions of the statutes of this state in such case made and provided, as appears from the articles of organization of said corporation, duly approved by the attorney general, and recorded in this office; now, therefore, I, (the name of the secretary), secretary of the state of Maine, do hereby certify that said, (the names of

the subscribers to the agreement of association), their associates and successors, are legally organized and established as, and are hereby made, an existing corporation under the name of, (name of the corporation) with the powers, rights and privileges, and subject to the limitations, duties and restrictions, which by law appertain thereto.

Witness my official signature hereunto subscribed, and the great seal of the state of Maine hereunto affixed this day of _____ in the year _____ the date of the filing of the articles of organization.

The secretary shall sign the certificate of incorporation and cause the great seal of the state to be thereto affixed, and such certificate shall have the force and effect of a special charter. The existence of every corporation which is not created by special law shall begin upon the filing of the articles of organization in the office of the secretary of state. The secretary of state shall also cause a record of the certificate of incorporation to be made, and such certificate, or such record, or a certified copy thereof, shall be conclusive evidence of the existence of such corporation.

—shall have force and effect of special charter.

—existence of corporation begins.

—record by secretary of state.

—evidence of existence of corporation.

SEC. 6. Such corporation shall not issue any shares of stock until the par value of such shares shall have been actually paid in in cash. When the whole capital stock has been issued, a complete list of the stockholders, with the name, residence and post office address of each, and the number of shares held by each, shall be filed with the bank examiner, which list shall be verified by the president and treasurer of the corporation. Upon receipt of such statement said examiner shall cause an examination to be made, and if, after such examination, it appears that the whole capital stock has been paid in in cash, and that all requirements of law have been complied with, said examiner shall issue a certificate authorizing such corporation to begin the transaction of business. It shall be unlawful for any such corpo-

Shares not to be issued until fully paid in.

—list of stockholders to be filed with bank examiner.

—bank examiner to make examination and issue certificate before business begins.

ration to begin the transaction of business until such a certificate has been granted.

One-third of capital stock must be subscribed.

SEC. 7. The written articles of association mentioned in section one shall not be regarded as sufficient unless they show that at least one-third of the proposed amount of capital stock has been subscribed for. And when filed with the bank examiner they shall be accompanied by satisfactory evidence that the sum of fifty dollars has been paid to the state treasurer, to be credited to an account for "expense of organizing trust companies," so much thereof to be paid out for expenses of the several departments as the governor and executive council shall find to have been actually incurred.

—fee paid to state treasurer.

Minimum amount of capital stock to begin business.

SEC. 8. The minimum amount of paid-in capital stock on which a trust company may be authorized to begin business shall be twenty-five thousand dollars for a town or city of not more than five thousand inhabitants, fifty thousand dollars for from five thousand to ten thousand inhabitants, seventy-five thousand dollars for from ten thousand to twenty thousand inhabitants, one hundred thousand dollars for from twenty thousand to thirty thousand inhabitants, and one hundred and fifty thousand dollars for a town or city of more than thirty thousand inhabitants. It shall be lawful for the bank examiner in ascertaining the number of inhabitants of such town or city for the purpose of determining the sufficiency of the capital stock, to require such proof in addition to the last preceding United States census as he may deem necessary; but no charter once granted shall ever be deemed void for any error in computing the population. The par value of the shares of stock shall be one hundred dollars each.

—number of inhabitants, how ascertained.

—par value of shares.

Forfeiture of charter.

SEC. 9. Every such company shall forfeit its charter unless it shall actually commence to do business as a trust company within one year from the date thereof.

May increase capital stock.

SEC. 10. Any company organized under this act may increase its capital stock from time to time to

an amount not exceeding in the aggregate, one million dollars, at any stockholders' meeting at which a majority of shares issued and outstanding is represented, notice of the intention so to do having been given in the call therefor. A certified copy of every such vote shall be filed with the bank examiner within ten days after its passage.

—certificate
of increase.

SEC. 11. All the corporate powers of any such company shall be exercised by a board of not less than five directors, two-thirds of whom shall be residents of this state, whose number and term of office shall be determined, and who shall be elected by a vote of the stockholders at the first meeting held by the incorporators and at each annual meeting thereafter. The affairs and powers of the company may, at the option of the stockholders, be entrusted to an executive board of not less than five members, two-thirds of whom shall be residents of this state, to be, by vote of the stockholders, elected from the full board of directors. The directors of such company shall be sworn to the proper discharge of their duties, and they shall hold office until others are elected and qualified in their stead. If a director dies, resigns, or becomes disqualified for any cause, the remaining directors may elect a person to fill the vacancy until the next annual meeting of the corporation. The oath of office of any director shall be taken within thirty days of his election, or his office shall become vacant. The clerk of such company shall, within ten days, notify such directors of their election and within thirty days shall publish the list of all persons who have taken the oath of office as directors. The removal of any director from this state shall immediately vacate his office, if such removal leaves less than two-thirds of the membership resident in the state. The board of directors or executive board shall elect a president from its number, a clerk who shall be sworn to the faithful performance of his duties, a treasurer and

Board of
directors.

—executive
board.

—oath and
tenure of
office.

—vacancies,
how filled.

—oath, time
of taking.

—clerk to
notify
persons
elected and
publish list.

—removal of
director.

—directors to
elect presi-
dent, clerk
and treasurer.

such other officers, servants and employees as they may deem necessary.

Board of investment.
—record of loans.

SEC. 12. The board of directors or the executive board of such company shall constitute the board of investment of the company. Said directors or executive board shall keep in a separate book, specially provided for the purpose, a record of all loans, and investments of every description, made by said company substantially in the order of time when such loans or investments are made, which shall show that such loans or investments have been made with the approval of the investment board of said company, which shall indicate such particulars respecting such loans or investments as the bank examiner shall direct. This book shall be submitted to the directors and stockholders, and to the bank examiner whenever requested. Such loans or investments shall be classified in the book as the bank examiner shall direct.

Directors shall own ten shares of stock.

SEC. 13. No person shall be eligible to the position of a director of any such company who is not the actual owner of ten shares of the stock.

Trust funds to constitute special deposit.

SEC. 14. All the property or money held in trust by any such company, shall constitute a special deposit and the accounts thereof, of said trust department shall be kept separate, and such funds and the investment or loans of them shall be specially appropriated to the security and payment of such deposits, and not be subject to any other liabilities of the company, and for the purpose of securing the observance of this proviso, such company shall have a trust department in which all business pertaining to such trust property shall be kept separate and distinct from its general business.

—not subject to other liabilities.

—trust department.

Administrators, etc., may deposit in.

SEC. 15. An administrator, executor, assignee, guardian or trustee, any court of law or equity, including courts of probate and insolvency, officers and treasurers of towns, cities, counties, and savings banks of the state of Maine, may deposit any moneys, bonds, stocks, evidences of debt or of ownership in

property, or any personal property, with said corporation, and any of said courts may direct any person deriving authority therefrom to so deposit the same.

SEC. 16. No trust company shall loan to any person, firm, business syndicate, or corporation, an amount or amounts, at any time outstanding in excess of ten per cent of its total capital, unimpaired surplus and net undivided profits, except on approval of a majority of its entire investment board, unless secured by collateral, nor in excess of twenty-five per cent thereof, except on such approval and secured by collateral, which in the judgment of said majority of said investment board shall be of a value equal to the excess of said loan above said twenty-five per cent; *provided*, that in determining said amount every person, firm, syndicate or corporation appearing on any loan as endorser, guarantor or surety, shall be regarded as an original promissor. But the discount of bills of exchange drawn in good faith against actually existing values, and the discount of commercial or business paper actually owned by the person negotiating the same, shall not be considered as money borrowed. *Provided, however*, that any such company now having loans outstanding in excess of any of the aforesaid restrictions may permit the same to be renewed from time to time as they mature, for periods not exceeding six months each, if an amount equal to not less than ten per cent of every loan so maturing shall have first been paid in in cash, and if an equivalent amount shall be paid in at the end of every six months on all demand loans in such aggregate. In all cases where loans in excess of said ten per cent are granted, the records of the company shall show who voted in favor thereof, and said records and those required by section seventeen of this act shall constitute prima facie evidence of the truth of all facts stated therein in prosecutions and suits to enforce the several provisions

Regulation
of loans.

—exceptions.

—reduction of
previous
loans.

—records to
show who
authorized
loans in
excess of 10%
and constitute
prima facie
evidence in
prosecutions.

and penalties enumerated in section twenty-two of this act.

SEC. 17. Section eighty-two of chapter forty-eight of the revised statutes is hereby amended, so as to read as follows:

—loans to directors, officers, etc., how made.

'Section 82. No trust company shall make any loan to its directors, officers, agents or other persons in its employ, or on which any such director, officer, agent or employee is an endorser, guarantor or surety, or to any firm or business syndicate of which such director, officer, agent or employee is a member, or to any person or on the endorsement or guaranty of any person who is a partner of, or member of a business syndicate with, such director, officer, agent or employee, or to any corporation of which any such director, officer, agent or employee is a director, officer, superintendent or manager, until the proposition to make such loan shall have been submitted by the person desiring the same to the board of directors of such company, or to the executive committee thereof, if any, and accepted and approved by a majority of the entire membership of such board or committee: *provided, however,* that no director of such company who is interested in said loan in any of the above capacities, or who is connected or associated with the borrower in any of the above ways, shall be regarded as voting in the affirmative on such loan. Such approval, if the loan is made, shall be spread upon the records of the company; and this record shall, in every instance, give the names of the directors authorizing the loans. Nothing in this section or in section sixteen of this act shall make it unlawful for a trust company to give any person, firm, syndicate or corporation a line of credit to an amount not exceeding twenty-five per cent of its total capital, unimpaired surplus and net undivided profits, subject to the several restrictions as to percentage of entire board and right of interested persons to vote on same contained in said sections. The records of the company shall show

—no person to vote on loan in which he is interested.

—record of such loans.

—line of credit.

how every director voted on the same, and when such line of credit is given the treasurer may pay out loans in accordance therewith without further approval. A line of credit so given shall expire in six months unless renewed in the same manner in which it is originally given.'

—record of granting.

—how paid out.

—expires in six months.

SEC. 18. Every trust company shall make such report of its condition from time to time as the bank examiner shall require, and shall cause the same to be published as he may direct.

Company shall make reports.

SEC. 19. Two of the directors, at least, shall once in each year thoroughly examine the affairs of the company, settle the treasurer's account, and report under oath to the bank examiner the standing of the company, 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 publish an abstract thereof, if required. The examiner shall seasonably give notice of the time and furnish blanks for said examination and report.

Annual examinations by directors.

SEC. 20. Any trust company organized under this act may adopt all necessary by-laws, not inconsistent with the general laws of the state, for the management of its affairs.

May adopt by-laws.

SEC. 21. No trust company now or hereafter organized, shall establish a branch or agency in any city or town other than that in which the parent institution has its location until it shall have received a warrant so to do from the bank examiner, who shall issue such warrant only when satisfied that public convenience and advantage will be promoted by the establishment of such branch or agency and that the unimpaired capital stock of the parent institution is sufficient to comply with the conditions of section eight of this act, reckoning the aggregate population of its home city or town and of all cities or towns in which it is authorized by its charter to establish branches or agencies, including the one under consideration. The examiner may require

Branches and agencies established only on warrant from bank examiner.

—requirements.

—capital stock

—population

- notice. such notice on an application for a branch or agency as he deems proper. No trust company shall be
- restrictions as to location. permitted to establish a branch or agency except in its own or an adjoining county. If granted, the bank
- warrant in duplicate. examiner shall issue his warrant in duplicate, one copy to be delivered to the trust company, and the other to the secretary of state for record. The com-
- certificate to be filed within ten days. pany shall within ten days after opening said branch or agency, file a certificate thereof, signed by its president and treasurer, with the bank examiner.
- forfeiture. The right to open a branch or agency shall lapse in one year from the date of filing the examiner's war-
- fee. rant with the secretary of state unless the same shall have been opened and business actually begun in good faith. No application for permission to open such branch or agency shall be acted upon until the petitioning company shall have paid to the state treasurer the sum of fifty dollars for the benefit of the state, to be credited and used as provided in section seven of this act.

Penalties for violations of sections 16 and 17.

-directors and officers authorising or wilfully permitting same, guilty of misdemeanor, and personally responsible for loans.

-such loans payable immediately.

SEC. 22. Every director, officer, agent and employee of such company, who authorizes, or assists in procuring, granting or causing the granting of, a loan in violation of section sixteen of this act, or pays, or wilfully permits the payment of, any funds of the company on such loan, and every director of a company who votes on a loan in violation of any of the provisions of section seventeen of this act, and every director, officer, agent or employee who wilfully and knowingly pays out any of said funds on a loan granted in violation of said section seventeen, or who wilfully and knowingly permits or causes the same to be done, shall be personally responsible for the payment thereof, and shall be guilty of a misdemeanor. All loans granted in violation of either of said sections shall be due and payable immediately and without demand, whether they appear on their face to be time loans or otherwise. When the bank examiner shall find any loans out-

standing in violation of either of said sections, he shall notify the president or treasurer of the company to cause the same to be paid forthwith. And if they are not paid within thirty days or such further time as said bank examiner shall determine, he shall report the facts to the attorney general, who shall commence suit in the name and for the benefit of such company for the collection of the same. The attorney general may employ special counsel to prosecute said suit, and said company shall pay all expenses thereof, to be recovered in an action of debt in the name of the state.

—bank examiner shall require officers to collect them, and if not done within 30 days may report to attorney general.

—suit for collection.

—may employ special counsel.

—expense.

SEC. 23. Neither the enumeration of powers in section one of this act, nor the provisions governing the number and election of directors and members of the executive board in section eleven, nor the requirements as to eligibility of directors in section thirteen shall be construed as revoking any rights already possessed by a trust company by virtue of the express provisions of its charter or of its by-laws already lawfully adopted. The passage of this act shall not invalidate a charter previously granted or hereafter granted by special legislation during the present session of the legislature, except to make it conform to all regulations and restrictions herein established, and the right so granted to any trust company to establish a branch or agency shall continue in force for a period of two years from the passage of the act granting the same. Except as herein otherwise provided, all acts and parts of acts inconsistent herewith are hereby repealed, and all acts and parts of acts not so inconsistent are hereby expressly made to apply to all trust companies organized under this act.

Certain rights and powers not revoked.

—inconsistent acts repealed.

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