

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1910

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1909.

—

VOLUME III.

—



AUGUSTA
KENNEBEC JOURNAL PRINT
1910

FIFTY-THIRD ANNUAL REPORT
OF THE
BANK COMMISSIONER
OF THE CONDITION OF THE
SAVINGS BANKS,
TRUST AND BANKING COMPANIES
AND
LOAN AND BUILDING ASSOCIATIONS
OF THE
STATE OF MAINE.

1909

WATERVILLE
SENTINEL PUBLISHING COMPANY
1910

BANKING DEPARTMENT.

WILLIAM B. SKELTON, *Bank Commissioner.*
WILLIAM G. ELLIS, *Deputy Bank Commissioner.*
Miss CLARIDEL BRADSTREET, . *Clerk.*

The gain this year has been \$4,251,568.53 against \$4,257,548.58 for the preceding year. Add the gain in resources of national banks, amounting to \$3,216,251.74 as shown in the following table, and we have a total gain of banking assets in the State of \$7,467,820.27, whereas during the previous year the total gain was only \$4,424,196.22.

In preparing the tabulations for the year just closed, we have deducted from the undivided profits the amounts of the several expense accounts hitherto carried as resources, thus making the items of undivided profits for each class of institutions the net amount. These expense items for the preceding year were \$46,498.38 for savings banks, \$90,062.63 for trust companies, and \$5,641.33 for loan and building associations, making a total of \$142,202.34, which should be added to the foregoing totals to show the actual comparative gains.

NATIONAL BANKS.

During the past year, for the first time, the comptroller of the currency has required that the official reports of national banks show the amount of "savings deposits" carried. The statement for November 16th, of which the following table is an abstract, discloses deposits of this class in the national banks of this State amounting to \$14,719,635.42, or 41.5 per cent of the total individual deposits held. The extent to which this class of banks has entered this field in Maine is particularly noticeable when one considers that in all New England, including Maine, these savings deposits aggregated only \$34,268,170.62, out of total individual deposits of \$452,900,979.82. In other words, the national banks of Maine are paying savings bank rates on 41.5 per cent of the entire amount of their individual deposits, while the national banks of all New England, including Maine, pay such rates on only 7.5 per cent.

For the purpose of affording a more complete review of banking conditions in the State, I append a condensed statement of the resources and liabilities of the seventy-seven national banks in this State as shown by their reports of November 16, 1909, in comparison with those of November 27, 1908.

BANK COMMISSIONER'S REPORT.

V

LIABILITIES.	1908.	1909.
Capital stock	\$9,051,000 00	\$9,051,000 00
Surplus fund	3,374,535 55	3,431,940 77
Undivided profits, less expenses and taxes	2,399,826 17	2,410,404 93
National bank notes outstanding	5,710,600 00	5,738,907 50
Due to other national banks	304,810 92	328,390 56
Due to state banks and bankers	25,421 94	12,930 08
Due to trust companies and savings banks	984,738 66	1,091,032 73
Due to approved reserve agents	193,468 25	186,679 26
Dividends unpaid	17,247 38	20,172 48
Individual deposits	32,324,498 50	35,481,602 04
United States deposits	533,801 15	133,098 42
Deposits of United States disbursing officers	104,825 49	126,519 95
Bonds borrowed	214,000 00	75,000 00
Notes and bills re-discounted	26,540 10	21,000 00
Bills payable	375,000 00	647,000 00
Liabilities other than those above stated	2,563 12	103,450 25
	\$55,642,877 23	\$58,859,128 97
RESOURCES.		
Loans and discounts	\$31,124,902 12	\$33,018,757 60
Overdrafts	58,601 12	76,370 53
United States bonds to secure circulation	5,844,100 00	5,863,100 00
United States bonds to secure deposits	390,000 00	311,000 00
Other bonds to secure deposits	285,600 00	1,000 00
United States bonds on hand	7,500 00	90,500 00
Premiums on United States bonds	122,471 60	113,898 65
Stocks, securities, etc	8,295,165 15	9,511,701 56
Banking houses, furniture and fixtures	958,730 34	1,074,440 25
Other real estate owned	128,038 16	128,399 24
Due from national banks (not reserve agents)	264,326 40	312,470 38
Due from state banks and bankers	155,898 76	127,361 93
Due from approved reserve agents	4,609,425 98	4,643,989 58
Checks and other cash items	172,487 12	185,506 28
Exchanges for clearing house	129,065 12	130,054 09
Bills of other national banks	310,742 00	298,431 00
Fractional currency, nickels and cents	12,464 33	14,171 04
Specie	2,032,227 98	2,248,584 59
Legal tender notes	445,215 00	416,336 00
Redemption fund with treasurer United States	281,104 75	287,304 75
Due from treasurer United States	14,811 30	5,751 50
	\$55,642,877 23	\$58,859,128 97

SAVINGS BANKS.

The total resources and liabilities of the savings banks of the State on October 30, 1909, as compared with October 31, 1908, is shown in the following table:

1908.	LIABILITIES.	1909.
\$86,131,410 91	Deposits	\$88,557,027 66
5,145,072 72	Reserve fund	5,231,507 70
2,462,239 15	Undivided profits	2,443,935 39
45,000 00	Other liabilities	22,112 99
\$93,783,722 78	Total liabilities	\$96,254,583 74
RESOURCES.		
\$75,000 00	United States bonds	\$75,000 00
4,043,212 68	Public funds in Maine	6,414,166 39
19,971,615 97	Public funds out of Maine	18,746,394 67
9,134,297 96	Railroad bonds in Maine	9,509,139 68
33,439,317 92	Railroad bonds out of Maine	33,874,651 87
4,190,295 00	Corporation bonds in Maine	4,412,638 75
456,734 00	Corporation bonds out of Maine	398,164 00
903,470 72	Railroad stock in Maine	1,280,140 72
424,387 70	Railroad stock out of Maine	414,677 70
456,671 00	Corporation stock in Maine	444,206 00
52,244 60	Corporation stock out of Maine	48,744 60
1,652,715 33	National bank stock in Maine	1,657,765 33
43,885 00	National bank stock out of Maine	35,200 00
60,400 00	Other bank stock in Maine	54,550 00
10,787,160 01	Loans on mortgages of real estate	11,525,687 09
3,197,905 46	Loans on collateral	2,620,224 66
222,861 13	Loans to municipalities	177,579 71
857,857 97	Loans to corporations	922,839 99
1,586,070 23	Real estate investment	1,688,991 82
358,084 60	Real estate foreclosure	320,703 21
51,240 79	Furniture and fixtures	55,268 56
303,912 25	Premium account	291,842 62
46,498 38	Expense account	-
28,293 80	Other resources	25,613 97
1,198,166 14	Cash on deposit	1,039,247 03
241,424 14	Cash on hand	221,145 37
\$93,783,722 78	Total resources	\$96,254,583 74
225,586	Number of depositors	228,205
\$381 36	Average to each depositor	\$388 06
3.92	Average rate of dividends paid	3.90
\$3,215,952 24	Amount of dividends paid	\$3,268,389 17
26,283 95	Municipal tax	29,727 05
470,815 26	State tax	471,173 73

This statement indicates an increase in deposits of \$2,425,-166.75, or 2.81%, against \$748,963.34, or .88% during the pre-

ceding year. The reserve fund was increased 1.6%, or \$86,434.98, while there was an apparent decrease in undivided profits of \$18,303.76. The expense account, the amount of which was \$46,498.38 one year ago and which has heretofore been carried as a resource, has this year been deducted from the undivided profits, leaving the latter item the net amount. When account is taken of this change an actual gain of \$28,194.62 is disclosed.

DEPOSITS AND WITHDRAWALS.

Deposits, October 31, 1908.....	\$86,131,410 91
Deposited during the year.....	\$16,329,935 34
Dividends added during the year.....	3,268,389 17
	<u>\$19,598,324 51</u>
Withdrawn during the year.....	17,172,707 76
Increase in deposits.....	<u>2,425,616 75</u>
Deposits, October 30, 1909.....	\$88,557,027 66

EXHIBIT A.	1908.		1909.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less.....	169,537	\$19,471,194 49	170,819	\$19,208,946 59
Deposits of over \$500 and not over \$2,000.....	51,772	54,035,915 99	52,746	56,273,022 79
Deposits of over \$2,000 and not over \$5,000.....	4,289	10,552,841 76	4,350	10,755,821 92
Deposits of over \$5,000.....	258	2,071,458 67	290	2,319,236 36
Total.....	225,856	\$86,131,410 91	228,205	\$88,557,027 66
EXHIBIT B.				
Deposits of \$2,000 or less.....	221,309	\$73,507,110 48	223,565	\$75,481,969 38
Deposits of over \$2,000.....	4,547	12,624,300 43	4,640	13,075,058 28
Total.....	225,856	\$86,131,410 91	228,205	\$88,557,027 66

CLASSIFICATION OF RESOURCES.

RESOURCES.	1909.		1908.	1899.
	Amount of each class.	Percentage of each class.	Percentage of each class.	Percentage of each class.
United States bonds.....	\$75,000 00	.08	.08	9.83
Public funds in Maine.....	6,414,166 39	6.66	4.31	2.17
Public funds out of Maine.....	18,746,394 67	19.48	21.29	19.84
Railroad bonds in Maine.....	9,509,139 68	9.88	9.74	7.62
Railroad bonds out of Maine.....	33,874,651 87	35.19	35.66	22.85
Corporation bonds in Maine.....	4,412,638 75	4.59	4.47	5.50
Corporation bonds out of Maine.....	398,164 00	.41	.49	.84
Railroad stock in Maine.....	1,280,140 72	1.33	.96	1.10
Railroad stock out of Maine.....	414,677 70	.43	.45	.72
Corporation stock in Maine.....	444,206 00	.46	.49	.64
Corporation stock out of Maine.....	48,744 60	.05	.06	.29
National bank stock in Maine.....	1,657,765 33	1.72	1.76	3.64
National bank stock out of Maine.....	35,200 00	.04	.05	.22
Other bank stock in Maine.....	54,550 00	.06	.06	.16
Loans on mortgages of real estate.....	11,525,687 09	11.97	11.50	11.63
Loans on collateral.....	2,620,224 66	2.72	3.41	5.39
Loans to municipalities.....	177,579 71	.19	.24	.81
Loans to corporations.....	922,839 99	.96	.92	2.17
Real estate investment.....	1,688,991 82	1.75	1.69	.77
Real estate foreclosure.....	320,703 21	.33	.38	.74
Furniture and fixtures.....	55,268 56	.06	.05	.05
Premium account.....	291,842 62	.30	.32	.89
Expense account.....	—	—	.05	.05
Other resources.....	25,613 97	.03	.03	.04
Cash.....	1,260,392 40	1.31	1.54	2.04
Total.....	\$96,254,583 74	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:

TABLE OF VALUES.

	1905.	1906.	1907.	1908.	1909.
Estimated value of resources above liabilities	\$11,362,358 50	\$11,410,400 18	\$11,067,070 99	\$9,965,764 36	\$10,410,673 24
Reserve fund	4,222,862 11	4,695,873 74	5,051,899 91	5,145,072 72	5,231,507 70
Undivided profits	2,245,334 36	2,298,620 88	2,380,922 61	2,462,239 15	2,443,935 39
Total book profits	\$6,468,196 47	\$6,994,494 62	\$7,432,822 52	\$7,607,311 87	\$7,675,443 09
Estimated value above book surplus	4,894,162 03	4,415,905 56	3,634,248 47	2,358,452 49	2,735,230 15
Premium account	354,111 72	309,368 76	320,201 67	303,912 25	291,842 62
Total dividend paid	2,551,215 53	2,702,887 30	3,033,649 93	3,215,952 24	3,268,389 17
Deposits	79,115,188 66	82,677,981 25	85,382,447 57	86,131,410 91	88,557,027 66

DIVIDENDS.

1908.			1909.	
Number of banks.	Amount of dividends.	RATE OF DIVIDENDS.	Number of banks.	Amount of dividends.
--	--	4½ per cent paid by	1	\$2,752 72
36	\$2,745,370 20	4 per cent paid by	37	2,549,888 43
2	41,202 15	3¾ per cent paid by	3	334,976 88
13	407,255 33	3½ per cent paid by	10	360,066 36
1	22,124 56	3 per cent paid by	1	20,704 78
52	\$3,215,952 24	3.92 average rate, 1908	52	\$3,268,389 17
		3.90 average rate, 1909		

The rates paid during each of the past ten years are shown by the following table:

	1900.	1901.	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.
4½% paid by.....	--	--	--	--	--	--	--	--	--	1
4% paid by.....	5	5	2	2	2	1	2	9	36	37
3¾% paid by.....	1	--	2	--	--	1	2	18	2	3
3½% paid by.....	26	20	18	20	23	29	34	18	13	10
3¼% paid by.....	3	3	3	--	3	6	2	4	--	--
3% paid by.....	15	23	26	29	23	14	11	3	1	1
2% paid by.....	1	--	--	--	--	--	--	--	--	--
Total number.....	51	51	51	51	51	51	51	52	52	52
Average rate.....	3.36	3.30	3.26	3.24	3.28	3.41	3.51	3.66	3.92	3.90

This table shows a slight decline in the average rate of dividends paid. It is altogether probable that the report for the coming year will show an even greater decrease, although it will not be large.

This is clearly in the interest of sound banking and should be approved by the public, whose first interest lies in safety of the principal. When the banking institutions of the State absorb, in one and one-half days, approximately one and one-half millions of bonds on a 3.83 per cent basis,—as was done in the case of the Portland Water District issue,—it is clear that financiers recognize a very wide difference between securities of that class and those of a class which net 4 per cent to the depositor after paying all charges.

The trend toward a rate of dividend that will permit the purchase of a superior class of securities has been rather marked during the past few months. The most notable single instance is the announcement recently made by the Bowery Savings Bank of New York City, holding about one hundred and twenty millions of deposits, of a return to 3 1-2 per cent.

I give the following summary of deposits, earnings, dividends and expenditures of the savings banks for the year:

Deposits, October 31, 1908.....	\$86,131,410	91	
Deposits, October 30, 1909.....	88,557,027	66	
Average deposits for the year.....	87,344,219	28	
Gross income	4,318,201	07	
Dividends paid	\$3,268,389	17	
Municipal tax	29,727	05	
State tax	471,173	73	
Annual expenses	206,816	01	
Increase of reserve fund..	86,434	98	
Increase of undivided profits (see page vii)..	28,194	62	
Decrease of premium account	12,069	63	
			1909 1908
Per cent—Average rate of dividend.....	3.90		3.92
Gross income to average deposits.	4.94		5.13
Annual expenses to average deposits .....	.24		.24
State tax to average deposits.....	.54		.55
Expense to gross income.....	4.78		4.63

TRUST COMPANIES.

There are forty trust companies in regular operation in the State. The Waterville Trust Company has ceased doing business since the date of the last report, and the Paris Trust Company has commenced, the number thus remaining the same. Permission has been granted the Kenduskeag Trust Company to maintain a branch at Newport, and said company has purchased the building built and formerly occupied by the Waterville Trust Company at that place. A more complete statement concerning the Waterville Trust Company appears at the close of these preliminary remarks.

A condensed detailed statement of the liabilities and resources of the trust companies as shown by their reports of October 30, 1909, and a similar statement for October 31, 1908, is as follows:

1908.	LIABILITIES.	1909.
\$3,186,400 00	Capital stock	\$3,137,900 00
1,897,634 81	Surplus	2,071,622 81
1,282,264 23	Undivided profits	1,389,051 95
18,437,059 99	Savings deposits	19,969,056 46
13,700,887 19	Demand deposits	13,692,051 58
1,147,654 12	Certificates of deposit	978,101 93
1,278,344 09	Trust department	1,206,630 06
647,760 87	Sinking funds for corporations	683,739 60
3,955 66	Unpaid dividends	4,678 43
110,305 25	Treasurer's checks outstanding	122,990 13
119,234 76	Due to other banks and bankers	65,132 75
1,122,675 05	Bills payable	1,179,347 55
48,820 30	Other liabilities	46,731 33
\$42,982,996 32	Total liabilities	\$44,547,034 58
RESOURCES.		
\$18,780,799 13	Demand and time loans	\$19,858,875 90
3,221,906 47	Mortgages of real estate	3,968,032 18
-	Overdrafts	84,133 72
12,814,759 90	Stocks and bonds	14,075,017 50
1,246,113 52	Trust investments	1,179,517 36
612,626 36	Sinking funds investments	675,594 08
582,117 35	Real estate owned	582,479 75
18,525 10	Due from other banks and bankers	16,261 25
90,062 63	Expense account	-
209,378 67	Furniture and fixtures	183,629 47
4,265,637 41	Cash on deposit	2,859,723 63
1,082,569 04	Cash on hand	1,060,732 24
58,500 74	Other resources	3,037 50
\$42,982,996 32	Total resources	\$44,547,034 58
64,560	Number depositors, savings deposits	66,201
24,920	Number depositors, demand deposits	27,053
1,417	Number depositors, certificates of deposit	2,406
90,897	Total number depositors	95,660
\$275,440 00	Amount of dividends on stock	\$286,395 00
646,983 08	Amount of interest paid on savings deposits	702,877 87
189,855 32	Amount of interest paid on demand deposits	293,635 75
\$1,112,278 40		\$1,282,908 62
3.66%	Average rate of interest on savings deposits	3.69%
8.06%	Average rate of dividends on stock	9.13%

This table shows a very satisfactory growth among these institutions, especially when it is remembered that assets of the

Waterville Trust Company included in the statement for one year ago at \$1,450,697.84, do not appear in the statement for the year just closed, so that the growth of the remaining institutions has taken care of this amount in addition to the increase shown on the face of the comparative statements.

At first glance the average rate of dividends on stock may seem large. This rate, however, is based on the par value of the capital stock while the table shows that the true capitalization includes a surplus almost equal to two-thirds of the original capital and undivided profits of nearly one-half the capital. Figured on a basis of capital and surplus alone, the average rate is but 5.49%. And if we deduct from the total amount paid in dividends two per cent of the capital stock as a fair estimate of the average municipal tax paid on this class of property, the dividend rate to stockholders then drops to 4.29%, or only six-tenths of one per cent more than the average rate paid savings depositors, whose deposits are tax-exempt and who take no risk of loss until the stockholder has forfeited his entire investment and has become liable to an additional assessment of 100% of his holdings in the capital stock. When these facts are taken into consideration it will be seen that the depositors are receiving very liberal returns on their money.

GROWTH OF TRUST COMPANIES.

The following table shows the number of trust companies doing business in this State and the aggregate amounts of capital stock, surplus, deposits and assets annually for the past twenty years.

YEAR.	Number.	Capital.	Surplus.	Deposits.	Assets.
1889	9	\$767,500 00	\$30,429 27	\$1,557,014 15	\$2,765,862 24
1890	10	822,900 00	59,300 00	2,126,031 29	3,629,895 77
1891	12	1,008,900 00	72,300 00	2,516,143 38	4,279,477 44
1892	13	1,069,800 00	79,600 00	3,006,137 56	4,866,324 87
1893	14	1,181,600 00	89,500 00	3,123,255 12	5,175,032 30
1894	15	1,205,400 00	96,500 00	3,534,461 45	5,835,807 62
1895	17	1,400,800 00	197,700 00	4,045,611 61	6,641,586 99
1896	18	1,511,400 00	221,700 00	4,359,033 55	7,048,760 09
1897	16	1,386,400 00	291,500 00	5,028,864 88	7,513,403 15
1898	17	1,586,400 00	324,000 00	6,219,583 90	9,182,997 50
1899	17	1,598,943 70	346,000 00	8,673,369 86	11,802,252 29
1900	17	1,601,700 00	363,000 00	9,931,738 32	13,295,402 92
1901	18	1,626,800 00	381,100 00	11,573,934 22	15,207,325 55
1902	18	1,676,800 00	446,150 00	13,039,661 65	17,035,941 70
1903	23	2,022,000 00	885,400 00	14,840,408 42	19,914,010 63
1904	23	2,072,000 00	974,150 00	17,039,245 71	22,928,005 22
1905	26	2,275,000 00	1,283,500 00	21,493,524 64	27,984,858 58
1906	33	2,875,000 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
1908	40	3,186,400 00	1,897,634 81	33,285,601 30	42,982,996 32
1909	40	3,137,900 00	2,071,622 81	34,639,209 97	44,547,034 58

LOAN AND BUILDING ASSOCIATIONS.

The comparative condition of these institutions collectively as it existed on the last Saturdays of October 1908 and 1909, is as follows:

1908.	LIABILITIES.	1909.
\$3,421,221 83	Accumulated capital	\$3,560,589 88
92,043 43	Guaranty fund	102,736 38
168,066 91	Advances	159,661 81
1,424 95	Forfeited shares	3,176 84
9,961 70	Due on loans	18,227 51
81,331 81	Bills payable	147,477 08
95,091 64	Profits	90,943 94
	Other liabilities	2,997 54
\$3,869,142 27	Total liabilities	\$4,085,811 58
RESOURCES.		
\$3,438,159 86	Mortgage loans	\$3,677,250 45
91,630 60	Loans on shares	92,371 00
24,440 00	Other loans	14,635 00
138,110 46	Real estate foreclosure	125,743 06
34,692 00	Stocks and bonds	37,868 00
2,055 85	Permanent expense	2,206 35
5,641 33	Temporary expense	
126,620 99	Cash	127,455 46
7,791 18	Other resources	8,282 26
\$3,869,094 75	Total resources	\$4,085,811 58
9,429	Number of shareholders	9,691
58,510½	Number of shares outstanding	60,585
3,553	Number of borrowers	3,814
4,287	Number of loans	4,579
5.64	Average rate of dividends paid	5.95
\$172,094 75	Amount of dividends	\$195,654 02

It will be noticed that the item of "temporary expense" is no longer carried as a resource. If this amount had been included in the profit account of the present year as given in the exhibit for 1908, it would show an actual gain in undivided profits of \$1,493.63.

The growth of the Loan and Building Associations in this State during recent years is shown substantially by the following table:

Year.	Number of institutions.	Number of shareholders.	Accumulated capital.	Guaranty fund.	Number of loans.	Amount of loans.	Assets.
1889	19	3,381	\$294,226 44	\$573 28	548	\$328,006 02	\$344,417 90
1890	24	4,936	548,868 86	974 89	915	608,212 38	633,059 31
1891	30	6,710	917,866 70	2,339 43	1,429	997,213 14	1,032,301 53
1892	29	7,897	1,334,819 11	5,634 09	1,949	1,398,671 37	1,460,193 40
1893	29	7,820	1,709,633 14	9,519 63	2,401	1,758,600 20	1,830,159 35
1894	30	7,894	1,948,530 98	13,788 66	2,711	2,068,997 18	2,193,956 30
1895	33	8,099	2,306,361 11	19,145 28	3,107	2,328,002 21	2,469,884 11
1896	34	8,226	2,532,735 43	24,993 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	2,685,072 95	3,000,998 77
1899	32	8,155	2,701,960 84	47,965 75	3,520	2,603,720 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	2,601,651 48	62,291 72	3,426	2,510,790 12	2,865,630 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
1908	35	9,429	3,421,221 83	92,043 43	4,287	3,554,230 46	3,869,142 27
1909	35	9,691	3,560,589 88	102,736 38	4,579	3,784,256 45	4,085,811 58

It appears from this table that there has been no change in the number of associations since 1903. During that time, however, there have been increases as follows:

		Gain.
In number of shareholders.....	1,247	14.7%
Accumulated capital	\$927,774 17	35.6%
Guaranty fund	34,428 56	50.4%
Total assets	1,153,605 30	39.3%

I have taken occasion in the past to speak of the value of these institutions, both to their members and to the public in general. I feel that if this fact was more generally understood their growth would be much more rapid.

They occupy a unique position, encroaching but little upon the field of any other class of banking institutions. Their direct benefits are two-fold.

In the first place, the system of small regular payments upon the principal and interest of loans, made at stated intervals, enables them safely to advance a much larger percentage of the total value of the security offered than could otherwise be done.

Thus, persons regularly employed, but of small means, may by availing themselves of the assistance of a loan and building association acquire a home by the monthly payment of little more than they would otherwise spend in rent.

I am aware that some prejudice exists against these institutions on account of the apparently high rate of interest charged. This, however, is rather apparent than real, because the borrower receives precisely the same return on every dollar paid toward the reduction of the principal of his loan that an investing, or non-borrowing member receives on his investment. This return, or profit, is credited to his account at fixed periods and from that time goes on earning a profit itself, so that in the end it is doubtful if the borrower has paid more for his loan than he would have paid elsewhere, and usually much less than he would have been required to pay a private individual for an amount so nearly equivalent to the full value of his security.

In the second place, these institutions offer very advantageous opportunities to those who would accumulate a substantial sum from small savings. The investor subscribes for one or more shares of two hundred dollars each. On this subscription he pays monthly one dollar per share. At the close of dividend periods his portion of the earnings is credited to his account as part of his capital. The result is that he is stimulated to make regular savings and finds himself able to withdraw the full two hundred dollars per share subscribed in considerably less than that number of months. In the meantime, if he desires a temporary loan the association may grant it on the pledge of his shares as security. Or if circumstances render it necessary for him to discontinue his payments and to withdraw his funds, the association will make a settlement that will net him a very satisfactory return on his investment.

There has been some agitation during the past year for the establishment of co-operative institutions similar to those now authorized by law in Canada and in some parts of Europe, in which the members may accumulate a fund by small regular payments and from which they may borrow as their circumstances require. So far as the opportunity and inducement for the accumulation of savings are concerned this system is amply provided by the loan and building associations as now estab-

lished. The opportunity for such persons to borrow is now limited to the present value of their shares, which they would pledge as collateral, unless they could induce friends who were also shareholders to loan them the security of their shares in addition. It might be safe to go so far as to authorize some form of institutions whose capital consists of small savings deposits to loan without other security than the mere promise of the borrower, but it opens a very wide field and one which I am not yet prepared to recommend. For practical purposes within absolutely safe lines I feel that our loan and building associations very substantially answer the requirements.

WATERVILLE TRUST COMPANY.

On May 8, 1909, I secured a temporary injunction against the Waterville Trust Company, enjoining it from doing further business except the collection of money due it. On July 1st, after several unsuccessful efforts to induce capitalists to take over the company and assume its liabilities, the injunction was made permanent, and Hon. Charles F. Johnson and Harry L. Holmes were appointed receivers.

The receivers filed their bond and took formal possession July 10, 1909, at that time making the following report of its condition as shown by the books of the company:

RESOURCES.	
Stocks, bonds and vessel property	\$203,280 40
Loans and discounts	727,031 07
Real estate	85,082 37
Furniture and fixtures	23,775 00
Cash items	10,429 64
Cash on hand	5,279 08
Cash on deposit	211,187 19
Overdrafts	145 58
	\$1,266,210 33

LIABILITIES.	
Capital stock	\$100,000 00
Profit and loss	21,359 06
Demand deposits	179,737 14
Time deposits	924,738 60
Notes payable	25,000 00
Boston Clearing House Association	5,673 53
Holder of outstanding New York, Boston and Portland drafts	9,093 37
A. H. Emery, Corinna, Me., collection item	608 63
	\$1,266,210 33

The receivers entered at once upon the discharge of their duties, and on November 15, the date of their last report to this department, had accumulated \$434,974.44 in cash, available for dividends to depositors, beside paying under order of court various preferred claims including the last four items in the foregoing statement of "Liabilities," state tax for the six months ending April 24, 1909, insurance and sundry expenses. The assets not then converted into cash, at book value, consisted of:

Stocks, bonds and vessel property	\$184,075 40
Loans and discounts	505,997 86
Real estate	65,082 37
Furniture and fixtures	23,775 00
Cash items	3,736 05
Overdrafts	17 70
	\$782,684 38

It was hoped to pay the depositors a very substantial dividend by the early part of September, but while preparations were being made for such payment notice was served on the receivers that certain depositors intended to demand separate liquidation for the several branches. This question and questions relating to certain claims for set-offs have been referred to the court, and it is altogether likely that decisions may be reached and a dividend paid before this report leaves the hands of the printers.

The Waterville Trust Company was organized February 20, 1893, with a very liberal charter. It should have proven one of the most prosperous banking institutions in the State. Its failure is due entirely to excessive loans to persons directly or indirectly connected with its management at a time when the State had no adequate legislation regulating this class of institutions.

The control under which the bank was first established continued until 1900. This management left several investments on which considerable loss must be suffered. Included therein are \$32,500 Calais Street Railway Company bonds, purchased at par in 1894, loans to W. H. Moore Lumber & Woodworking Company, now amounting to \$34,026.47, and a very large

investment for vault, furniture and fixtures, carried in 1900 at \$42,245.45 and since charged down to \$23,775.

The present commissioner is not fully advised as to the circumstances under which these investments were made. While rather large under the conditions then existing, the trustees may have been entirely free from self-interest, except in the purchase of the bonds. These are of very doubtful value, never had any general market value, and would never have been purchased by any banking institution at any figure approximating the price paid for them except as a personal favor to some one then influential in the bank.

About 1900 there occurred a complete change in the control of the bank. The report for that year gives E. J. Lawrence as president, and Mr. Lawrence and S. A. Nye as two of the seven members of the executive board who passed on loans. The following year Mr. C. W. Davis also became a member of this board, giving the syndicate hereinafter described three representatives on the board of seven which approved the loans, while five members of the syndicate held positions on the general board of directors, Mr. Lawrence continuing as president. It so continued until the beginning of the present year, except that Messrs. Nye and Davis ceased to be members of the board in 1908.

About the time this influence secured control of the bank, there appeared an association described by one of its members as the "Railroad Syndicate composed of Lawrence, Davis, Soule, Page, Gerald and S. A. Nye." Some of the members of this syndicate and their business associates became extensively interested in western mining operations and other enterprises of a character that should have made bank directors very cautious in the matter of extending loans either to the enterprises or their promoters.

These men and those of their friends who were extensively interested in their ventures soon began to use the funds of the bank for financing the enterprises in which they were concerned. Had the influence which then predominated in the bank been as wise in granting the loans in which it had a personal interest as in those to strangers, it is safe to say that there would have been no failure.

I made my first official examination of this institution August 24, 1906, within five weeks after I assumed office. I had previously learned that Mr. Timberlake had been endeavoring to prevent the continuation of these excessive loans, although there was then no law regulating them.

I found the total loans and discounts to be \$1,125,578.04, more than one-half of which was loaned either to members of the above syndicate or to men whom I believed to be closely associated with some of its influential members in mining and other enterprises. I found the syndicate's representatives on the managing board of the trust company represented on its paper as makers or endorsers in the following aggregates,— E. J. Lawrence, \$409,486.38; C. W. Davis, \$449,222.59; S. A. Nye, \$270,529. A large proportion of this was paper on which two or all then appeared together, but it necessarily represented a net total in excess of the largest of these three items.

I immediately called for signed statements of their individual assets and liabilities. These statements were desired as a basis on which to arrive at a fair valuation of the company's stock and to determine whether it was probable that it would escape serious loss from these loans, which never should have been granted in any such volume, which would not have been granted to persons not represented on the board of directors, and which probably would not have been granted even to them if any member of the board had made a vigorous protest against it. And the members of the board who were not personally interested in these enterprises were under the same obligation to guard the interests of the bank as those for whose direct benefit the loans were made.

The statements showed net worth as follows:

Railroad Syndicate	\$130,340 74
Cyrus W. Davis.....	279,109 86
Henry M. Soule.....	236,704 25
S. A. Nye Mfg. Co. (above capital stock).....	56,051 00
S. A. Nye.....	99,750 00
A. F. Gerald (above miscellaneous items on which he fixed no value).....	45,750 00
E. J. Lawrence.....	390,892 32
A. B. Page.....	198,502 00
 Total	 \$1,437,100 17

These figures were given in signed statements purporting to show the actual net worth of the individuals named. While I felt that many of their holdings were considerably over-valued, I had no reason to doubt that their statements were made in good faith. The members of the syndicate continually insisted that all they required was time to work out their investments and showed me from time to time reports of experts who were examining the mines and other evidences of their activity along that line. With the exception of Mr. Nye they maintained this position even through the year 1908, and well into 1909, when it became apparent that they were to obtain no further extension from their creditors. Their holdings were of such a nature that they were in much better position to fix their value than any other person could possibly be.

Had these assets worked out as the individual holders believed they would, the Trust Company would at no time have been in danger of losses sufficient to impair its capital even, because the losses on Calais Street Railway bonds and the Moore loans would easily have been met from the surplus and the account for vault, furniture and fixtures had already been charged down to a reasonable basis for an active concern. Assuming the good faith of the signed statements and of subsequent representations, it appeared that the only real danger to the bank lay in any action that would precipitate a crisis before these men were able to turn their individual holdings.

I immediately entered upon the task of working out the matter along these lines, endeavoring to secure a gradual reduction of the loans and to avoid any act that would precipitate matters in such way as to cause certain loss to depositors and stockholders followed by that general distrust of trust companies which would inevitably attend the failure of one company at a time when the public could not be assured that statute regulations would prevent the recurrence of the same causes elsewhere.

I instructed Mr. Holmes, the treasurer, to decline to pay out additional funds to any of these men, or on paper signed by any of them, without first notifying this department, assuring him that the department would support him, regardless of any vote of the directors to the contrary. From that time the relations between the treasurer and this department were most

satisfactory. While the management of the trust company continued substantially the same for nearly two years, no more loans to these interests were made except one of \$2,500 in 1907, which was necessary to prevent attachments which would have precipitated a crisis resulting in excessive losses and interfering with collections that enured largely to the benefit of the bank and its depositors.

On September 21, 1906, getting the matter fairly in hand, I sent an official communication to the bank in which I summarized conditions as they then appeared, as follows:

"H. L. Holmes, Treas.,

Waterville Trust Company, Waterville, Maine:

DEAR SIR:—

"As you and your directors are aware, this department, both recently and during the latter part of the term of my predecessor, has felt called upon to give considerable attention to certain extraordinary conditions existing in connection with the loans of your bank. I now wish to call this matter formally to your attention, and through you to that of your board of directors, and to make certain suggestions which the circumstances seem to demand.

"You are capitalized at \$100,000, and have a fair, but not a large surplus. The business of your bank has been prosperous, and with no unusual losses promises to continue so. Losses within reasonable limits are always to be expected in banking business, as in all other enterprises. It is, however, the duty of those who have the affairs of the bank immediately in charge, to guard against them as far as possible, and especially to use every endeavor to see that no combination of circumstances exists which make it possible that a calamity to any one person or group of associates, either directly or through any particular enterprise or group of enterprises in which they are interested, may involve the entire group in financial embarrassment and through that injure or destroy a large block of paper in the bank.

"While I trust that nothing of this sort may happen in the present instance, or any other, I believe the condition of your loan makes this precise thing possible, and while trust companies in this State are not circumscribed by law to the extent

that national banks and savings banks are, the statutes make it the duty of this department to see that they are managed on sound banking principles.

"I find that some \$562,844.06, or nearly one-half of your entire loan consists of paper bearing the names of seven of your directors, Messrs. Lawrence, Davis, Thayer, Abbott, Nye, Page and Gerald; four of whom, I think, are members, and constitute a majority of your executive board. All their names do not appear on all of this paper, but all of the notes making up this aggregate bear the names of some of them at least, and against their total worth, you have this total amount of indebtedness. On a minor portion of it you have the names of other parties, some of whom are of very doubtful financial standing, and those representing the larger part of this additional security living outside the State and country.

"Your president, if my figures are correct, is on some \$409,486.38 of this, representing practically the whole of his net worth as given to me; and another member of your executive board, Mr. Davis, is on some \$449,222.59, or very much more than his total net worth according to his own figures.

"Do not understand me to suggest that the total net worth of these seven gentlemen is not considerably in excess of the total amount of this paper. But at their own figures the excess is not such as to make the situation an alluring one, and their figures for banking purposes must be cut very heavily. For instance, the statement of one of the gentlemen whose name appears most extensively on this paper, shows more than one-third of his property to be in real estate, apparently put in at full value. While this class of property is usually regarded as very desirable for purposes of security, you are all well aware that it would not be accepted from an outsider at more than two-thirds of its market value, even when all dower rights were released.

"But perhaps the most serious feature of this whole thing is the community of interests of these very large borrowers. I refer to the fact that the statements of their financial condition show that they are all, or nearly all, interested very largely in common enterprises which have no ready, fixed value on the market, and a heavy failure of which, as is always possible in

the course of human events, would seriously affect, not one or two names on which your bank relies, but substantially all of them at a blow.

"It may be urged that much of this paper is secured by collateral. That is true. But I apprehend that it represents to just that extent the wealth of these borrowers as shown by their statements, so that you have the security but once, reckon it either way you like. It is probably also true that if you were forced to look to this collateral for the only purpose for which it could have been received in seriousness, namely, to secure money to liquidate the debts, you would find it very difficult to secure a market for much of it.

"I have said that trust companies are not hedged about by the same restrictions as savings banks. It is commonly suggested in reply to this, that there is not the same necessity for it; that depositors are protected by a stockholders' liability. That is true, but you will see that when the directors, who are presumably large stockholders, are the persons borrowing beyond reasonable limits, the same contingencies which make them undesirable borrowers to that extent, reduce just so far the certainty, in case of loss, of their being financially able to respond to an assessment if that were required.

"But while perhaps the first duty of this department is to the depositors, it also owes a duty to the stockholders and to all other interested persons, to insist that the business of the bank be conducted in a prudent manner.

"Under these circumstances I desire at this time to offer the following suggestions:

"First. That until further consultation with this department, you grant no more loans, directly or indirectly, to any of the seven persons above named, or on any paper bearing the signature of any of them, either as maker, drawer, acceptor, endorser or surety. It may be suggested that their additional endorsement on the paper of others would not be undesirable, but that opens a very dangerous door and the safer course is to accept only such paper as is satisfactory without their signatures.

"Second. That reductions and payments be made on paper now held by the bank as follows: * * * * *

"Third. Retain all collateral you now hold as security for the several amounts unpaid, except in cases where the total indebtedness secured by any particular pledge, is discharged.

"Fourth. Keep this office constantly informed as to all changes in this paper.

"Fifth. That no renewals of any of this paper be accepted for a period of more than four months at a time.

"I understand that under ordinary circumstances it might be suggested that these payments were demanded on rather short notice, but you will observe that when they are all made you will still be holding some \$470,551.52 of this paper, or four times your total capital and surplus. Beyond that I assume that preparations are already well under way for this, from the fact that my predecessor in office had had the matter under consideration with you for some time before his resignation.

"If I may seem exacting in making specific demands, my answer must be, first, that the general circumstances seem to require it, and second, that despite Mr. Timberlake's strenuous efforts to secure a reduction of this loan, you not only failed to materially reduce it, but on August 7, last, you took \$8,500 more, and on August 20, still another \$1,300 all of which, although overdue, remained unpaid on September 17th.

"Please do not construe this as an approval of the balance that will remain after these reductions are made. Further suggestions looking to its reduction will be made from time to time, unless the same is accomplished without them."

While these efforts did not result as satisfactorily as was hoped, there did not appear to be any course to follow except to meet conditions precisely as they existed at that time, to give the company and its officials the benefit of every reasonable doubt and to undertake by cooperating with them to work out the matter without causing any general lack of confidence that could possibly be avoided. Precipitate action at that time by way of enjoining the Trust Company from the pursuit of its business, and the liquidation of its assets would have affected its own depositors by bringing a crisis which would have compelled the Trust Company to share with other creditors of the above-named syndicate in all of the holdings of the members of that syndicate which were not already pledged as collateral, and from which, by the course adopted, the Trust Company realized some \$100,000 in cash, or more than \$186,000 in cash and the surrender of good collateral before the general failure of the members of the syndicate came. It would also have

emphasized a weakness in our banking laws, as they then existed, viz. the total absence of any legal restrictions on the amount of funds which could be loaned to a single individual or group of individuals, which weakness would then have necessarily been followed by a widespread lack of confidence in banking institutions in general and of this class in particular, but which was fully remedied by the trust company act of 1907.

Beside, this, although, of course, the department could not then foresee it, the public and especially the banking public would have suffered incalculable injury through any such crisis as would have followed drastic action at that time, coming so short a time before the panic of 1907. In fact, with conditions as they then existed and as they continued until the spring of 1909, with such progress as was actually realized by cooperation of this department with the management of the bank, there always appeared a possibility that by temperate action the institution might be saved, while it was from the first absolutely certain that any action which would have caused a run on the Trust Company would have resulted with no benefit to it or its depositors and might have been very disastrous to all other banking institutions in its vicinity, and that, too, without any fault whatever on their part.

In the winter of 1908, Hon. Charles F. Johnson, with some reluctance, and at my earnest solicitation, accepted a position on the board of directors. After a full discussion of conditions he undertook to assist in working out a satisfactory conclusion, and some further progress was made. It became apparent, however, in the spring of the present year, that the members of the syndicate could not save themselves from bankruptcy. I then met the executive board, fully explained the situation to them, showed them that the stockholders were bound to be assessed in any event and that their only hope of saving something lay in immediately raising money to meet any call on the part of the depositors, so that the institution might be kept open. It was at first decided to do this, but the plan was afterward abandoned, and nothing remained but to close the institution. From the interest shown by outside financial interests in this really valuable franchise I am still of the opinion that, could it have been kept open, something substantial might have been saved.

I append a tabulation of the loans outstanding when the bank was closed on which the names of the members of this syndicate appear. In addition to those appearing in the table, mention should be made of a mortgage loan to A. F. Gerald on the "Hotel Gerald" property in Fairfield, granted February 5, 1901, for \$25,000, which now stands at \$30,550, and the purchase of \$50,000 par of Waterville & Oakland Street Railway bonds, November 19, 1903, for a syndicate note of like amount. While it is generally believed that these bonds are good, and certainly are much better than the syndicate note, they could not have been sold for that amount to any institution with an entirely disinterested directorate.

Item No. 16 below, note signed by Messrs. Davis, Lawrence and Thayer, now standing at \$22,463.05, should receive a word of special explanation. This was not originally an obligation of the gentlemen whose names now appear on the paper. So far as I am advised the first two had not even an indirect interest in it. A loan was granted the Riverview Worsted Mills, November 25, 1901, and was increased from time to time until it amounted to \$37,845.65, when the company failed. In order to save the Trust Company from embarrassment the three men whose names now appear on the note assumed the obligation December 15, 1904, taking over to themselves the Riverview note and the right to dividends thereon, which have since been collected and applied on the note now held by the Trust Company. Dr. Thayer's liability on this note has since been discharged under compromise agreement with the directors by the payment of \$10,000 in cash. The note as it now stands is likely to be a total loss.

MAKER.	ENDORSER.	Collateral.	Amount.	Date original loan.	Original amount.	Original collateral.
1. Davis & Soule.....		\$8,800 S. G. & N. R. R. stock..	\$5,280	Feb. 19, '03.....	\$5,280 00	Same as now.
2. Davis & Soule, Gerald, Page, Davis, Nye, Lawrence, Soule.			9,000	Nov. 28, 1904...	10,000 00	
3. Syndicate.....		\$38,000 P. & B. St. Ry. bonds.	38,000	4 notes, Aug. 16, '02, to Sept. 28, '03.	38,000 00	\$10,000 P. & B. St. Ry. bonds.
4. S. A. Nye.....		\$4,000 C. L. G. M. Co. bonds..	4,000	April 28, '00 and Dec. 21, '01.	4,000 00	Same as now.
5. Syndicate.....		\$10,000 Gold King bonds..... \$10,000 Gold Prince bonds..... \$20,000 S. G. & N. R. R. stock.	31,500	May 2, to Nov. 9, 1903.	35,000 00	
6. E. J. Lawrence.....		\$3,500 S. G. & N. R. R. bonds. \$7,500 Shawmut Mfg. Co. bonds. \$5,000 Lawrence, Newhall & Page Co. stock.	12,125	Aug. 23, '02, to Sept. 24, 1904.	14,500 00	\$6,500 Gold King bonds. \$3,500 S. G. & N. R. R. bonds. A. B. Page, surety.
7. James A. Fuller.....	Lawrence, Gerald, Page, Davis and Nye.		800	Sept. 17, 1904...	836 15	Same endorsers.
8. James A. Fuller..... Mary L. Fuller.....	Same as No. 7..... Davis & Soule.		1,100	Sept. 2, 1904....	1,200 00	No endorsers.
9. Waterville Sentinel Pub. Co., C. W. Davis.....		\$2,500 Gold Prince bonds..... \$2,000 Waterville Sentinel Pub. Co. bonds.	2,000	June 24, 1905....	2,500 00	\$2,500 Gold Prince bonds.
10. Davis & Soule, C. W. Davis.		\$10,000 Gold King bonds.....	9,797	Dec. 16, '01.....	10,275 00	Same as now.
11. E. J. Lawrence, C. W. Davis.			2,574	Feb. 25, '01.....	2,919 58	

12. Fred A. Jones.....	Davis & Lawrence.....		1,122	Nov. 18, '05.....	10,200 00	
13. E. J. Lawrence, Page, & Nye.....		30,000 shares Gold King stock.	4,000	Aug. 5, 1902.....	5,000 00	Same as now for notes amounting to \$20,000, all paid but \$9,000.
14. A. F. Gerald.....		\$5,000 Sebasticook Water Power Co. stock.	1,500	Mar. 6, '06.....	1,500 00	Same as now.
15. Syndicate.....		\$37,500 P. & B. Ry. bonds.....	37,500	Jan. 6, '02, to Dec. 12, '03.	75,000 00	
16. Davis, Lawrence, and F. C. Thayer.			22,463 05	Dec. 15, '04.....	37,845 65	Thayer released from this and following note on payment of \$10,000.
17. Thayer, Davis & Lawrence.....		\$2,000 S. G. & N. R. R. bonds.. \$15,000 shares Gold King stock.	5,000	May 17, '04.....	10,000 00	
18. C. W. Davis, Davis & Soule.....		\$1,500 S. G. & N. R. R. bonds... \$7,000 Am. Cattle Co. stock.....	7,200	April 25, '04, to Feb. 27, '06....	8,000 00	
19. Lawrence, Davis, R. W. and J. T. Whitlock....		\$5,000 S. G. & N. R. R. stock.. \$5,000 Milne, Courts Co. Ltd. stk. \$5,000 S. G. & N. R. R. bonds. \$5,000 Gold Prince bonds. \$4,500 Shawmut Mfg. Co. bonds. \$500 Gold King bonds.	24,510	Aug. 20, '00 and Sept. 7, '00....	12,310 17 13,338 42	\$12,000 C. L. G. M. Co. stock. \$13,000 C. L. G. M. Co. stock.
20. C. W. Davis.....		\$13,000 S. G. & N. R. R. stock.. \$2,000 Gold King bonds. \$500 C. L. G. M. Co. bonds. \$16,350 Wat. Sent. Pub. Co. stock. 2-64ths "Alice M. Lawrence" 1,000 shares S. S. "Trebria"....	21,300	Dec. 22, 1900, to Nov. 24, 1903.	25,646 42	\$2,000 Gold King bonds. \$3,000 Crystal Lake bonds. \$8,500 S. G. & N. R. R. bonds. \$1,000 People's Nat'l Bank stock. \$2,500 Wat. Tr. Co. stock.
21. S. A. Nye.....			8,700	Previous to July 5, 1901.	12,000 00	This loan is a consolidation of 5 notes dated prior to July 5, '01, for about \$12,000.
22. Canaan Pow. Co., S. A. Nye Manfg. Co., G. S. Ricker & Co.	Geo. S. Ricker, F. B. Purinton, S. A. Nye & H. M. Mansfield.		2,900	Mar. 20, '01, to July 18, '03.	2,979 63	

MAKER.	ENDORSER.	Collateral.	Amount.	Date original loan.	Original amount.	Original collateral.
23. Geo. S. Ricker Co., S. A. Nye & Co., S. A. Nye Mfg. Co.	Same as No. 22 . . . . .	.....	1,100	Jan. 22, '01, to Nov. 19, '01.	1,150 00 360 50	.....
24. S. A. Nye Mfg. Co., S. A. Nye & Co.	S. A. Nye, F. B. Purinton.	.....	500	Dec. 11, '05	500 00	.....
25. Same	Same . . . . .	.....	450	Jan. 23, '02	500 00	.....
26. Geo. S. Ricker Co., S. A. Nye Mfg. Co.	Nye, Purinton, Mansfield & Ricker.	.....	500	April 20, '05	1,000 00	.....
27. S. A. Nye	Rest of syndicate . . . . .	.....	750	July 1, '05	1,000 00	.....
28. S. A. Nye Mfg. Co.	Nye & F. B. Purinton	.....	9,100	May 25, 1898, to July 14, '02.	9,124 29	.....
29. S. A. Nye Mfg. Co. . . . .	.....	\$6,200 S. A. Nye Co. stock	2,500	July 1, 1907	2,500 00	.....

ABBREVIATIONS. S. G. & N. R. R., Silverton, Gladstone and Northerly Railroad.
 C. L. G. M. Co., Crystal Lake Gold Mining Co.
 P. & B. St. Ry., Portland & Brunswick Street Railway.



ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS

1909

ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

May 6, 1909.

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	\$3,426,046 92
Reserve fund	123,625 00
Undivided profits	121,519 02
	\$3,671,190 94

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad	\$10,000 00	\$10,450 00	\$10,000 00	
Aroostook, 4s, 1915, Ct. House	5,000 00	5,100 00	5,000 00	
City of Washington, 4s, opt. 1923, R.R	35,000 00	35,875 00	35,000 00	
Auburn, 3½s, 1920, Refunding	15,000 00	14,850 00	15,000 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,150 00	5,000 00	
Lewiston, 3½s, 1931, Refunding	85,000 00	83,300 00	85,000 00	
Lewiston, 4s, 1927, Refunding	7,000 00	7,350 00	7,000 00	
Lewiston, 4s, 1923, Refunding	12,500 00	13,000 00	12,500 00	
Lewiston, 4s, 1924, Refunding	3,500 00	3,657 50	3,500 00	
Lewiston, 4s, 1913, Railroad Aid	8,000 00	8,120 00	8,000 00	
Portland, 4s, 1914, Refunding	2,000 00	2,030 00	2,000 00	
Portland, 3½s, 1922, Funding	2,000 00	1,970 00	2,000 00	
South Portland, 3½s, 1926, Ref.	14,000 00	13,580 00	14,000 00	
Waterville, 3½s, 1924, Refund.	5,000 00	4,925 00	5,000 00	
Town of Caribou, 4s, opt. 1915, Refund.	14,000 00	14,070 00	14,000 00	
Damariscotta, 3½s, 1909-19, Ref	6,000 00	5,910 00	6,000 00	
Brunswick Village Corp., 4s, 1918-25, Sewer	7,000 00	7,175 00	7,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	40,000 00	41,600 00	40,000 00	
Gardiner Water District, 4s, 1934	6,000 00	6,240 00	6,000 00	
Livermore Falls Water Dist., 4s, 1929	22,000 00	22,770 00	22,000 00	
Van Buren Water Dist., 4s, 1925	15,000 00	15,000 00	13,800 00	
Total public funds of Maine	319,000 00			\$317,800 00
County of Allegheny, Pa., 4s, 1936, Road	10,000 00	10,650 00	10,000 00	
Anne Arundel, Md., 4s, 1956, Funding and Bridge	10,000 00	10,250 00	10,000 00	
Ashland, Wis., 5s, 1909-16, Fund	5,000 00	5,150 00	5,000 00	
Wyandotte, Kan., 4½s, 1925, Bdg.	20,000 00	21,800 00	20,000 00	
City of Alpena, Mich., 5s, 1911, Water	10,000 00	10,200 00	10,000 00	
Ashland, Wis., 5s, 1911, Imp.	8,000 00	8,160 00	8,000 00	
Boston, Mass., Reg. 3½s, 1925, Municipal	25,000 00	24,625 00	25,000 00	
Canton, O., 5s, 1918, Sch. Dist.	10,000 00	10,850 00	10,000 00	
Clinton, Ia., 5s, 1912, Street	7,700 00	7,931 00	7,700 00	
Dayton, O., 4s, 1920, Sch. Dist.	24,000 00	24,480 00	24,000 00	
Duluth, Minn., 4½s, 1921, Ind.				
School District	5,000 00	5,350 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund	2,000 00	2,070 00	2,000 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	Evansville, Ind., 4½s, 1912, Fund	\$5,000 00	\$5,100 00	\$5,000 00	356,200 00		
	Holyoke, Mass., 4s, 1913, Sewer	2,000 00	2,030 00	2,000 00			
	Lansing, Mich., 4½s, 1920, Water	5,000 00	5,275 00	5,000 00			
	Minneapolis, Minn., 3½s, 1935,						
	Court House and City Hall	20,000 00	19,600 00	20,000 00			
	Moline, Ill., 4½s, opt. 1904, Water	4,500 00	4,500 00	4,500 00			
	Muskegon Mich., 4s, 1925, Ref.	5,000 00	5,150 00	5,000 00			
	Newport, Ky., 5s, opt. 1909,						
	Sewer	4,000 00	4,000 00	4,000 00			
	Newport, Ky., 5s, 1919, Street	10,000 00	10,950 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, Ref.	50,000 00	56,000 00	50,000 00			
	Owensboro, Ky., 4s, opt. 1915,						
	Street Improvement	25,000 00	25,000 00	25,000 00			
	Seattle Wash, 4½s, 1927, Sewer	27,000 00	28,755 00	27,000 00			
	Spokane, Wash., 4½s, 1933, Bdg	25,000 00	26,875 00	25,000 00			
	Superior, Wis., 4s, 1924, Ref.	5,000 00	5,000 00	5,000 00			
	Toledo, O., 5s, 1912, St. Imp.	2,000 00	2,080 00	2,000 00			
	Town of						
Cranston, R. I., 3½s, 1939, Gen.	5,000 00	4,775 00	5,000 00				
Funding							
Total public funds out of Maine		356,200 00					
<i>Railroad Bonds Owned.</i>							
Bangor & Aroostook, 5s, 1943		20,000 00	22,400 00	19,550 00	258,475 00		
	Bangor & Aroostook, 4s, 1951	50,000 00	45,000 00	47,700 00			
	Bangor Railway & Electric Co., 5s, 1935	10,000 00	10,400 00	10,000 00			
	Boston & Maine, Reg. 4s, 1942	25,000 00	25,000 00	25,000 00			
	Boston & Maine, 3½s, 1923	10,000 00	9,500 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	10,800 00	10,000 00			
	Portland & Rumford Falls, 4s, 1926	25,000 00	25,000 00	25,000 00			
	Rockland, Thomaston & Camden, 5s, 1921	5,000 00	5,000 00	4,875 00			
	Rumford Falls & Rangeley Lakes, 5s, 1937	25,000 00	28,000 00	25,000 00			
	Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,350 00			
	Somerset, 4s, 1955	50,000 00	49,000 00	48,000 00			
	Somerset, 5s, 1917	1,000 00	1,050 00	1,000 00			
	Total railroad bonds of Maine		264,000 00				
	Allegheny & Western, 4s, 1998		35,000 00	35,000 00		35,000 00	258,475 00
		Amesbury & Hampton St., Mass., 5s, 1919	20,000 00	18,000 00		20,000 00	
		Auburn & Syracuse Elec., N. Y., 5s, opt.					
		1912	30,000 00	30,300 00		30,000 00	
		Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	52,500 00		50,000 00	
Braintree & Weymouth St., Mass., 5s, 1917		5,000 00	5,075 00	5,000 00			
Bridgewater, Whitman & Rockland St.,							
5s, 1917		17,000 00	17,255 00	17,000 00			
Bristol County St., Mass., 5s, 1921		1,000 00	750 00	1,000 00			
Brockton, Bridgewater & Taunton St.,							
Mass., 5s, 1917		10,000 00	10,100 00	10,000 00			
Buffalo Railway, N. Y., 5s, 1931		16,000 00	17,200 00	16,000 00			
Central Branch, 4s, 1919		35,000 00	32,550 00	32,825 00			
Chicago & Cincinnati, 5s, opt. 1912		50,000 00	42,500 00	50,000 00			
Chicago, Indianapolis & Louisville, 5s, 1947		15,000 00	17,025 00	15,000 00			
Cincinnati & Indiana Western, 5s, opt. 1912		52,000 00	44,200 00	52,000 00			
Cincinnati, Indianapolis & Western, 4s,							
1953		40,000 00	36,000 00	38,000 00			
Cincinnati, Richmond & Muncie, 5s, opt.							
1910		50,000 00	42,500 00	50,000 00			
Clearfield & Jefferson, 6s, 1927	40,000 00	48,000 00	40,000 00				
Cleveland Electric, O., 5s, 1913	23,000 00	23,000 00	23,000 00				
Cleveland, Lorain & Wheeling, 5s, 1933	25,000 00	28,250 00	25,000 00				
Columbus, Newark & Zanesville Elec., 5s,							
1924	15,000 00	15,000 00	15,000 00				
Commonwealth Avenue St., Mass., 5s, 1916	6,000 00	6,000 00	6,000 00				

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Concord, Maynard & Hudson St., 5s, 1922	\$10,000 00	\$10,000 00	\$10,000 00	
Des Moines, Iowa Falls & Northern, 5s, opt. 1906	50,000 00	50,000 00	50,000 00	
Des Moines Street, Ia., 6s, 1914	5,000 00	5,225 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	7,500 00	6,900 00	6,000 00	
Detroit & Mackinac, Mort. Gold 4s, 1995	2,000 00	1,800 00	2,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	25,000 00	25,000 00	25,000 00	
Georgetown, Rowley & Ipswich St., Mass. 5s, 1920	25,000 00	25,000 00	25,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	30,000 00	30,000 00	30,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923	10,000 00	10,200 00	10,000 00	
Hereford, 4s, 1930	25,000 00	25,000 00	25,000 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	10,600 00	9,750 00	
Maryland, Delaware & Virginia, 5s, 1955	60,000 00	60,600 00	60,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	10,000 00	9,000 00	10,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	20,000 00	20,000 00	20,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	10,000 00	10,400 00	10,000 00	
New Bedford, Middleboro & Brockton St., 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	
New York, New Haven & Hartford, 4s, 1956	45,000 00	43,650 00	44,250 00	
Northampton & Amherst St., Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
Pere Marquette, 6s, 1912 (subscription)	3,300 00	3,300 00	3,300 00	
Pere Marquette of Indiana, 4s, 1943	25,000 00	22,500 00	23,750 00	
Pontiac, Oxford & Northern, 6s, 1916	13,000 00	13,000 00	13,000 00	
Providence & Taunton St., 5s, 1918	10,000 00	10,000 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996	25,000 00	28,750 00	25,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	30,000 00	27,000 00	27,600 00	
St. Paul & Duluth, 5s, 1931	4,000 00	4,500 00	4,000 00	
Scioto Valley Traction, 5s, 1923	15,000 00	15,000 00	15,000 00	
Southern Indiana, 4s, 1951	50,000 00	40,000 00	45,750 00	
South Shore & Boston St., Mass., 5s, 1919	25,000 00	25,375 00	25,000 00	
Terre Haute Traction & Light Co., 5s, 1944	5,000 00	5,000 00	4,750 00	
Toledo Terminal, 4½s, 1957	55,000 00	52,800 00	55,000 00	
Toledo Consolidated St., O., 5s, 1909	10,000 00	10,000 00	10,000 00	
Toledo Traction, O., 5s, 1909	10,000 00	10,000 00	10,000 00	
Torrington & Winchester St., Conn., 5s, 1917	10,000 00	10,150 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1913-21	12,000 00	12,960 00	12,000 00	
Utica & Mohawk Valley, 4½s, 1941	50,000 00	50,000 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 & Marlboro St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	1,334,800 00			1,319,975 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1913-31	51,000 00	51,000 00	51,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935	10,000 00	7,500 00	10,000 00	
Continental Mills, Lewiston, 5s, opt. 1908	18,000 00	18,000 00	18,000 00	
Eastern Steamship Company, 5s, 1927	60,000 00	60,000 00	60,000 00	
Lewiston Gas Light Company, 4s, 1922	5,000 00	4,750 00	5,000 00	
Oakland Water Company, 5s, 1918	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	155,500 00			155,500 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
European & North American.....	\$26,600 00	\$34,580 00	\$26,600 00	
Portland & Rumford Falls.....	1,000 00	2,000 00	1,000 00	
Total railroad stock owned.....	27,600 00			\$27,600 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co., Auburn.....	2,750 00	1,512 50	2,315 00	2,315 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	87,000 00	60,000 00	
First National Bank, Portland.....	3,300 00	3,465 00	3,300 00	
Manufacturers National Bank, Lewiston	8,200 00	8,558 00	8,200 00	
National Shoe & Leather Bank, Auburn	17,100 00	18,810 00	17,100 00	
Norway National Bank, Norway.....	2,500 00	3,000 00	2,500 00	
Total national bank stock owned.....	100,300 00			100,300 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	4,000 00	7,600 00	4,000 00	4,000 00
<i>Loans on Public Funds.</i>				
County of Wyandotte, Kan.....		700 00	700 00	
City of Cleveland, O.....		1,000 00	1,000 00	1,700 00
<i>Loans on Railroad Bonds.</i>				
Auburn & Syracuse Electric, N. Y.....		1,000 00	1,000 00	
Crosstown Street, Buffalo, N. Y.....		50 00	50 00	
Grand Rapids, Belding & Saginaw.....		800 00	800 00	
Old Colony Street, Mass.....		700 00	700 00	
Pere Marquette of Indiana.....		392 82	392 82	
Rutland-Canadian.....		1,700 00	1,700 00	
Sandy River & Rangeley Lakes.....		10,000 00	10,000 00	14,642 82
<i>Loans on Corporation Bonds.</i>				
Berlin Mills Company.....		3,000 00	3,000 00	
Continental Mills, Lewiston.....		300 00	300 00	
Kora Temple Association, Lewiston.....		2,500 00	2,500 00	
Lewiston & Auburn Electric Light Company		65,000 00	65,000 00	70,800 00
<i>Loans on Railroad Stock.</i>				
Maine Central.....		250 00	250 00	
Portland & Rumford Falls.....		600 00	600 00	850 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company, Lewiston.....		1,000 00	1,000 00	
Hill Manufacturing Company, Lewiston.....		400 00	400 00	
Little Androscoggin Water Power Company, Auburn		1,050 00	1,050 00	
Lyman Falls Power Company.....		500 00	500 00	
Osborn Mills, Fall River, Mass.....		2,000 00	2,000 00	
Worumbabo Manufacturing Company, Lisbon Falls..		1,100 00	1,100 00	6,050 00
<i>Loans on National Bank Stock.</i>				
Chapman National Bank, Portland.....		150 00	150 00	
Manufacturers' National Bank, Lewiston.....		980 00	980 00	
Rockland National Bank.....		375 00	375 00	1,505 00

ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Avon Manufacturing Company, Lewiston	\$47,500 00	\$47,500 00	
Continental Mills, Lewiston	10,000 00	10,000 00	
Little Androscoggin Water Power Company, Auburn	5,000 00	5,000 00	
Main Street Free Baptist Society, Lewiston	2,060 00	2,060 00	
Ocean Park Association, Old Orchard	1,500 00	1,500 00	\$66,060 00
Loan on Lewiston Trust & Safe Deposit Co. stock . . .	600 00	600 00	
Loan to Manufacturers National Bank, Lewiston	20,000 00	20,000 00	
Loan on life insurance policy	600 00	600 00	
Loans on Androscoggin County Savings Bank books	850 00	850 00	
Loans on mortgages of real estate	878,151 71	878,151 71	900,201 71
Real estate foreclosure	6,171 05	6,171 05	6,171 05
Premium account		18,418 55	18,418 55
Cash on deposit	38,906 64	38,906 64	
Cash on hand	3,720 17	3,720 17	42,626 81
Unpaid accrued interest	62,411 88		3,671,190 94
	3,767,343 27		
Due depositors, earned dividend and accrued State tax	3,493,068 75		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$274,274 52		

AUBURN SAVINGS BANK—AUBURN.

April 28, 1909.

JOHN A. MORRILL, President.

BERNERD A. CHASE, Treasurer.

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

Organized March 16, 1868.

LIABILITIES.

Deposits	\$2,067,565 44
Reserve fund.....	83,887 00
Undivided profits.....	28,847 12
	\$2,180,299 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>
County of Androscoggin, 4s, 1914-16, Land Damage.....	\$5,000 00	\$5,100 00	\$5,000 00	
Aroostook, 4½s, 1912-15, R. R. Aid.....	20,000 00	20,700 00	20,000 00	
Washington, 4s, opt. 1923, R.R.	20,000 00	20,500 00	20,000 00	
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,150 00	5,000 00	
Deering, 4s, 1918, School.....	5,000 00	5,150 00	5,000 00	
Westbrook, 4s, 1918, Funding.....	10,000 00	10,300 00	10,000 00	
Brunswick & Topsham Water Dist., 4s, 1926.....	20,000 00	20,600 00	20,000 00	
Kennebec Water District, 3½s, 1920.....	25,000 00	24,500 00	23,386 50	
Total public funds of Maine.....	110,000 00			\$108,386 50
Commonwealth of Massachusetts, Reg. 3s, 1941, Metropolitan Water Loan.....	40,000 00	36,200 00	40,000 00	
County of Atchison, Kan., 4s, opt. 1914, Adjustment.....	20,000 00	20,000 00	20,000 00	
Fayette, O., 4½s, 1912-13, Ref.	11,500 00	11,615 00	11,500 00	
Franklin, O., 4s 1914, Funding.....	10,000 00	10,150 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike.....	6,000 00	6,570 00	6,000 00	
Summit, O., 4s, 1923, Ref.	10,000 00	10,250 00	10,000 00	
Sumner, Kan., 5½s, 1920, Ref.	10,000 00	11,200 00	10,000 00	
Van Wert, O., 5s, 1915-16, Fund.	10,000 00	10,650 00	10,000 00	
Wyandotte, Kan., 4½s, 1926, Bridge.....	20,000 00	21,900 00	20,000 00	
Wyandotte, Kan., 4½s, 1926-7, Bridge.....	9,000 00	9,585 00	9,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist.	10,000 00	10,650 00	10,000 00	
Arkansas City, Kan., 6s, 1910, Refunding.....	5,000 00	5,025 00	5,000 00	
Bellaire, O., 5s, 1910, Water.....	1,000 00	1,010 00	1,000 00	
Boston, Mass., Reg. 3½s, 1928, Highways.....	30,000 00	29,550 00	30,000 00	
Clinton, Ia., 5s, opt. 1902, City Improvement.....	9,000 00	9,000 00	9,000 00	
Danville, Ill., 4½s, 1910, Sewer.....	2,000 00	2,010 00	2,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District.....	10,000 00	10,700 00	9,600 00	
Elwood Ind. 6s, 1921, Ref.	5,000 00	5,950 00	5,000 00	
Fremont, Neb., 5s, 1909, Sch. District.....	5,000 00	5,000 00	5,000 00	
Ishpeming, Mich., 4s, 1912, Sch.	8,000 00	8,000 00	8,000 00	
Kansas City, Mo., 3½s, 1919, School District.....	10,000 00	9,900 00	10,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer.....	10,000 00	9,950 00	10,000 00	
Omaha, Neb., 4s, 1921, Sewer Renewal.....	10,000 00	10,250 00	10,000 00	

AUBURN SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Owensboro, Ky., 4s, opt. 1915, Street Improvement	\$10,000 00	\$10,000 00	\$10,000 00	
Peru, Ind., 4½s, 1913, Sch. City	6,000 00	6,120 00	6,000 00	
Saginaw, Mich., 4s, 1909-10, Street Improvement	800 00	800 00	800 00	
Superior, Wis., 4s, 1924, Ref.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	283,300 00			\$282,900 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	6,000 00	6,600 00	5,850 00	
Bangor & Aroostook, 5s, 1943	25,000 00	28,000 00	24,100 00	
Bangor & Aroostook, 4s, 1951	20,000 00	18,000 00	19,325 00	
Bangor & Aroostook, Car Trust 5s, 1911-16	7,000 00	7,000 00	7,000 00	
Boston & Maine, 4s, 1942	30,000 00	30,000 00	30,000 00	
Boston & Maine, 3½s, 1923	10,000 00	9,500 00	9,662 50	
Boston & Maine, Reg. 4½s, 1944	15,000 00	16,500 00	15,000 00	
Dexter & Newport, 4s, 1917	15,000 00	15,000 00	15,000 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 & Rumford Falls, 4s, 1926	10,000 00	10,000 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	10,000 00	9,750 00	
Portland Union Ry. Station Co., 4s, 1927	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917	10,000 00	10,500 00	10,000 00	
Washington County, 3½s, opt. 1924	25,000 00	22,500 00	23,327 50	
Total railroad bonds of Maine	233,000 00			228,865 00
Allegheny & Western, 4s, 1998	15,000 00	15,000 00	15,000 00	
Akron, Bedford & Cleveland, 5s, 1915	10,000 00	10,000 00	10,000 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	10,000 00	10,100 00	10,000 00	
Aurora, Elgin & Chicago, 5s, 1941	15,000 00	15,000 00	14,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	21,000 00	20,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,050 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 St., Pittsfield, Mass., 5s, 1922	10,000 00	10,200 00	10,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	3,000 00	3,000 00	2,925 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	12,000 00	12,000 00	12,000 00	
Boston & Worcester St., Mass., 4½s, 1923	15,000 00	15,000 00	14,760 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,375 00	4,950 00	
Central Pacific, 4s, 1949	20,000 00	19,400 00	19,825 00	
Chicago Railways Co., 4-5s, 1927, Series A	7,000 00	7,000 00	7,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	13,000 00	11,700 00	13,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953	30,000 00	27,000 00	28,900 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	20,000 00	17,000 00	20,000 00	
Cleveland, Cincinnati, Chicago & St. Louis Cairo Division, 4s, 1939	10,000 00	9,600 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	20,000 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,950 00	15,000 00	
Columbus, London & Springfield, O., 5s, 1920	5,000 00	5,000 00	4,975 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922	10,000 00	10,000 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	14,250 00	14,700 00	
Des Moines Street, Ia., 6s, 1919	5,000 00	5,400 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	20,000 00	20,400 00	20,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920	15,000 00	15,000 00	15,000 00	
Globe St., Fall River, Mass., 5s, opt. 1902	10,000 00	10,100 00	9,950 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>
Haverhill & Amesbury Street, Mass., 5s, 1912	\$10,000 00	\$10,000 00	\$10,000 00	
Hereford, 4s, 1930	17,000 00	17,000 00	16,695 00	
Illinois Central, Louisville Div., 3½s, 1953	25,000 00	22,500 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	4,500 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	9,500 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916	10,000 00	10,800 00	10,000 00	
Kansas City Cable, Mo., Ext. 5s, 1911	10,000 00	10,000 00	10,000 00	
Lehigh & New York, 4s, 1945	10,000 00	9,500 00	9,775 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,700 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,600 00	10,000 00	
Manhattan 4s, 1990	10,000 00	10,000 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955	10,000 00	9,000 00	9,200 00	
Milford, Attleboro & Woonsocket, 5s, 1919	10,000 00	10,000 00	10,000 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	8,600 00	9,850 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	11,000 00	11,000 00	11,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	10,000 00	10,700 00	10,000 00	
New York Central & Hudson River, 3½s, 1997	10,000 00	9,500 00	9,500 00	
Ogdensburg & Lake Champlain, 4s, 1948	20,000 00	18,400 00	20,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,000 00	9,825 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	10,000 00	10,000 00	
Providence & Taunton St., 5s, 1918	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	25,000 00	25,625 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1996	15,000 00	17,250 00	15,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	20,000 00	18,000 00	18,400 00	
St. Louis, Memphis & Southeastern, 4½s, opt. 1909	10,000 00	10,000 00	9,787 50	
St. Louis & San Francisco, 4s, 1951	20,000 00	17,000 00	20,000 00	
St. Paul City Railway, Minn., 5s, 1937	10,000 00	10,800 00	10,000 00	
Scioto Valley Traction, 1st 5s, 1923	10,000 00	10,000 00	9,850 00	
Southern Indiana, 4s, 1951	15,000 00	12,000 00	13,725 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,300 00	6,000 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	4,925 00	
Toledo Terminal, 4½s, 1957	16,500 00	15,840 00	16,500 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	11,500 00	10,000 00	
Ulster & Delaware, 4s, 1952	15,000 00	13,200 00	14,137 50	
Utica & Mohawk Valley, 4½s, 1941	10,000 00	10,000 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954	10,000 00	5,000 00	9,125 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	10,200 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	923,500 00			907,475 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Company, 5s, 1909	5,000 00	5,000 00	5,000 00	
Berlin Mills Co., (Me. & N. H.) 5s, 1915-30	33,000 00	33,000 00	32,850 00	
Berwick Power Co., 4½s, opt. 1908	500 00	500 00	500 00	
Bethel Water Company, 5s, 1910	10,000 00	10,000 00	10,000 00	
Bodwell Water Power Co., Old Town, 5s, opt. 1910	15,000 00	11,250 00	14,800 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	10,000 00	10,000 00	10,000 00	
Eastern Steamship Company, 5s, 1927	10,000 00	10,000 00	10,000 00	
Hyde Windlass Co., Bath, 5s, 1916-21	10,000 00	10,000 00	9,800 00	
Maine & New Hampshire Granite Co., 5s, opt. 1902	5,000 00	4,500 00	5,000 00	
New England Elevator Co., Portland, 3½s, 1912	10,000 00	9,950 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	10,350 00	10,000 00	
Total corporation bonds of Maine	128,500 00			127,750 00

AUBURN 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>
Denver Union Water Co., Col., 5s, 1914..	\$5,200 00	\$5,200 00	\$5,200 00	
Omaha Water Co., Neb., 5s, 1946.....	5,000 00	4,250 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...	11,700 00			\$10,950 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	13,000 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 Co., Auburn.....	1,700 00	935 00	1,700 00	
Richmond Water Works.....	7,000 00	7,000 00	7,000 00	
Total corporation stock owned.....	8,700 00			8,700 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford....	2,500 00	2,650 00	2,500 00	
Canal National Bank, Portland.....	4,300 00	4,558 00	4,300 00	
First National Bank, Auburn.....	53,490 00	74,760 00	53,400 00	
First National Bank, Bath.....	2,000 00	2,500 00	2,000 00	
First National Bank, Lewiston.....	22,500 00	32,625 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	6,600 00	5,680 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Richmond National Bank, Richmond....	3,120 00	3,120 00	3,120 00	
Total national bank stock owned.....	114,120 00			113,800 00
<i>Loans on Public Funds.</i>				
City of Lewiston.....		500 00	500 00	
Portland.....		1,000 00	1,000 00	1,500 00
<i>Loans on Corporation Bonds.</i>				
Kora Temple Association, Lewiston.....		2,500 00	2,500 00	
Lewiston & Auburn Electric Light Company.....		20,000 00	20,000 00	22,500 00
Loan on Maine Central Railroad bond.....		100 00	100 00	
Loan on A. L. & E. F. Goss Company, Auburn, stock		300 00	300 00	
Loans to Avon Manufacturing Company, Lewiston, (endorsed).....		25,000 00	25,000 00	
Loan on Auburn Savings Bank book.....		250 00	250 00	
Loans on mortgages of real estate.....		203,281 06	203,281 06	228,931 06
Real estate, investment.....		17,000 00	17,000 00	
Real estate, foreclosure.....		24,082 77	24,082 77	41,082 77
Premium account.....			48,823 55	48,823 55
Cash on deposit.....		11,084 89	11,084 89	
Cash on hand.....		4,944 94	4,944 94	16,029 83
Unpaid accrued interest.....		30,955 00		2,180,299 56
Due depositors, earned dividend and accrued State tax.....		2,202,677 06		
		2,093,960 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$108,716 62		

AUGUSTA SAVINGS BANK—AUGUSTA.

June 2, 1909.

LESLIE C. CORNISH, President.

CHARLES R. WHITTEN, Treasurer.

TRUSTEES—Leslie C. Cornish, Benjamin F. Parrott, Treby Johnson, Samuel C. Manley, Norman L. Bassett.

Organized September 29, 1848.

LIABILITIES.

Deposits	\$7,380,842 21
Reserve fund	365,000 00
Undivided profits	121,620 27
	\$7,867,462 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>
City of Auburn, 3½s, 1924, Refunding	\$10,000 00	\$9,850 00	\$10,000 00	
Augusta, 3½s, 1924, Refunding	40,000 00	39,400 00	40,000 00	
Augusta, 4s, 1911 Refunding	4,000 00	4,020 00	4,000 00	
Bath, 3½s, 1909-10, Refunding	5,000 00	5,000 00	5,000 00	
Bangor, 4s, 1935, Funding	75,000 00	79,875 00	75,000 00	
Biddeford, 4s, 1915, Refunding	10,000 00	10,200 00	10,000 00	
Biddeford, 3½s, 1921, Refund	25,000 00	24,750 00	25,000 00	
Brewer, 4s, 1925, Refunding	17,000 00	17,510 00	17,000 00	
Deering, 4s, 1912, Funding	3,500 00	3,535 00	3,500 00	
Saco, 3½s, 1909-30, Refunding	22,000 00	21,780 00	22,000 00	
Town of Eden, Reg. 4s, 1909-10, School	5,000 00	5,000 00	5,000 00	
Madison Village Corporation, 4s, 1928, Electric Light	1,000 00	1,015 00	986 70	
Total public funds of Maine	217,500 00			\$217,486 70
County of Auglaize, O., 5s, 1911-17, Bdg.	10,000 00	10,500 00	10,000 00	
Black Hawk, Ia., 4s, opt. 1910, Court House and Jail	5,000 00	5,000 00	5,000 00	
Brown, Minn., 4½s, 1915-18, Ditch	50,000 00	51,500 00	50,000 00	
Carroll, Ind., 6s, 1913, Funding	35,000 00	37,625 00	35,000 00	
Chippewa, Mich., 4s, 1919, Bdg	13,000 00	13,000 00	13,000 00	
Chippewa, Mich., 5s, 1912, Ref.	40,000 00	41,200 00	40,000 00	
Chippewa, Mich., 4s, 1919, Ct. House	19,000 00	19,000 00	19,000 00	
Christian, Ky., 5s, opt. 1927, Rd	70,000 00	80,150 00	70,000 00	
Clark, O., 5s, 1910-22, Bldgs.	37,500 00	40,312 50	37,500 00	
Clay, Minn., 6s, 1911-16, Ditch	30,000 00	32,400 00	30,000 00	
Clermont, O., 5s, 1909-13, Defic	12,500 00	12,750 00	12,500 00	
Cuyahoga, O., 4s, 1921, Bldgs.	50,000 00	51,750 00	50,000 00	
Delaware, O., 5s, 1910-13, Road Improvement	16,640 00	17,056 00	16,640 00	
Franklin, Ky., 4½s, 1918, Ref.	15,000 00	15,600 00	15,000 00	
Franklin, Ky., 4s, 1919, Ref.	50,000 00	50,000 00	50,000 00	
Franklin, O., 5s, 1910-18, Emerg	49,000 00	51,940 00	49,000 00	
Franklin O., 4s, 1924-6, Mem. Building	30,000 00	31,350 00	30,000 00	
Franklin, O., 4s, 1912-14, Bridge	40,000 00	41,800 00	40,000 00	
Franklin, O., 4s, 1917-18, Fund	50,000 00	51,250 00	50,000 00	
Fulton, O., 5s, 1909-11, Road	12,000 00	12,120 00	12,000 00	
Fulton, O., 4½s, 1911-12, Road	13,000 00	13,195 00	13,000 00	
Hennepin & Minneapolis, Minn 4½s, 1924, C. H. & City Hall	75,000 00	82,500 00	75,000 00	
Jackson, O., 4s, 1911-17, Pike	50,000 00	50,250 00	50,000 00	
Jefferson, O., 4s, 1920, Refund.	37,000 00	37,370 00	37,000 00	
Lawrence, O., 5s, 1917-19, Turnpike	25,000 00	27,125 00	25,000 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 Lucas, O., Reg. 4s, opt. 1924, Court House.....	\$30,000 00	\$31,350 00	\$30,000 00	
Madison, Ky., 4s, opt. 1919, Refunding.....	54,000 00	54,540 00	54,000 00	
Mahoning, O., 4½s, 1914-20, Bridge.....	100,000 00	105,000 00	100,000 00	
Marathon, Wis., 5s, 1910-13, Asylum.....	30,000 00	30,750 00	30,000 00	
Marion, Ia., 4s, 1909-18, Ct. H.	42,000 00	42,210 00	42,000 00	
Marion, O., 5s, 1909-16, Ditch	41,000 00	42,435 00	41,000 00	
McCracken, Ky., 5s, opt. 1923, Refunding.....	25,000 00	28,000 00	25,000 00	
McCracken, Ky., 5s, opt. 1913, Refunding.....	4,000 00	4,160 00	4,000 00	
Medina, O., 5s, 1909, Ditch..	1,000 00	1,000 00	1,000 00	
Menominee, Mich., 4s, 1912-13, Refunding.....	10,000 00	10,050 00	10,000 00	
Menominee, Mich., 4½s, 1922, School.....	13,000 00	13,845 00	13,000 00	
Mercer, O., 5s, 1913-24, Bridge	25,000 00	27,250 00	25,000 00	
Muskegon, Mich., 4½s, 1911, Refunding.....	5,000 00	5,050 00	5,000 00	
Oakland, Mich., 4s, 1913-14, Ct. House.....	20,000 00	20,100 00	20,000 00	
Ottawa, O., 5s, 1909-19, Bridge	10,500 00	10,972 50	10,500 00	
Polk, Ia., 3½s, 1909-17, Ct. H.	82,000 00	81,180 00	82,000 00	
Polk, Minn., 5s, 1919, Funding	20,000 00	21,900 00	20,000 00	
Polk, Minn., 6s, 1910-14, Ditch	35,000 00	37,100 00	35,000 00	
Putnam, O., 5s, 1909-11, Ditch	5,000 00	5,050 00	5,000 00	
Putnam, O., 5s, 1910-15, Road	22,000 00	22,770 00	22,000 00	
Racine, Wis., 4s, 1912-23, Hosp	73,000 00	73,730 00	73,000 00	
Reno, Kan., 5½s, 1919, Fund.	50,000 00	55,500 00	50,000 00	
Richland, O., 4½s, 1915-21, Bdg	34,500 00	36,052 50	34,500 00	
St. Croix, Wis., 5s, 1914, Asy.	10,000 00	10,500 00	10,000 00	
St. Louis, Minn., 4s, 1916, Road	75,000 00	76,125 00	75,000 00	
St. Louis, Minn., 4½s, 1909, Road and Bridge.....	18,000 00	18,000 00	18,000 00	
St. Louis, Minn., 4½s, 1918, Ct. House.....	50,000 00	52,750 00	50,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	25,000 00	25,375 00	25,000 00	
Stark, O., 5s, 1909-13, Ct. H.	50,000 00	51,250 00	50,000 00	
Stark, O., 5s, 1910-12, Refund.	30,000 00	30,750 00	30,000 00	
Stark, O., 4s, 1913-15, Refund.	50,000 00	50,500 00	50,000 00	
Summit, O., 4s, 1921-5, Ct. H.	40,000 00	41,000 00	40,000 00	
Sumner, Kan., 5½s, 1920, Ref.	36,000 00	40,320 00	36,000 00	
Tipton, Ind., 5s, 1919-24, Ct. H.	30,000 00	33,000 00	30,000 00	
Todd, Minn., 5s, 1918, Ditch..	25,000 00	26,875 00	25,000 00	
Warren, Ia., 4s, opt. 1911, Fund	30,000 00	30,000 00	30,000 00	
Warren, Ky., 4s, opt. 1919-24, Pike.....	66,500 00	67,165 00	66,500 00	
Waupaca, Wis., 4s, 1909, Asy.	1,500 00	1,500 00	1,500 00	
Webster, Ia., 3½s, 1910, Ct. H	100,000 00	99,500 00	100,000 00	
Wood, O., 5s, 1910-12, Road & Bdg	21,000 00	21,525 00	21,000 00	
Worcester, Md., 5s, 1933-45, Rd	25,000 00	29,375 00	25,000 00	
City of Ashland, Wis., 5s, 1909, Fund.	50,000 00	50,000 00	50,000 00	
Ashtabula, O., 5s, 1910-14, St. Improvement.....	11,400 00	11,742 00	11,400 00	
Battle Creek, Mich., 3½s, 1909, Bridge.....	5,000 00	5,000 00	5,000 00	
Battle Creek, Mich., 3½s, 1921, Sewer.....	15,000 00	14,625 00	15,000 00	
Battle Creek, Mich., 4s, 1910-12, Sewer.....	15,000 00	15,000 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, Funding.....	5,000 00	5,075 00	5,000 00	
Cleveland, O., 4s, 1920, Sewer	50,000 00	51,750 00	50,000 00	

AUGUSTA SAVINGS BANK—Continued.

RESOURCES.

Public Funds Owned.		Par Value.	Estimated and Market Value.	Charged on Books.	Total.
City of	Cleveland, O., 4s, 1912, Funding Debt.	\$50,000 00	\$50,500 00	\$50,000 00	
	Cleveland, O., 4s, 1925, Sewer	100,000 00	104,500 00	100,000 00	
	Cleveland, O., 4s, 1915, Street	15,000 00	15,300 00	15,000 00	
	Clinton, Ia., 5s, 1910, City Imp	4,000 00	4,040 00	4,000 00	
	Clinton, Ia., 5s, 1913, St. Imp	3,000 00	3,120 00	3,000 00	
	Columbus, O., 4s, opt. 1912, Sewer	75,000 00	75,750 00	75,000 00	
	Cumberland, Md., 5s, 1922, Consolidated Debt.	64,000 00	71,360 00	64,000 00	
	Duluth, Minn., 4½s, 1921, Ind. School District.	20,000 00	21,400 00	20,000 00	
	Eau Claire, Wis., 4½s, 1909, Funding.	25,000 00	25,000 00	25,000 00	
	Eau Claire, Wis., 5s, 1917, Ref.	30,000 00	32,250 00	30,000 00	
	Eau Claire, Wis., 4s, 1919, Bdg.	10,000 00	10,100 00	10,000 00	
	Eau Claire, Wis., 4s, 1927, Ref.	21,000 00	21,315 00	20,325 90	
	Elyria, O., 4½s, 1924-8, Water.	45,000 00	47,700 00	45,000 00	
	Fort Scott, Kan., 4½s, 1917-31, Water	57,000 00	59,280 00	57,000 00	
	Galesburg, Ill., 4s, 1910-20, Electric Light.	30,000 00	30,150 00	30,000 00	
	Green Bay, Wis., 4s, 1909-10, School.	1,500 00	1,500 00	1,500 00	
	Green Bay, Wis., 4s, 1909-21, City Hall.	22,750 00	22,863 75	22,750 00	
	Ishpeming, Mich., 5s, 1911-14, Sewer.	40,000 00	41,200 00	40,000 00	
	Jackson, Mich., 5s, 1909-11, Water.	60,000 00	60,600 00	60,000 00	
	Jackson, Mich., 4s, 1925, Pav.	15,000 00	15,225 00	15,000 00	
	Kalamazoo, Mich., 4s, 1914-23, Public Improvement.	100,000 00	101,600 00	100,000 00	
	Kankakee, Ill., 4½s, 1916-20, Bridge.	5,000 00	5,200 00	5,000 00	
	Lacrosse, Wis., 3½s, opt. 1909, Water and Sewer.	10,000 00	10,000 00	10,000 00	
	Lexington, Ky., 5s, 1918, Fund.	50,000 00	54,250 00	50,000 00	
	Lexington, Ky., 4½s, 1932-3, Funding.	105,000 00	114,975 00	105,000 00	
	Madison, Wis., 3½s, opt. 1909, Sewer.	33,500 00	33,500 00	33,500 00	
	Mansfield, O., 4s, 1909-25, Floating Debt.	35,000 00	35,350 00	25,000 00	
	Mansfield, O., 5s, 1909-16, Wat.	15,000 00	15,525 00	15,000 00	
	Marinette, Wis., 6s, 1909-14, Bdg.	6,000 00	6,300 00	6,000 00	
	Marinette, Wis., 5s, 1909-13, Sewer.	12,000 00	12,240 00	12,000 00	
	Marinette, Wis., 6s, 1910-17, Refunding.	24,000 00	26,040 00	24,000 00	
	Marion, Ind., 5s, 1909, Funding.	16,000 00	16,000 00	16,000 00	
	Marion, Ind., 4s, 1918, Fund.	9,000 00	9,090 00	9,000 00	
	Marion, O., 6s, 1909-14, Sewer	5,500 00	5,747 50	5,500 00	
	Marquette, Mich., 4s, 1916-21, Water.	50,000 00	50,000 00	50,000 00	
	Massillon, O., 6s, 1909-11, Ref.	10,000 00	10,200 00	10,000 00	
	Massillon, O., 4½s, 1909-13, St.	15,000 00	15,150 00	15,000 00	
	Menominee, Mich., 6s, 1911, Sewer.	1,000 00	1,040 00	1,000 00	
	Michigan City, Ind., 5s, 1910-15, School Buildings.	15,000 00	15,450 00	15,000 00	
	Minneapolis, Minn., 3½s, 1932, Park.	67,000 00	65,660 00	67,000 00	
	Moline, Ill., 4½s, opt. 1909, St. Improvement.	15,000 00	15,000 00	15,000 00	
	Newark, O., 4s, 1909-11, Ref.	12,000 00	12,000 00	12,000 00	
	New York, N. Y., Reg. 3½s, 1920, Water.	150,000 00	147,000 00	150,000 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	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	190,000 00	200,000 00		
	New York, N. Y., Reg. 3½s, 1953, Docks and Ferries.....	100,000 00	122,850 00	130,000 00		
	Owensboro, Ky., 4s, opt. 1915, Street.....	50,000 00	50,000 00	50,000 00		
	Pontiac, Mich., 4s, 1913-17, Sewer.....	5,000 00	5,275 00	5,000 00		
	Racine, Wis., 5s, 1912, Refund.....	98,000 00	100,940 00	98,000 00		
	St. Cloud, Minn., 5s, 1913-24, Refunding.....	10,000 00	10,700 00	10,000 00		
	Stillwater, Minn., 5s, 1917, Imp.....	40,000 00	42,800 00	40,000 00		
	Terre Haute, Ind., 4s, 1915, Funding.....	25,000 00	25,125 00	24,625 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, 1909-13, Fire Department Building.....	10,000 00	10,200 00	10,000 00		
	Town of	Bristol, R. I., 4s, 1932, Sewer.....	40,000 00	40,800 00	40,000 00	
		Cranston, R. I., 4s, 1945, Munic West Seneca, N. Y., 5s, 1920-38 Sewer.....	50,000 00	52,500 00	50,000 00	
			28,000 00	31,780 00	28,000 00	
	Total public funds out of Maine.....		4,851,290 00			4,850,240 90
	<i>Railroad Bonds Owned.</i>					
		Bangor & Aroostook, 5s, 1943.....	150,000 00	168,000 00	150,000 00	
		Boston & Maine, 4s, 1926.....	75,000 00	75,000 00	75,000 00	
		Boston & Maine, Reg. 4s, 1942.....	200,000 00	200,000 00	200,000 00	
	Boston & Maine, Reg. 4½s, 1944.....	50,000 00	55,000 00	50,000 00		
	Maine Central, Consol. Reg. 7s, 1912.....	365,600 00	394,848 00	365,600 00		
	Maine Central, Funding Reg. 4½s, 1912.....	34,000 00	34,340 00	34,000 00		
	Maine Central, 4s, 1914 (notes).....	210,000 00	210,000 00	208,425 00		
	Northern Maine Seaport, 5s, 1935.....	100,000 00	108,000 00	100,000 00		
	Portland & Ogdensburg, 4½s, 1928.....	30,000 00	30,900 00	30,000 00		
	Portland & Rumford Falls, 4s, 1926.....	54,000 00	54,000 00	54,000 00		
	Somerset, 5s, 1911 (notes).....	25,000 00	25,000 00	24,887 50		
	Washington County, 3½s, opt. 1924.....	102,000 00	91,800 00	97,750 00		
Total railroad bonds of Maine.....		1,395,600 00			1,389,662 50	
	Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 1st Mort. 5s, 1921.....	25,000 00	27,500 00	25,000 00		
	Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.) 1st Mort. 5s, 1926.....	100,000 00	113,000 00	100,000 00		
	Chicago, Milwaukee & St. Paul (Dubuque Div.) 1st Mort. 6s, 1920.....	105,000 00	122,850 00	105,000 00		
	Illinois Central, Louisville Div., 3½s, 1953.....	250,000 00	225,000 00	250,000 00		
	New York Central & Hudson River, 4s, 1934.....	100,000 00	94,500 00	95,062 50		
	New York Central Lines, 5s, 1917.....	100,000 00	106,000 00	98,500 00		
	New York, New Haven & Hartford, 4s, 1956.....	100,000 00	97,000 00	93,500 00		
	New York, New Haven & Hartford, 6s, 1948.....	91,000 00	118,300 00	91,000 00		
	North Hudson County, 1st Mort. 5s, 1928.....	50,000 00	53,500 00	50,000 00		
Total railroad bonds out of Maine.....		921,000 00			908,062 50	
<i>Railroad Stock Owned.</i>						
	Portland & Rumford Falls.....	30,000 00	60,000 00	30,000 00	30,000 00	

AUGUSTA SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Augusta City Building Company.....	\$15,000 00	\$15,000 00	\$15,000 00	\$15,000 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	1,650 00	1,500 00	
Total national bank stock owned.....	73,900 00			73,900 00
<i>Loans on Railroad Bonds.</i>				
Augusta, Winthrop & Gardiner.....		4,500 00	4,500 00	
Bangor & Aroostook.....		1,700 00	1,700 00	
Sandy River & Rangeley Lakes.....		37,500 00	37,500 00	43,700 00
<i>Loans on Corporation Bonds.</i>				
Augusta Hotel Company.....		6,600 00	6,600 00	
Sagadahoc Light & Power Company, Bath.....		5,000 00	5,000 00	11,600 00
<i>Loans on Railroad Stock.</i>				
Augusta, Hallowell & Gardiner, preferred.....		15,250 00	15,250 00	
New York, New Haven & Hartford.....		11,000 00	11,000 00	26,250 00
<i>Loans on Corporation Stock.</i>				
Aroostook Construction Company.....		15,000 00	15,000 00	
Biddeford & Saco Water Company.....		10,000 00	10,000 00	
Camden & Rockland Water Company.....		15,000 00	15,000 00	
Edwards Manufacturing Company, Augusta.....		16,000 00	16,000 00	
Sanford Mills.....		15,000 00	15,000 00	71,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Richmond.....		5,000 00	5,000 00	
Messalonskee National Bank, Oakland.....		1,500 00	1,500 00	6,500 00
<i>Loans to Corporations.</i>				
Maine Farmer Publishing Company, Augusta.....		11,500 00	11,500 00	
St. Mark's Parish, Augusta.....		443 00	443 00	
Small Point Club (endorsed).....		5,500 00	5,500 00	
Winthrop Street Universalist Church, Augusta.....		775 00	775 00	18,218 00
Loan to town of Oakland.....		5,000 00	5,000 00	
Loan to Messalonskee National Bank, Oakland.....		5,000 00	5,000 00	
Loans on Augusta Savings Bank books.....		3,685 00	3,685 00	
Loans on mortgages of real estate.....		73,170 00	73,170 00	86,855 00
Real estate investment.....		25,000 00	15,000 00	15,000 00
Premium account.....			69,000 00	69,000 00
Cash on deposit.....		32,943 83	32,943 83	
Cash on hand.....		2,043 05	2,043 05	34,986 88
Unpaid accrued interest.....		97,462 58		7,867,462 48
Due depositors, earned dividend and accrued State tax.....		8,191,577 21		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		7,503,106 67		
		688,470 54		

BANGOR SAVINGS BANK—BANGOR.

June 29, 1909.

FREDERICK H. APPLETON, President. EVERETT F. RICH, Treasurer.
CHARLES H. HUBBARD, Assistant Treasurer.

TRUSTEES—Frederick H. Appleton, George Varney, Arthur F. Stetson, Matthew Laughlin, Erastus C. Ryder.

Organized March 27, 1852.

LIABILITIES.

Deposits	\$5,596,662 23
Reserve fund	288,066 38
Undivided profits	162,065 94
	\$6,046,734 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>
County of Aroostook, 4½s, 1912-15, R. R. Aid.....	\$71,000 00	\$73,485 00	\$71,000 00	
Washington, 4s, opt. 1923, R.R. Aid.....	48,000 00	49,200 00	48,000 00	
City of Augusta, 4s, 1933, Highway.....	12,000 00	12,720 00	12,000 00	
Augusta, 4s, 1934, Imp. & Ref.....	15,000 00	15,900 00	15,000 00	
Augusta, 4s, 1914-16, School.....	10,000 00	10,200 00	10,000 00	
Bangor, 4s, 1935, Water, Re-funding.....	50,000 00	53,250 00	50,000 00	
Bangor, Reg. 3½s, 1909-10, Wat.....	10,000 00	10,000 00	10,000 00	
Bangor, 4s, 1912, Refunding.....	7,000 00	7,070 00	7,000 00	
Bangor, 4s, 1928, Municipal.....	50,000 00	52,500 00	50,000 00	
Belfast, Reg. 4s, 1918, Refund.....	25,000 00	25,750 00	25,000 00	
Belfast, Coupon 4s, 1918, Sch.....	5,000 00	5,150 00	5,000 00	
Eiddeford, 4s, 1920, Refund.....	15,000 00	15,525 00	15,000 00	
Lewiston, 4s, 1927, Refunding.....	5,000 00	5,250 00	5,000 00	
Oldtown, 4s, 1928, Refunding.....	25,000 00	25,875 00	25,000 00	
Portland, Reg. 3½s, 1922, Fund.....	12,000 00	11,820 00	11,691 60	
Rockland, 3½s, 1912, Munic.....	2,500 00	2,487 50	2,453 13	
Waterville, 3½s, 1925, Funding.....	8,000 00	7,880 00	7,520 60	
Town of Camden, 4s, 1909-14, School.....	6,400 00	6,432 00	6,400 00	
Dexter, 3½s, 1940-6, Water.....	12,000 00	11,400 00	11,880 00	
Eden, Reg. 4s, 1910-17, Town Hall.....	20,000 00	20,100 00	20,000 00	
Eden, Reg. 4s, 1926, High Sch.....	21,000 00	21,315 00	21,000 00	
Houlton, 4s, 1917, Funding.....	6,000 00	6,090 00	6,000 00	
Patten, 4½s, 1915, Railroad.....	6,000 00	6,150 00	6,000 00	
Presque Isle, 4s, 1914, Sch.....	5,000 00	5,150 00	5,000 00	
Brunswick Village Corporation, 3½s, 1915-44, Sewer.....	30,000 00	28,950 00	30,000 00	
Gardiner Water District, 4s, 1934.....	20,000 00	20,800 00	20,000 00	
Kennebec Water District, 3½s, 1925.....	10,000 00	9,700 00	9,500 00	
Total public funds of Maine.....	506,900 00			\$505,444 73
Commonwealth of Massachusetts, Reg. 3½s 1941, Metropolitan Water Loan.....	100,000 00	100,000 00	100,000 00	
County of Allegheny, Pa., 4s, 1933-4, Rd.....	40,000 00	42,400 00	40,000 00	
Allegheny, Pa., 4s, 1925, Jail Ext.....	20,000 00	20,900 00	20,000 00	
Appanoose, Ia., 4s, opt. 1907, Funding.....	19,000 00	19,000 00	19,000 00	
Cuyahoga, O., 4s, 1923-6, Funding.....	10,000 00	10,450 00	10,000 00	
Franklin, O., 4s, 1916-19, Bldg.....	40,000 00	41,000 00	40,000 00	
Hancock, O., 5s, 1909-12, Bldg.....	20,000 00	20,500 00	20,000 00	
Jackson, Ill., 4s, 1909-21, Fund.....	26,500 00	26,632 50	26,500 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 Lawrence, O., 5s, 1911-15, Turnpike	\$25,000 00	\$26,000 00	\$25,000 00	
Lucas, O., 4½s, 1915-21, Bridge	20,000 00	21,300 00	20,000 00	
Lyon, Kan., 4½s, opt. 1912-18, Refunding	4,000 00	4,060 00	4,000 00	
Mahoning, O., 4½s, 1911-17, Bdg	6,000 00	6,210 00	6,000 00	
Marathon, Wis., 5s, 1911, Asy.	2,500 00	2,550 00	2,500 00	
Marion, O., 5s, 1910-12, Ditch	10,000 00	10,200 00	10,000 00	
Morrison, Minn., 5s, 1910-15, Drain	7,000 00	7,245 00	7,000 00	
Muskegon, Mich., 4½s, 1912, Ref.	5,000 00	5,100 00	5,000 00	
Ottawa, O., 6s, 1910-12, Bdge.	3,000 00	3,120 00	3,000 00	
Polk, Ia., 4s, 1910, Court House	15,000 00	15,000 00	15,000 00	
Polk, Ia., 3½s, 1915-17, Court House	25,000 00	24,625 00	25,000 00	
Prince George, Md., 5s, 1922, Deficiency	2,500 00	2,787 50	2,500 00	
Ramsey, Minn., 4½s, 1916, Ct. House	30,000 00	31,650 00	30,000 00	
Somerset, Md., 4½s, 1909-24, Refunding	13,000 00	13,520 00	13,000 00	
Somerset, Md., 4½s, 1933-48, Sch	8,000 00	8,920 00	8,000 00	
Vanderburgh, Ind., 5s, 1918, Court House	20,000 00	21,900 00	20,000 00	
Vernon, Mo., 4½s, 1918, Refund	25,000 00	26,125 00	25,000 00	
Winneshiek, Ia., 4½s, 1919-20, Court House	20,000 00	20,900 00	20,000 00	
Wood, O., 5s, 1910, Road	10,000 00	10,100 00	10,000 00	
City of Alpena, Mich., 5s, 1931-4, Wat.	30,000 00	34,500 00	30,000 00	
Ann Arbor, Mich., 4s, 1910-12, School District	13,000 00	13,000 00	13,000 00	
Bay City, Mich., 5s, 1916, Imp.	5,000 00	5,350 00	5,000 00	
Bellaire, O., 5s, 1910, Water, Funding	5,000 00	5,050 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	52,000 00	50,000 00	
Boston, Mass., Reg. 3½s, 1944, School	10,000 00	9,750 00	10,000 00	
Boston, Mass., Reg. 3½s, 1935, Drain	25,000 00	24,500 00	25,000 00	
Buffalo, N. Y., Reg. 4s, 1926, Grade Crossing	10,000 00	10,450 00	10,000 00	
Chicago, Ill., 4s, 1921, Judgment, Funding	15,000 00	15,525 00	15,000 00	
Chicago, Ill., 4s, 1920-1, Sanitary District	54,000 00	55,350 00	54,000 00	
Cleveland, O., 4s, 1920-2, School District	125,000 00	129,375 00	125,000 00	
Cleveland, O., 4s, 1918, Market House	25,000 00	25,750 00	25,000 00	
Columbus, O., 3½s, opt. 1912, Sewer	20,000 00	19,900 00	20,000 00	
Columbus, O., 4s, opt. 1912, Viaduct	20,000 00	20,200 00	20,000 00	
Columbus, O., Reg. 4½s, 1909, Viaduct	10,000 00	10,000 00	10,000 00	
Columbus, O., 4s, opt. 1913, Electric Light	25,000 00	25,375 00	25,000 00	
Columbus, O., 4s, 1920, Epidemic	3,000 00	3,105 00	3,000 00	
Dayton, O., 5s, 1917, Paving	15,000 00	16,275 00	15,000 00	
Duluth, Minn., 5s, 1923, Ind. School District	9,000 00	10,215 00	8,865 00	
East Liverpool, O., 5s, 1920-33, Board of Education	26,500 00	30,210 00	26,500 00	
East Liverpool, O., 5s, 1923, Refunding	3,500 00	3,920 00	3,500 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 Evansville, Ind., 5s, 1912, Fund	\$1,000 00	\$1,035 00	\$1,000 00	
Evansville, Ind., 4s, 1912, Fund	22,000 00	22,110 00	22,000 00	
Green Bay, Wis., 5s, 1910-15, Park	800 00	828 00	800 00	
Green Bay, Wis., 5s, 1910-14, Refunding	1,900 00	1,957 00	1,900 00	
Green Bay, Wis., 5s, 1910-15, School	2,600 00	2,691 00	2,600 00	
Green Bay, Wis., 5s, 1910-15, Bridge	2,700 00	2,794 50	2,700 00	
Green Bay, Wis., 5s, 1910-17, Refunding	4,400 00	4,598 00	4,400 00	
Hammond, Ind., 6s, 1916, Sch. City	13,000 00	14,560 00	13,000 00	
Hazleton, Pa., 4s, 1919, Sch. Dis	5,000 00	5,000 00	5,000 00	
Huntington, Ind., 6s, opt. 1904 School	6,000 00	6,000 00	6,000 00	
Huntington, Ind., 6s, 1909-16, Water	15,000 00	15,825 00	15,000 00	
Indianapolis, Ind., 4s, 1916, School Commissioners	25,000 00	25,625 00	25,000 00	
Ironton, O., 5s, 1923, Improv.	10,000 00	11,050 00	10,000 00	
Jacksonville, Ill., 4s, opt. 1908, Refunding	4,500 00	4,500 00	4,500 00	
Janesville, Wis., 5s, 1909-13, School	18,000 00	18,360 00	18,000 00	
Kalamazoo, Mich., 4½s, 1910-15, Street Improvement	24,000 00	24,480 00	24,000 00	
Lacrosse, Wis., 3½s, opt. 1909, Water	5,000 00	5,000 00	5,000 00	
Lacrosse, Wis., 3½s, opt. 1909, School	20,000 00	20,000 00	20,000 00	
Lacrosse, Wis., 3½s, opt. 1909, Street Improvement	25,000 00	25,000 00	25,000 00	
Lafayette, Ind., 4½s, opt. 1915, Refunding, Water	39,000 00	40,365 00	39,000 00	
Lansing, Mich., 4s, 1914, C. Hall	2,000 00	2,010 00	2,000 00	
Manistee, Mich., 4s, 1910-11, Water	15,000 00	15,000 00	15,000 00	
Marquette, Mich., 3½s, 1926, Refunding, Water	15,000 00	14,550 00	15,000 00	
Massillon, O., 4s, 1909-16, Sch. District	18,000 00	18,000 00	18,000 00	
Minneapolis, Minn., 4s, 1917, Municipal	100,000 00	102,500 00	100,000 00	
Moline, Ill., 5s, 1913, Sch. Dist.	5,000 00	5,200 00	5,000 00	
Muskogon, Mich., 5s, 1912-14, Water	3,000 00	3,135 00	3,000 00	
New Albany, Ind., 5s, 1915, Ref	15,000 00	15,900 00	15,000 00	
Newark, O., 5s, 1922-32, Ref. Lt	15,000 00	17,175 00	15,000 00	
Newark, O., 5s, 1921-23, Ref.	16,157 00	18,015 00	16,157 00	
New Britain, Conn., 4s, 1936, Sewer	10,000 00	10,200 00	10,000 00	
Newport, Ky., 5s, 1913, Fund	5,000 00	5,200 00	5,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit	25,000 00	23,750 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. D.	15,000 00	15,525 00	15,000 00	
Omaha, Neb., 4s, 1919, Paving	10,000 00	10,200 00	10,000 00	
Pawtucket, R. I., 4s, 1929, Wat. Fundng.	32,000 00	33,120 00	32,000 00	
Pittsburg, Pa., 4s, 1918-21, Wat.	50,000 00	51,750 00	50,000 00	
Port Huron, Mich., 5s, 1916, Ref.	5,000 00	5,350 00	5,000 00	
Port Huron, Mich., 4s, 1919, Ref.	11,000 00	11,110 00	11,000 00	

BANGOR SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charge on Books.</i>	<i>Total.</i>
City of Port Huron, Mich., 5s, 1911, Sewer.....	\$4,000 00	\$4,080 00	\$4,000 00	
Port Huron, Mich., 4s, opt. 1910 Repaving.....	10,000 00	10,000 00	10,000 00	
Port Huron, Mich., 4s, opt. 1918 Bridge.....	4,000 00	4,040 00	4,000 00	
Port Huron, Mich., 4s, 1932, Canal, etc.....	13,000 00	13,260 00	13,000 00	
Portland, Oregon, 5s, 1917, Wat	3,000 00	3,255 00	3,000 00	
Portland, Ore., 5s, 1922, City Hall	2,000 00	2,260 00	2,000 00	
St. Paul, Minn., 4s, 1921 Water	32,000 00	33,120 00	32,000 00	
St. Paul, Minn., 4½s, 1917, Ct. House & City Hall.....	30,000 00	31,800 00	30,000 00	
St. Paul, Minn., 5s, 1913, Park, etc.....	11,000 00	11,550 00	11,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge.....	25,000 00	26,125 00	25,000 00	
Seattle, Wash., 4½s, 1827, Sew.	40,000 00	42,600 00	40,000 00	
Springfield, O., 6s, 1909-10, St. Improvement.....	4,788 19	4,836 00	4,788 19	
Steubenville, O., 4s, opt. 1914, Water.....	6,000 00	6,000 00	6,000 00	
Stillwater, Minn., 5s, 1909, Perma- nent Improvement.....	5,000 00	5,000 00	5,000 00	
Syracuse, N. Y., Reg. 4½s, 1912- 14, Improvement.....	35,000 00	36,050 00	35,000 00	
Syracuse, N. Y., Reg. 4½s, 1918- 24, Fire Department.....	19,500 00	21,157 50	19,500 00	
Toledo, O., 4s, 1924, St. Imp.	25,000 00	26,125 00	25,000 00	
Toledo, O., 4½s, 1914, Defic.	25,000 00	26,000 00	25,000 00	
Wausau, Wis., 4s, 1911-12, Wat	16,000 00	16,000 00	16,000 00	
West Bay City., Mich., 5s, 1920, School.....	45,000 00	49,050 00	45,000 00	
Youngstown, O., 5s, 1909-20, Sanitary.....	12,000 00	12,660 00	12,000 00	
Youngstown, O., 5s 1909-14, Fire Department.....	3,600 00	3,690 00	3,600 00	
Youngstown, O., 5s, 1909-14, Bridge, etc.....	4,500 00	4,612 50	4,500 00	
Youngstown, O., 5s, 1910-15, Street.....	6,150 00	6,365 25	6,150 00	
Zanesville, O., 3½s, 1919, Ref.	30,000 00	29,100 00	30,000 00	
Town of Burrillville, R. I., 3½s, 1939, Funding.....	15,000 00	14,025 00	15,000 00	
Cranston, R. I., 4s, 1925, Munic	4,000 00	4,120 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	5,575 00	5,000 00	
Township of Capital, Ill., 4s, 1911, Fund.	16,000 00	16,000 00	15,200 00	
Columbus, Neb., 6s, opt. 1907, Bridge.....	6,500 00	6,500 00	6,500 00	
Total public funds out of Maine.....	2,260,595 19			2,259,360 19
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Coupon 5s, 1943..	75,000 00	84,000 00	73,812 50	
Bangor & Aroostook, Reg. 5s, 1943..	25,000 00	28,000 00	25,000 00	
Bangor & Aroostook, 4s, 1951.....	40,000 00	38,000 00	37,700 00	
Bangor & Aroostook, Car Trust 5s, 1910-12	30,000 00	30,000 00	29,767 50	
Bangor Railway & Electric Co., 5s, 1935	30,000 00	31,200 00	29,750 00	
Boston & Maine, Reg. 4½s, 1944.....	40,000 00	44,000 00	40,000 00	
Boston & Maine, Reg. 4s, 1926.....	30,000 00	30,000 00	30,000 00	
Boston & Maine, Reg. 4s, 1926.....	20,000 00	20,000 00	19,750 00	
Maine Central, 4s, 1912.....	5,600 00	6,048 00	5,600 00	
Maine Central, Consolidated 7s, 1912.....	63,000 00	63,000 00	60,747 50	
Maine Central & E. & N. A., 4s, 1933.....	50,000 00	50,000 00	50,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	6,000 00	6,240 00	6,000 00	
Portland & Cape Elizabeth, 5s, 1915.....				

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>
Portland & Ogdensburg, 4½s, 1928.....	\$20,000 00	\$20,600 00	\$20,000 00	
Portland Union Railway Station Co., 4s, 1927-9.....	20,000 00	20,000 00	20,000 00	
Rockland, Thomaston & Camden, 4s, 1921.....	10,000 00	10,000 00	9,370 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	25,000 00	28,000 00	25,000 00	
Somerset, 4s, 1955.....	20,000 00	19,600 00	18,900 00	
Washington County, 3½s, 1954.....	10,000 00	9,000 00	8,700 00	
Total railroad bonds of Maine.....	519,600 00			\$510,097 50
Auburn & Syracuse Elec., N. Y., 5s, 1942.....	25,000 00	25,250 00	25,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	50,000 00	50,000 00	49,372 50	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	50,000 00	52,500 00	50,000 00	
Baltimore & Ohio, Reg. 4s, 1948.....	25,000 00	25,125 00	25,000 00	
Baltimore & Ohio, S.W. Div., Reg 3½s, 1925.....	25,000 00	22,750 00	22,593 75	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.....	25,000 00	22,500 00	22,575 00	
Boston & Worcester St., Mass., 4½s, 1923.....	40,000 00	40,000 00	39,750 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	9,000 00	9,090 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	29,000 00	31,175 00	28,385 00	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,000 00	9,900 00	
Central Branch, 4s, 1919.....	30,000 00	27,900 00	28,750 00	
Central Pacific, 4s, 1949.....	50,000 00	48,500 00	49,375 00	
Central Pacific, 4s, 1954.....	40,000 00	38,000 00	39,184 38	
Chicago, Burlington & Quincy, Ill. Div., 3½s, optional 1929.....	40,000 00	36,600 00	37,350 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949.....	25,000 00	25,500 00	25,000 00	
Chicago, Hammond & Western, 6s, 1927.....	20,000 00	24,400 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936.....	34,000 00	38,930 00	34,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	25,000 00	25,000 00	25,000 00	
Chicago Railways Co., Ill., 5s, 1925, Series A.....	18,000 00	18,000 00	18,000 00	
Chicago Railways Co., Ill., 5s, 1925, Series B.....	43,000 00	38,700 00	43,000 00	
Chicago, Rock Island & Pacific, 4s, 1988.....	25,000 00	25,125 00	25,000 00	
Chicago & West Michigan, 5s, 1921.....	20,000 00	20,400 00	19,800 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	10,000 00	8,500 00	10,000 00	
Cincinnati, Lebanon & Northern, 4s, 1942.....	25,000 00	23,875 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	40,000 00	34,000 00	40,000 00	
Cleveland, Cincinnati, Chicago & St. Louis Cairo Division, 4s, 1939.....	11,000 00	10,560 00	11,000 00	
Cleveland City Cable, O., 5s, 1909.....	10,000 00	10,000 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	50,000 00	50,000 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	10,800 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	40,430 00	40,000 00	
Fargo & Southern, 6s, 1924.....	10,000 00	12,200 00	10,000 00	
Flint & Pere Marquette, Consol. 5s, 1939.....	50,000 00	53,500 00	46,400 00	
Illinois Central, Western Lines, 4s, 1951.....	20,000 00	20,000 00	20,000 00	
Illinois Central, St. Louis Div. & Term., 3½s, 1951.....	25,000 00	22,500 00	25,000 00	
Illinois Central, Louisville Div. & Term., 3½s, 1953.....	25,000 00	22,500 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	
Jackson & Battle Creek Traction, Mich., 5s, 1923.....	30,000 00	30,000 00	29,700 00	
Kansas City Cable, Mo., Extended 5s, 1911.....	7,000 00	7,000 00	7,000 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	29,375 00	25,000 00	
Lexington & Boston St., 4½s, 1920.....	25,000 00	25,000 00	24,625 00	
Lowell & Suburban St., Mass., 5s, 1911.....	31,000 00	31,000 00	30,910 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>
Manhattan Railway, N. Y., 4s, 1990	\$76,000 00	\$76,000 00	\$76,000 00	
Maryland, Delaware & Virginia, 5s, 1955	50,000 00	50,500 00	50,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	30,000 00	27,000 00	30,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	20,000 00	20,800 00	20,000 00	
New York Central & Hudson River, Reg. 3½s, 1997	25,000 00	23,750 00	25,000 00	
New York Central & Hudson River (notes) 5s, 1910	15,000 00	15,000 00	14,868 75	
New York & Rockaway Beach, 5s, 1927	29,000 00	29,000 00	29,000 00	
Old Colony Street, 4s, 1954	25,000 00	21,250 00	22,375 00	
Pennsylvania, (notes) 5s, 1910	20,000 00	20,200 00	19,575 00	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,300 00	6,860 00	
Rochester Railway, N. Y., 5s, 1930	10,000 00	10,700 00	10,000 00	
Rutland Railway, Light & Power Co., Vt. 5s, 1946	15,000 00	15,000 00	14,250 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	45,000 00	47,425 00	
Schneectady Railway, N. Y., 4½s, opt. 1911	30,000 00	30,000 00	30,000 00	
Scioto Valley Traction, Ia., 5s, 1923	30,000 00	30,000 00	29,993 00	
South Shore & Boston St., Mass., 5s, 1919	20,000 00	20,300 00	20,000 00	
Toledo Terminal, 4½s, 1957	38,500 00	36,960 00	38,500 00	
Toledo Traction, O., 5s, 1909	40,000 00	40,000 00	39,625 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	11,700 00	10,000 00	
Union Electric, Dubuque, Ia., 5s, 1924	7,000 00	7,000 00	6,825 00	
Utica & Mohawk Valley, 4½s, 1941	30,000 00	30,000 00	29,960 00	
Wabash Pittsburg Terminal, 4s, 1954	40,000 00	20,000 00	36,600 00	
Western Maryland, 4s, 1952	15,000 00	12,750 00	13,781 25	
West Side Belt, Pittsburg, Pa., 5s, 1937	47,000 00	47,000 00	47,000 00	
Willmar & Sioux Falls, 5s, 1938	50,000 00	58,000 00	50,000 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,500 00	10,000 00	
Total railroad bonds out of Maine	2,031,500 00			2,001,305 63
<i>Corporation Bonds Owned.</i>				
Portland Gas Light Co., 4s, 1936	15,000 00	15,000 00	14,700 00	
Presque Isle Lodge, No. 83, I. O. O. F., 6s, 1906 (extended)	2,000 00	2,000 00	2,000 00	
Rockland-Rockport Lime Co., 5s, 1920	25,000 00	25,000 00	25,000 00	
Total corporation bonds of Maine	42,000 00			41,700 00
Mystic Valley Water Co., Conn., 5s, 1928	5,000 00	5,000 00	4,950 00	
Swift Refrigerator Transportation Co., Chicago, 4½s, 1912	25,000 00	25,000 00	25,000 00	
Total corporation bonds out of Maine	30,000 00			29,950 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport	15,500 00	18,600 00	15,500 00	
Dexter & Piscataquis	4,500 00	5,400 00	4,500 00	
European & North American	60,000 00	78,000 00	60,000 00	
Portland & Ogdensburg	25,100 00	13,052 00	12,677 75	
Total railroad stock of Maine	105,100 00			92,677 75
Duluth-Superior Traction Co., preferred	10,000 00	7,500 00	7,500 00	
Duluth-Superior Traction Co., common	2,500 00	875 00	-	
Hereford	3,000 00	2,850 00	2,790 00	
Total railroad stock out of Maine	15,500 00			10,290 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	2,090 00	1,100 00	
Total national bank stock owned	10,900 00			10,900 00

BANGOR 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	\$5,800 00	\$5,800 00	
City of Duluth, Minn.	1,000 00	1,000 00	\$6,800 00
<i>Loans on Railroad Bonds.</i>			
Aurora, Elgin & Chicago, Ill.	7,092 00	7,092 00	
Bangor & Aroostook	13,305 55	13,305 55	
Ithaca Street, N. Y.	4,000 00	4,000 00	
Maine Central	1,000 00	1,000 00	
Maryland, Delaware & Virginia	1,850 00	1,850 00	
New York, Auburn & Lansing	7,000 00	7,000 00	
Omaha Street, Neb.	2,000 00	2,000 00	
Rutland Railway, Light & Power Co., Vt.	850 00	850 00	37,077 ¹ / ₅₅
<i>Loans on Corporation Bonds.</i>			
American Pneumatic Service Company	300 00	300 00	
Berlin Mills Company	619 93	619 93	
Eastern Steamship Company	425 00	425 00	
Iowa Loan & Trust Company, Des Moines	500 00	500 00	
Illinois Midland Coal Company	450 00	450 00	
Minneapolis General Electric Company	1,900 00	1,900 00	
Orono Pulp & Paper Company	62,500 00	62,500 00	
Public Works Company, Bangor	800 00	800 00	67,494 93
<i>Loans on Corporation Stock.</i>			
Aroostook Construction Company	15,000 00	15,000 00	
Central Market House Company, Bangor	2,000 00	2,000 00	
J. F. Parkhurst & Son Company, Bangor	2,000 00	2,000 00	
Sawyer Boot & Shoe Company, Bangor	5,000 00	5,000 00	24,000 00
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor	1,500 00	1,500 00	
Kenduskeag Trust Company, Bangor	3,200 00	3,200 00	
Merrill Trust Company, Bangor	1,200 00	1,200 00	5,900 00
<i>Loans to Corporations.</i>			
Bangor Young Men's Christian Association	5,250 00	5,250 00	
Central Congregational Society, Bangor	1,600 00	1,600 00	
Higgins Classical Institute, Charleston (endorsed) ..	10,000 00	10,000 00	16,850 00
Loan on European & North American Railway stock ..	800 00	800 00	
Loans on Bangor Savings Bank books	1,870 00	1,870 00	
Loans on mortgages of real estate	287,619 52	287,619 52	290,289 52
Real estate, investment	50,637 57	50,637 57	
Real estate, foreclosure	30,600 03	30,600 03	81,237 60
Premium account		1,393 28	1,393 28
Cash on deposit	48,539 16	48,539 16	
Cash on hand	2,426 71	2,426 71	50,965 87
Unpaid accrued interest	81,580 83		6,046,734 55
Due depositors, earned dividend and accrued State tax	6,282,900 55		
	5,649,389 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$633,511 49		

BAR HARBOR SAVINGS BANK—EDEN.

July 17, 1909.

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, Frank E. Sherman.

Organized April 30, 1907.

LIABILITIES.

Deposits	\$15,400 55
Reserve fund	98 90
Undivided profits	53 12
	\$15,552 57

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, Car Trust 5s, 1910	\$2,000 00	\$2,000 00	\$1,977 00	\$1,977 00
New York, Auburn & Lansing, 5s, 1935 ..	2,000 00	2,040 00	1,960 00	1,960 00
<i>Corporation Bonds Owned.</i>				
Rodick Realty Company, Eden, 5s, 1926	1,000 00	1,000 00	1,000 00	1,000 00
Loan to town of Otis (endorsed)		975 00	975 00	
Loan on life insurance policy		500 00	500 00	
Loans on Bar Harbor Savings Bank books		220 00	220 00	
Loan on personal property		1,500 00	1,500 00	
Loans on mortgages of real estate		6,235 00	6,235 00	9,430 00
Furniture and fixtures		400 00	400 00	400 00
Premium account			30 00	30 00
Cash on deposit		502 41	502 41	
Cash on hand		253 16	253 16	755 57
Unpaid accrued interest		347 84		\$15,552 57
		15,973 41		
Due depositors, earned dividend and accrued State tax		15,541 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$431 93		

BATH SAVINGS INSTITUTION—BATH.

June 4, 1909.

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, Edward W. Larrabee, Amos B. Haggett, John S. Hyde.

Organized July 16, 1852.

LIABILITIES.

Deposits.....	\$3,869,722 31
Reserve fund.....	181,076 22
Undivided profits.....	265,526 36
	\$4,316,324 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>
United States Coupon 2s, 1930.....	\$25,000 00	\$25,437 50	\$25,000 00	
United States Registered 2s, 1930.....	50,000 00	50,750 00	50,000 00	
Total United States bonds owned.....	75,000 00			\$75,000 00
County of Aroostook, 4½s, 1915, Railroad	10,000 00	10,450 00	10,000 00	
Penobscot, 3½s, 1926-7, Ct. H.	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, 1910-11, Refunding	10,000 00	10,000 00	10,000 00	
Rockland, 3½s, 1917, Refund.	10,000 00	9,900 00	10,000 00	
South Portland, 4s, 1917-25, Refunding.....	20,000 00	20,500 00	20,000 00	
Town of Lubec, 4s, 1921, Water.....	17,000 00	17,000 00	17,000 00	
Millinocket, 4s, 1912-19, Fund.	8,000 00	8,000 00	8,000 00	
Millinocket, 4s, opt. 1911, Sch.	2,000 00	2,000 00	2,000 00	
Kennebec Water District, 3½s, 1925....	25,000 00	24,250 00	23,519 25	
Total public funds of Maine.....	121,500 00			120,019 25
Commonwealth of Massachusetts, 3s, 1941 Metropolitan Water Loan.....	70,000 00	63,350 00	70,000 00	
Commonwealth of Massachusetts, Reg. 3½s 1944, Metropolitan Water Loan.....	30,000 00	30,000 00	30,000 00	
County of Allen, Ind., 3½s 1919, Court House and Power Station....	20,000 00	19,600 00	20,000 00	
Athens, O., 5s, 1926-7 Road Imp	10,000 00	11,400 00	10,000 00	
Franklin, Ky., 4s, 1919, Ref.	20,000 00	20,000 00	20,000 00	
Franklin, O., 4s, 1919, Fund.	10,000 00	10,300 00	10,000 00	
Jackson, O., 4s, 1914, Turnpike	5,000 00	5,025 00	5,000 00	
Lyon, Kan., 4½s, opt. 1916-18, Refunding.....	17,000 00	17,255 00	17,000 00	
Woodbury, Ia., 3½s, 1914, Ref.	4,000 00	3,900 00	4,000 00	
Woodbury, Ia., 4s, 1930, Fund.	6,000 00	6,210 00	6,000 00	
City of Arkansas City, 6s, 1910, School	5,000 00	5,025 00	5,000 00	
Beatrice, Neb., 4s, opt. 1908, Funding.....	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, Refunding.....	20,000 00	19,600 00	20,000 00	
Cincinnati, O., Coupon 3½s, 1932 Refunding.....	10,000 00	9,800 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer	10,000 00	10,400 00	10,000 00	
Columbus, O., 4s, 1916, Fire Department.....	2,000 00	2,050 00	2,000 00	
Dubuque, Ia., 3½s, 1920, Ref.	8,250 00	8,085 00	8,250 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>Totals.</i>
City of Hutchinson, Kan., 6s, 1909, Board of Education	\$10,000 00	\$10,000 00	\$10,000 00	
Jacksonville, Ill., 4s, 1919, Ref.	10,000 00	10,100 00	10,000 00	
Lincoln, Neb., 4½s, opt. 1908, Refunding	35,000 00	35,000 00	35,000 00	
Michigan City, Ind., 5s, 1910-20, Water	15,000 00	15,825 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	
Owensboro, Ky., 4s, opt. 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	
Springfield, Mass., Reg. 3½s, 1916-18, School	10,000 00	9,900 00	10,000 00	
Toledo, O., 3½s, opt. 1924, Ref.	6,000 00	5,910 00	6,000 00	
Topeka, Kan., 4½s, 1909, Gen. Improvement	4,000 00	4,000 00	4,000 00	
Vincennes, Ind., 4½s, 1913, Ref.	6,000 00	6,120 00	6,000 00	
Town of Plaistow, N. H., 3½s, 1920, Ref.	10,000 00	9,550 00	10,000 00	
Total public funds out of Maine	533,750 00			\$333,650 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,500 00	4,900 00	
Bangor & Aroostook, 5s, 1943	33,000 00	36,960 00	32,318 75	
Bangor & Aroostook, Medford Ext. 5s, 1937	10,000 00	11,000 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	20,000 00	22,200 00	20,000 00	
Bangor & Aroostook, 4s, 1951	50,000 00	45,000 00	47,085 00	
Bangor & Aroostook, Car Trust, 5s, 1914	20,000 00	20,000 00	19,719 00	
Bangor Railway & Electric Co., 5s, 1935	10,000 00	10,400 00	9,750 00	
Bath Street, 5s, 1913	5,000 00	5,000 00	4,460 00	
Boston & Maine, 4s, 1926	15,000 00	15,000 00	14,610 00	
Bridgton & Saco River, 4s, 1928	22,500 00	22,500 00	22,200 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	10,800 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	5,400 00	5,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 4½s, 1928	10,000 00	10,300 00	10,000 00	
Portland & Rumford Falls, 4s, 1926	30,000 00	30,000 00	30,000 00	
Portland & Rumford Falls, 4s, 1927	10,000 00	10,000 00	10,000 00	
Portland Union Railway Station Co., 4s, 1927	3,000 00	3,000 00	3,000 00	
Portsmouth, Dover & York St., 4½s, opt. 1913	10,000 00	10,000 00	9,100 00	
Rockland, Thomaston & Camden, 4s, 1921	5,000 00	5,000 00	4,650 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,200 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	25,000 00	25,000 00	23,375 00	
Sanford & Cape Porpoise, 5s, 1928	10,000 00	10,000 00	9,500 00	
Somerset, 5s, 1917	30,000 00	31,500 00	30,000 00	
Somerset, 4s, 1950	18,000 00	18,000 00	16,570 00	
Somerset, 4s, 1955	50,000 00	49,000 00	48,000 00	
Total railroad bonds of Maine	517,500 00			505,237 75
Anderson Electric Street, 6s, 1912	7,000 00	7,070 00	7,000 00	
Ann Arbor, 4s, 1995	25,000 00	22,500 00	24,906 25	
Ashland Light, Power & Street Ry., Wis., 5s, 1939	10,000 00	10,000 00	9,600 00	
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	50,000 00	50,500 00	48,097 50	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995	20,500 00	19,372 50	16,043 75	

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>
Atchison, Topeka & Santa Fe, Convert. 4s, 1955	\$3,000 00	\$3,180 00	\$3,000 00	
Atchison, Topeka & Santa Fe, Convert. 5s, 1917	1,000 00	1,075 00	1,000 00	
Atchison, Topeka & Santa Fe, Eastern Oklahoma Division, 4s, 1928	10,000 00	9,800 00	9,525 00	
Auburn & Syracuse Elec., N. Y., 1942	10,000 00	10,100 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	36,750 00	35,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,050 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	10,000 00	10,000 00	
Belleville & Carondelet, 6s, 1923	10,000 00	11,800 00	10,000 00	
Binghamton Street, N. Y., 6s, 1910	5,000 00	5,000 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	40,000 00	43,000 00	40,000 00	
Buffalo & Susquehanna, 4s, 1951	25,000 00	22,500 00	24,400 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	5,075 00	4,850 00	
Central Branch, 4s, 1919	10,000 00	9,500 00	10,000 00	
Central Ohio, 4½s, 1930	10,000 00	10,200 00	10,000 00	
Central Pacific, 4s, 1949	45,000 00	43,650 00	44,750 00	
Central Pacific, 4s, 1954	5,000 00	4,750 00	4,701 25	
Central Vermont, 4s, 1920	100,000 00	90,000 00	90,000 00	
Chicago, Burlington & Quincy, Ill. Div., 3½s, optional 1929	50,000 00	50,750 00	47,875 00	
Chicago & Eastern Illinois, 5s, 1937	25,000 00	28,750 00	25,000 00	
Chicago Railways, Co., 4-5s, 1927, Series A	10,000 00	10,000 00	9,000 00	
Chicago Railways Co. 4-5s, 1927, Series B	10,000 00	9,000 00	8,000 00	
Chicago & West Michigan, 5s, 1921	50,000 00	51,000 00	50,000 00	
Cincinnati, Dayton & Ironton, 5s, 1941	10,000 00	10,400 00	9,875 00	
Cincinnati & Indiana Western, 5s, opt. 1912	25,000 00	21,250 00	25,000 00	
Cincinnati Richmond & Muncie, 5s, opt. 1910	21,000 00	17,850 00	21,000 00	
Cleveland, Cincinnati, Chicago & St. Louis White W. V. Division, 4s, 1940	10,000 00	9,500 00	10,000 00	
Cleveland City Cable, O., 5s, 1909	10,000 00	10,000 00	9,750 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,950 00	15,000 00	
Columbus Street, O., 5s, 1932	5,000 00	5,250 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	25,000 00	25,000 00	
Des Moines Street, Ia., 6s, 1909-15	30,000 00	30,900 00	30,000 00	
Des Moines Suburban, Ia., 6s, 1921	10,000 00	10,900 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	40,000 00	40,000 00	38,862 50	
Duluth Street, Minn., 5s, 1930	25,000 00	25,250 00	24,900 00	
East Liverpool Ry., O., 1st Mort. 5s, 1918	5,000 00	5,000 00	4,500 00	
Elgin, Joliet & Eastern, 5s, 1941	15,000 00	16,800 00	15,000 00	
Hereford, 4s, 1930	28,000 00	28,000 00	28,000 00	
Indiana, Illinois & Iowa, 4s, 1950	50,000 00	50,000 00	48,862 50	
Ithaca Street, N. Y., 5s, 1957	5,000 00	5,000 00	4,650 00	
Jamestown Street, N. Y., 6s, 1923	15,000 00	15,900 00	15,000 00	
Johnstown Passenger, Pa., 6s, 1910	10,000 00	10,000 00	10,000 00	
Kanawha & Michigan, 4s, 1990	40,000 00	38,000 00	37,368 75	
Kansas City Belt, Mo., 6s, 1916	40,000 00	43,200 00	40,000 00	
Kansas City, Clinton & Springfield, Reg. 5s, 1925	10,000 00	10,000 00	10,000 00	
Kansas City Cable, Ext. 5s, 1911	37,000 00	37,000 00	37,000 00	
Kansas City, Fort Scott & Gulf, 5s, 1911	20,000 00	20,100 00	20,000 00	
Kansas City, Fort Scott & Memphis, 6s, 1928	60,000 00	72,000 00	60,000 00	
Lehigh Valley of New York, 4½s, 1940	20,000 00	21,400 00	20,000 00	
Little Falls & Dolgeville, 3s, 1932	10,000 00	8,000 00	7,150 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>
Mason City & Fort Dodge, 4s, 1955	\$10,000 00	\$9,000 00	\$3,150 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	25,000 00	26,000 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	8,600 00	9,787 50	
Newark Passenger, N. J., 5s, 1930	5,000 00	5,450 00	4,700 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	10,000 00	10,000 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	10,000 00	10,700 00	10,000 00	
New York Central & Hudson River, 4s, 1934	10,000 00	9,450 00	9,375 00	
New York Central Lines, 5s, 1912	10,000 00	10,250 00	9,650 00	
New York & Greenwood Lake, 5s, 1946	9,000 00	9,810 00	9,000 00	
New York, New Haven & Hartford, 6s, 1948	25,000 00	32,500 00	25,000 00	
Norfolk & Western, 4s, 1996	25,000 00	25,000 00	25,000 00	
Northern Ohio, 5s, 1945	10,000 00	11,300 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1997	33,000 00	33,990 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	23,000 00	24,490 00	
Omaha Street, Neb., 5s, 1914	50,000 00	50,000 00	48,500 00	
Oregon Short Line, 4s, opt. 1907	4,000 00	3,800 00	3,840 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14	11,000 00	11,330 00	10,800 00	
Paterson Railway, N. J., 6s, 1931	20,000 00	24,200 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918	13,000 00	13,910 00	13,000 00	
Reading Company, 4s, 1997	20,000 00	20,000 00	19,837 50	
Rochester, Syracuse & Eastern, 5s, 1945	15,000 00	14,250 00	12,750 00	
Rochester Railway, N. Y., 5s, 1930	20,000 00	21,400 00	19,475 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	15,000 00	16,500 00	15,000 00	
St. Louis & San Francisco, 5s, 1931	10,000 00	11,000 00	10,000 00	
St. Louis & San Francisco, 4s, 1951	32,000 00	27,200 00	31,200 00	
St. Louis Southwestern, 4s, 1989	10,000 00	9,500 00	10,000 00	
St. Paul City Railway, Minn., 5s, 1937	15,000 00	16,200 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	50,000 00	50,000 00	
Scranton Passenger, Pa., 6s, 1920	37,000 00	41,440 00	37,000 00	
Southern Indiana, 4s, 1951	25,000 00	20,000 00	22,975 00	
Southern Railway, St. Louis Div., 4s, 1951	20,000 00	18,000 00	19,637 50	
Syracuse Rapid Transit, N. Y., 5s, 1946	14,000 00	14,700 00	12,600 00	
Toledo Consolidated, O., 5s, 1909	20,000 00	20,000 00	19,500 00	
Toledo Terminal, 4½s, 1957	27,500 00	26,400 00	27,500 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	11,050 00	10,000 00	
Ulster & Delaware 5s, 1928	15,000 00	16,350 00	15,000 00	
Union Pacific, 4s, 1947	10,000 00	10,300 00	10,000 00	
Union Pacific, Convert 4s, opt. 1912	6,000 00	6,330 00	5,400 00	
Utica Belt Line, 5s, 1939	25,000 00	27,250 00	24,500 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941	15,000 00	15,000 00	15,000 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	10,200 00	10,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921	15,000 00	15,450 00	13,500 00	
Wisconsin Central, S. & D. Div., 4s, 1936	25,000 00	23,000 00	20,375 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,500 00	10,000 00	
Total railroad bonds out of Maine	2,084,000 00			2,021,324 65
<i>Corporation Bonds Owned.</i>				
Bar Harbor Water Co., 5s, 1909	15,000 00	15,000 00	15,000 00	
Consolidated Electric Light Co. of Maine, Portland, 6s, 1912-13	10,000 00	10,000 00	10,000 00	
Frontier Water Company, Fort Fairfield, 5s, 1909	9,000 00	9,000 00	9,000 00	
Hyde Windlass Company, Bath, 5s, 1910	10,000 00	10,000 00	9,400 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	10,000 00	10,000 00	9,950 00	
Lewiston Gas Light Company, 4s, 1924	10,000 00	9,500 00	10,000 00	

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine & New Hampshire Granite Co., 5s, opt. 1902.....	\$5,000 00	\$4,500 00	\$1,950 00	
Maine Water Company, 5s, 1931.....	38,000 00	38,000 00	37,222 50	
Oxford Paper Company, 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Pejepscot Paper Company, Brunswick, 5s, 1925.....	10,000 00	10,000 00	9,900 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	5,175 00	5,000 00	
Total corporation bonds of Maine.....	147,000 00			\$145,422 50
Bennington Water Power & Light Co., Vt. 5s, optional 1903.....	15,000 00	15,000 00	11,250 00	
Berlin Water Company, N. H., 5s, opt. 1902.....	5,000 00	5,000 00	5,000 00	
Denver Union Water Co., Col. 5s, 1914.....	61,200 00	61,200 00	53,864 00	
Omaha Water Company Neb., 5s, 1946.....	40,000 00	34,000 00	38,000 00	
Total corporation bonds out of Maine.....	121,200 00			108,114 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport.....	6,000 00	7,200 00	6,000 00	
Dexter & Piscataquis.....	17,000 00	20,400 00	17,000 00	
Portland & Ogdensburg.....	20,000 00	10,400 00	10,750 00	
Total railroad stock of Maine.....	43,000 00			33,750 00
Atchison, Topeka & Santa Fe, pref.....	10,100 00	10,504 00	2,626 00	
Duluth-Superior Traction, pref.....	10,000 00	7,500 00	7,500 00	
Hereford.....	10,000 00	9,500 00	9,700 00	
Illinois Central.....	48,800 00	70,763 00	48,800 00	
Illinois Central (leased lines).....	3,400 00	3,400 00	3,400 00	
New York, New Haven & Hartford.....	20,000 00	33,000 00	20,000 00	
Pennsylvania.....	5,000 00	6,650 00	5,000 00	
Union Pacific, preferred.....	10,000 00	9,500 00	6,000 00	
Union Pacific, common.....	15,000 00	27,750 00	3,750 00	
Total railroad stock out of Maine.....	132,300 00			106,776 00
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, preferred.....	78,700 00	39,350 00	16,000 00	
New York Real Estate Association.....	5,000 00	5,000 00	5,000 00	
Omaha Water Company, Neb., 1st pref.....	6,800 00	3,400 00	1,169 60	
Total corporation stock owned.....	90,500 00			22,169 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	6,572 00	6,200 00	
First National Bank, Bangor.....	5,100 00	7,650 00	5,100 00	
First National Bank, Bath.....	5,200 00	6,500 00	5,200 00	
First National Bank, Damariscotta.....	1,500 00	1,545 00	1,500 00	
First National Bank, Portland.....	20,000 00	21,000 00	20,000 00	
First National Bank, Wiscasset.....	300 00	300 00	300 00	
Lincoln National Bank, Bath.....	6,000 00	6,000 00	6,000 00	
National Shoe & Leather Bank, Auburn.....	10,900 00	11,990 00	10,900 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.....	65,340 00			65,340 00
State National Bank, Boston.....	3,400 00	5,508 00	3,400 00	3,400 00

BATH SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Achison, Topeka & Santa Fe.....	\$1,000 00	\$1,000 00	
Bangor & Aroostook.....	300 00	300 00	
Buffalo & Susquehanna Railway.....	25,000 00	25,000 00	
Chicago & Cincinnati.....	700 00	700 00	
Northern Pacific.....	2,700 00	2,700 00	
St. Lawrence & Adirondack.....	5,000 00	5,000 00	
Sandy River & Rangeley Lakes.....	50,000 00	50,000 00	
Southern Pacific.....	2,000 00	2,000 00	
Toledo Terminal.....	1,500 00	1,500 00	\$88,200 00
<i>Loans on Corporation Bonds.</i>			
Central Leather Company.....	3,000 00	3,000 00	
City Water Company, Chattanooga, Tenn.....	1,800 00	1,800 00	
Continental Coal Company.....	1,000 00	1,000 00	
International Paper Company.....	3,500 00	3,500 00	9,300 00
<i>Loans on Railroad Stock.</i>			
Achison, Topeka & Santa Fe, common.....	4,300 00	4,300 00	
Chicago & Northwestern.....	6,000 00	6,000 00	
Great Northern, preferred.....	9,000 00	9,000 00	
Pennsylvania.....	4,000 00	4,000 00	
Portland.....	13,000 00	13,000 00	
Portland & Rumford Falls.....	14,300 00	14,300 00	
Southern Pacific, common.....	5,000 00	5,000 00	55,600 00
<i>Loans on Corporation Stock.</i>			
Amalgamated Copper Company.....	1,948 50	1,948 50	
American Telephone & Telegraph Company.....	2,100 00	2,100 00	
General Electric Company.....	1,500 00	1,500 00	
Hyde Windlass Company, Bath.....	20,000 00	20,000 00	
Oscar Holway Company, Auburn.....	5,000 00	5,000 00	
Pullman Company.....	4,000 00	4,000 00	
Torrey Roller Bushing Works, Bath.....	3,000 00	3,000 00	
United Fruit Company.....	300 00	300 00	
Worumbo Manufacturing Company, Lisbon Falls.....	13,150 00	13,150 00	50,998 50
<i>Loans on National Bank Stock.</i>			
Bath National Bank.....	9,000 00	9,000 00	
First National Bank, Bath.....	1,500 00	1,500 00	
First National Bank, Omaha, Neb.....	2,500 00	2,500 00	
First National Bank, Richmond.....	9,000 00	9,000 00	
Lincoln National Bank, Bath.....	10,500 00	10,500 00	
Marine National Bank, Bath.....	3,000 00	3,000 00	
Union National Bank, Brunswick.....	200 00	200 00	35,700 00
<i>Loans on Trust Company Stock.</i>			
Augusta Trust Company.....	2,500 00	2,500 00	
Bath Trust Company.....	800 00	800 00	
Fidelity Trust Company, Portland.....	7,500 00	7,500 00	10,800 00
<i>Loans to Corporations.</i>			
David T. Percy & Sons, Bath.....	15,000 00	15,000 00	
People's Ferry Company, Bath (endorsed).....	4,733 34	4,733 34	19,733 34
<i>Loans to Municipalities.</i>			
County of Sagadahoc.....	19,000 00	19,000 00	
Town of Georgetown.....	9,500 00	9,500 00	
West Bath.....	1,540 00	1,540 00	
Woolwich.....	1,500 00	1,500 00	31,540 00
Loans on Bath Savings Institution books.....	4,850 00	4,850 00	
Loans on mortgages of real estate.....	165,166 45	165,166 45	170,016 45
Real estate, investment.....	45,000 00	35,015 65	35,015 65

BATH SAVINGS INSTITUTION—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$55,941 41	\$65,941 41	\$89,217 20
Cash on hand.....	3,275 79	3,275 79	
Unpaid accrued interest.....	40,681 75		4,316,324 89
Due depositors, earned dividend and accrued State tax.....	4,580,858 74		
	3,947,835 10		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$633,023 64		

BELFAST SAVINGS BANK—BELFAST.

July 20, 1909.

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	\$1,542,723 49
Reserve fund	100,000 00
Undivided profits	20,311 71
	\$1,663,035 20

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Penobscot, 3½s, 1911, Ct. House	\$5,000 00	\$5,000 00	\$5,000 00	
City of Belfast 4s, 1918, Refunding..	5,000 00	5,150 00	5,000 00	
Total public funds of Maine	10,000 00			\$10,000 00
County of Wyandotte, Kan., 4½s, 1920, Funding	12,000 00	12,780 00	12,000 00	
Wyandotte, Kan., 4½s, 1923, Bridge	8,000 00	8,640 00	8,000 00	
City of Chicago, Ill., 4s, 1922, San. Dist	25,000 00	25,625 00	25,000 00	
Chicago, Ill., 4s, 1925, General Corporation Bond	5,000 00	5,225 00	5,000 00	
Cleveland, O., 4s, 1918, Fire Dept	25,000 00	25,750 00	25,000 00	
Columbus, O., Reg. 4s, 1922, Refunding	10,000 00	10,400 00	10,000 00	
East Liverpool, O., 5s, opt. 1914 Funding	5,000 00	5,250 00	5,000 00	
Lexington, Ky, 4s, 1933, Bd. of Education	10,000 00	10,200 00	10,000 00	
Mansfield, O., 4½s, 1916, Ref. New York, N. Y., 3½s, 1953, Rapid Transit	1,000 00	1,040 00	1,000 00	
New York, N. Y., 3½s, 1953, St. and Park	90,000 00	85,050 00	90,000 00	
New York, N. Y., 3½s, 1952, Docks and Ferries	10,000 00	9,450 00	10,000 00	
Pawtucket, R. I., 4s, 1944 Fund	50,000 00	47,250 00	50,000 00	
Pittsburg, Pa. 4s, 1935, Water Extension	10,000 00	10,500 00	10,000 00	
West Bay City, Mich., 5s, 1925, Funding	10,000 00	10,650 00	10,000 00	
Westport, Mo., 6s, 1915, School District	10,000 00	11,150 00	10,000 00	
Total public funds out of Maine	5,000 00	5,625 00	5,000 00	286,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	286,000 00			
Bangor & Aroostook, Consol. 4s, 1951	5,000 00	5,600 00	5,000 00	
Belfast & Moosehead Lake, 4s, 1921	25,000 00	22,500 00	22,500 00	
Knox & Lincoln, 5s, 1921	46,500 00	46,500 00	46,500 00	
Maine Central, 5s, 1923	1,000 00	1,080 00	1,000 00	
Maine Central, 7s, 1912	20,000 00	22,000 00	20,000 00	
Maine Central & E. & N. A., 4s, 1933	10,000 00	10,800 00	10,000 00	
	10,000 00	10,000 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>
Northern Maine Seaport, 5s, 1935.....	\$30,000 00	\$32,400 00	\$30,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	1,000 00	1,040 00	1,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	25,000 00	25,000 00	24,500 00	
Total railroad bonds of Maine.....	173,500 00			\$170,500 00
Atchison, Topeka & Santa Fe, Gen. Mort., 4s, 1995.....	26,000 00	26,260 00	26,000 00	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912.....	35,000 00	35,350 00	34,750 00	
Berkshire St., Pittsfield, Mass., 5s, 1922	30,000 00	30,600 00	30,000 00	
Big Sandy, 4s, 1944.....	5,000 00	4,500 00	4,500 00	
Boston & Revere Electric, Mass., 5s, 1928	10,000 00	10,600 00	10,000 00	
Boston & Worcester St., Mass., 4½s, 1923	25,000 00	25,000 00	24,250 00	
Brockton & Plymouth St., Mass., 4½s, 1920	10,000 00	10,000 00	9,300 00	
Buffalo Railway, N. Y., 5s, 1931.....	10,000 00	10,750 00	10,000 00	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,000 00	9,500 00	
Buffalo & Susquehanna, 4½s, 1953.....	10,000 00	10,000 00	9,200 00	
Burlington & Missouri River, Con. 6s, 1918	9,000 00	9,450 00	9,000 00	
Carthage & Adirondack, 4s, 1981.....	5,000 00	5,000 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916	10,000 00	11,800 00	10,000 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949.....	10,000 00	10,200 00	10,000 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	10,200 00	10,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953.....	10,000 00	8,500 00	9,500 00	
Cleveland Electric, O., 5s, 1913.....	15,000 00	15,000 00	15,000 00	
Concord, Maynard & Hudson St., Mass., 5s, 1922.....	10,000 00	10,000 00	9,700 00	
Detroit & Toledo Shore Line, 4s, 1953...	10,000 00	9,000 00	8,000 00	
Flint & Pere Marquette, 5s, 1939.....	10,000 00	10,700 00	10,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.....	15,000 00	16,050 00	15,000 00	
Grand Rapids & Indiana, 4½s, 1941.....	10,000 00	10,750 00	10,000 00	
Hocking Valley, 4½s, 1999.....	20,000 00	21,400 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	
Jamestown Street, N. Y., 6s, 1923.....	1,000 00	1,060 00	1,000 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	21,125 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	14,400 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,700 00	10,000 00	
Long Island, 4s, 1949.....	10,000 00	9,850 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	10,000 00	10,700 00	10,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	50,000 00	47,500 00	50,000 00	
Louisville & Nashville, 5s, 1916.....	10,000 00	10,600 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911	10,000 00	10,000 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924.....	10,000 00	10,600 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,100 00	10,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918.....	5,000 00	5,000 00	4,900 00	
Missouri, Kansas & Eastern, 5s, 1942....	10,000 00	11,400 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	5,000 00	5,000 00	5,000 00	
New York, New Haven & Hartford, H. & P. Div., 4s, 1954.....	20,000 00	20,200 00	20,000 00	
New York & Rockaway Beach, 5s, 1927	25,000 00	25,000 00	25,000 00	
New York & Stamford, 5s, 1931.....	10,000 00	10,500 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	23,000 00	25,000 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943.....	5,000 00	4,500 00	4,500 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>
Plymouth & Middleborough, Mass., 5s, 1912	\$5,000 00	\$5,050 00	\$5,000 00	
Rutland-Canadian, 4s, 1949	10,000 00	9,000 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	15,000 00	13,500 00	13,500 00	
St. Louis & San Francisco, 5s, 1931	5,000 00	5,500 00	5,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	10,000 00	10,000 00	10,000 00	
Scioto Valley Traction, O., 5s, 1923	10,000 00	10,000 00	9,600 00	
Southern Indiana 4s, 1951	10,000 00	8,000 00	9,000 00	
South Shore & Boston, Mass., 5s, 1919	15,000 00	15,225 00	15,000 00	
Springfield & Eastern, 5s, 1922	30,000 00	30,000 00	30,000 00	
Terminal Railroad Association, St. Louis, 4s, optional 1910	10,000 00	9,600 00	9,500 00	
Terre Haute Traction & Light Co., Ind., 5s, 1944	5,000 00	5,000 00	4,700 00	
Toledo Terminal, 4½s, 1957	11,000 00	10,560 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	15,000 00	15,000 00	
Total railroad bonds out of Maine	832,000 00			\$815,400 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	11,760 00	12,000 00	
Old Orchard Water Company, 4s, 1922	25,000 00	25,000 00	25,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1922	20,000 00	20,000 00	19,500 00	
Rockland-Rockport Lime Co., 5s, 1920	25,000 00	25,000 00	25,000 00	
St. Croix Paper Co., 6s, 1925	5,000 00	5,300 00	5,000 00	
York Light & Heat Co., Biddeford, 5s, 1927	15,000 00	15,000 00	14,700 00	
Total corporation bonds owned	132,000 00			131,200 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake	34,900 00	41,880 00	34,900 00	34,900 00
<i>Corporation Stock Owned.</i>				
Real Estate Company, Belfast	1,500 00	1,350 00	-	-
<i>National Bank Stock Owned.</i>				
National Shoe & Leather Bank, Auburn	1,000 00	1,100 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Achison, Topeka & Santa Fe		1,400 00	1,400 00	
Atlantic Coast Line		900 00	900 00	
Aurora, Elgin & Chicago		2,500 00	2,500 00	
Bangor & Aroostook		1,200 00	1,200 00	
Belfast & Moosehead Lake		1,000 00	1,000 00	
Cedar Rapids & Missouri River		4,500 00	4,500 00	
Central of New Jersey		800 00	800 00	
Chicago & Milwaukee Electric, Wis.		550 00	550 00	
Duluth Street, Minn.		3,000 00	3,000 00	
Evansville Electric, Ind.		2,379 53	2,379 53	
Iowa Falls & Sioux City		4,000 00	4,000 00	
Jamestown Street, N. Y.		1,000 00	1,000 00	
Kansas City, Fort Scott & Memphis		950 00	950 00	
Louisville & Jeffersonville Bridge		2,000 00	2,000 00	
Maine Central		2,350 00	2,350 00	
Missouri, Kansas & Texas		668 32	668 32	
Northern Pacific, Great Northern		1,000 00	1,000 00	
Portland & Cape Elizabeth		2,000 00	2,000 00	
Rockford & Freeport Electric, Ill.		1,000 00	1,000 00	
St. Louis Transit		666 43	666 43	
Scioto Valley Traction, O.		440 73	440 73	
Southern Indiana		1,400 00	1,400 00	35,705 01

BELFAST SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Zinc, Lead & Smelting Company	\$1,500 00	\$1,500 00	
Consolidated Tobacco Company, New York	300 00	300 00	
Ellsworth Water Company	454 23	454 23	
Michigan State Telephone Company	250 00	250 00	
Milbury Water Company, Mass.	1,000 00	1,000 00	
Mount Waldo Granite Works, Frankfort.	10,000 00	10,000 00	
Paris Water Company, Ky.	662 05	662 05	
Rockland-Rockport Lime Company	950 00	950 00	
Sterling Water Company, Ill.	500 00	500 00	
United States Steel Corporation.	6,000 00	6,000 00	
Winterport Water Company	175 00	175 00	
York Light & Heat Company, Biddeford.	135 00	135 00	\$21,926 28
<i>Loans on Railroad Stock.</i>			
Achison, Topeka & Santa Fe.	1,351 25	1,351 25	
Belfast & Moosehead Lake.	3,140 00	3,140 00	
Chicago, Milwaukee & St. Paul.	2,250 00	2,250 00	
Cripple Creek Central, preferred.	1,980 00	1,980 00	
Cripple Creek Central.	1,050 00	1,050 00	
Duluth-Superior Traction, preferred.	250 00	250 00	
Louisville & Nashville.	1,100 00	1,100 00	
Pennsylvania.	1,000 00	1,000 00	12,121 25
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company	700 00	700 00	
Belfast Coliseum Company	1,800 00	1,800 00	
Manufacturing Real Estate Company, Belfast.	3,200 00	3,200 00	
Masonic Temple Association, Belfast.	1,340 00	1,340 00	
Quimby Manufacturing Company, Minneapolis.	1,320 00	1,320 00	
Real Estate Company, Belfast.	200 00	200 00	
Swan & Sibley Company, Belfast.	2,750 00	2,750 00	
United States Steel Corporation, preferred.	1,750 00	1,750 00	13,060 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank	215 00	215 00	
Seaman's Bank for Savings, New York.	1,500 00	1,500 00	
Suffolk Savings Bank, Boston.	500 00	500 00	2,215 00
<i>Loans to Corporations.</i>			
Messalonskee Electric Co., Waterville (endorsed)	1,500 00	1,500 00	
Roman Catholic Bishop of Portland	2,500 00	2,500 00	4,000 00
Loan on city of Stillwater, Minn., bond	900 00	900 00	
Loan on Waldo Trust Company, Belfast, stock.	2,500 00	2,500 00	
Loan to town of Frankfort	6,500 00	6,500 00	
Loans on mortgages of real estate.	76,881 63	76,881 63	86,781 63
Real estate, investment.	15,000 00	7,000 00	
Real estate, foreclosure	4,000 00	5,600 00	12,600 00
Cash on deposit.	20,453 54	20,453 54	
Cash on hand.	5,172 49	5,172 49	25,626 03
Unpaid accrued interest.	16,043 00		1,663,035 20
	1,716,528 20		
Due depositors, earned dividend and accrued State tax.	1,553,023 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$163,504 71		

BETHEL SAVINGS BANK—BETHEL.

April 15, 1909.

J. M. PHILBROOK, President.

A. E. HERRICK, Treasurer.

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

Organized February 28, 1872.

LIABILITIES.

Deposits	\$422,275 33
Reserve fund	24,382 94
Undivided profits	24,368 72
	\$471,026 99

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, 1922, Ct. H.	\$5,000 00	\$4,925 00	\$4,837 50	
City of Auburn, 4s, 1911, Municipal..	500 00	502 50	500 00	
Calais, 4s, 1926, Munic. Bldg.	5,000 00	5,225 00	5,000 00	
Lewiston, 4s, 1913, Funding..	5,000 00	5,075 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, Munic.	3,000 00	2,985 00	3,000 00	
Brunswick & Topsham Water Dist. 4s, 1926.....	5,000 00	5,150 00	5,000 00	
Kennebec Water District, 3½s, 1925....	5,000 00	4,850 00	4,681 50	
Total public funds of Maine.....	37,500 00			\$37,019 00
County of Atchison, Kan., 4s, opt. 1914, Refunding.....	4,000 00	4,000 00	4,000 00	
Athens, O., 5s, 1926, Gen. Fund	5,000 00	5,700 00	5,000 00	
Beaver, Pa., 4s, 1930, Bridge	5,000 00	5,175 00	5,000 00	
Butler, O., 4s, 1916, Refund..	4,000 00	4,060 00	4,000 00	
Franklin, Ky., 5s, 1923, Fund.	3,000 00	3,315 00	3,000 00	
King, Wash., 5s, 1928, Fund.	5,000 00	5,650 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refund	5,000 00	5,100 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Refunding.....	4,000 00	4,000 00	4,000 00	
Wyandotte, Kan., 4½s, 1919, Funding.....	3,000 00	3,180 00	3,000 00	
City of Alpena, Mich., 4s, 1933, Elec. Light.....	6,000 00	6,000 00	6,000 00	
Alpena, Mich., 5s, 1932, Water	1,000 00	1,150 00	1,000 00	
Cleveland, O., 4s, 1922, School	3,000 00	3,120 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	5,100 00	5,000 00	
Emporia, Kan., 4½s, opt. 1919, Refunding.....	6,000 00	6,000 00	6,000 00	
Hammond, Ind., 5s, 1914, Sch.	4,000 00	4,180 00	4,000 00	
Ishpeming, Mich., 4s, 1916, Sch. District.....	3,000 00	3,000 00	3,000 00	
Kansas City, Kan., 6s, 1910, Internal Improvement.....	1,000 00	1,015 00	1,000 00	
Kansas City, Mo., 3½s, 1919, School.....	5,000 00	4,950 00	5,000 00	
Muncie, Ind., 5½s, 1915, School	5,000 00	5,425 00	5,000 00	
Muskegon, Mich., 5s, 1915, Wat	5,000 00	5,325 00	5,000 00	
Port Huron, Mich., 4s, 1922, Paving.....	3,000 00	3,045 00	3,000 00	
Sault Ste Marie, Mich., 4½s, 1909, School.....	2,000 00	2,000 00	2,000 00	
Sedalia, Mo., 4½s, opt. 1907, Refunding.....	5,000 00	5,000 00	5,000 00	
South Omaha, Neb., 5s, 1923, School District.....	10,000 00	10,250 00	10,000 00	

BETHEL SAVINGS BANK—Concluded.

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 Toledo, O., 4s, opt. 1919, Ref.	\$10,000 00	\$10,300 00	\$10,000 00	
Toledo, O., 4s, 1942, Park	1,500 00	1,605 00	1,500 00	
Toledo, O., 3½s, 1920, Gen. St. Improvement	1,000 00	990 00	1,000 00	
West Bay City, Mich., 5s, 1917 Electric Light	5,000 00	5,350 00	5,000 00	
Xenia, O., 4s, 1921-2, Sch. Dist.	4,000 00	4,000 00	4,000 00	
Total public funds out of Maine	128,500 00			128,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,600 00	5,000 00	
Maine Central, 5s, 1912	3,000 00	3,060 00	3,000 00	
Total railroad bonds of Maine	8,000 00			8,000 00
Chicago, Milwaukee & St Paul, C. & P. Western Division 5s, 1921	5,000 00	5,500 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	4,000 00	3,400 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	3,135 00	3,000 00	
Hosac Tunnel & Wilmington 5s, 1909-22	3,000 00	3,060 00	3,000 00	
Lowell Lawrence & Haverhill, 5s, opt.	6,000 00	6,180 00	5,400 00	
Newport & Fall River, 5s, 1918	3,000 00	3,000 00	3,000 00	
Norton & Taunton St., Mass., 5s, 1920	2,000 00	1,500 00	2,000 00	
Total railroad bonds out of Maine	29,000 00			28,400 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Berlin Mills Co., (Me. & N. H.) 5s, 1913	5,000 00	5,000 00	5,000 00	
Bethel Water Company, 5s, 1910	1,500 00	1,500 00	1,500 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Hebron Water Company, 4s, 1922	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned	19,500 00			19,500 00
<i>National Bank Stock Owned.</i>				
Bethel National Bank, Bethel	5,000 00	5,600 00	5,000 00	
Canal National Bank, Portland	5,300 00	5,618 00	5,300 00	
Casco National Bank, Portland	9,200 00	9,660 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	2,420 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
Loan on Glen Land & Building Co, Berlin, N. H. stock		700 00	700 00	
Loan on Bethel National Bank stock		200 00	200 00	
Loan on Berlin Savings Bank & Trust Co., N. H. stock		1,500 00	1,500 00	
Loans to Norton & Taunton Street Railway, Mass.		-	283 80	
Loans on mortgages of real estate		190,243 40	190,243 40	192,927 20
Real estate, investment		5,000 00	5,000 00	
Real estate, foreclosure		2,650 57	2,650 57	
Safe and furniture		1,666 26	1,666 26	9,316 83
Cash on deposit		12,495 65	12,495 65	
Cash on hand		2,484 31	2,484 31	14,979 96
Unpaid accrued interest		2,534 00		\$471,026 99
Due depositors, earned dividend and accrued State tax		482,684 69		
		430,325 33		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$52,359 36		

BIDDEFORD SAVINGS BANK—BIDDEFORD.

June 1, 1909.

CARLOS HEARD, President.

LYTTON E. STAPLES, Treasurer.

HUDSON F. STAPLES, Assistant Treasurer.

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

Organized July 27, 1867.

LIABILITIES.

Deposits	\$1,374,422 28
Reserve fund	54,000 00
Undivided profits.....	23,781 09
	\$1,452,203 37

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 3½s, 1925, Refund.	\$24,000 00	\$23,640 00	\$24,000 00	
Biddeford, 4s, 1917, Refunding	6,000 00	6,150 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	10,000 00	10,360 00	10,000 00	
Livermore Falls Sewer Dist. 4s, 1928.....	11,000 00	11,385 00	10,945 00	
Total public funds of Maine.....	51,000 00			\$50,945 00
City of Duluth, Minn., 4½s, 1921, Ind. School District.....	10,000 00	10,700 00	10,000 00	
Ishpeming, Mich., 5s, 1910, Sew	5,000 00	5,050 00	5,000 00	
Port Huron, Mich., 5s, 1911, St.	1,000 00	1,020 00	1,000 00	
Sioux City, Ia., 4½s, 1918, Fund	5,000 00	5,150 00	5,000 00	
Superior, Wis., 4s, 1924, Ref.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	26,000 00			26,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,000 00	9,500 00	
Bridgton & Saco River, 4s, 1928.....	10,000 00	10,000 00	9,970 00	
Northern Maine Seaport, 5s, 1935.....	15,000 00	16,200 00	15,000 00	
Somerset, 5s, 1917.....	5,000 00	5,250 00	5,000 00	
Total railroad bonds of Maine.....	40,000 00			39,470 00
Aitchison, Topeka & Santa Fe, Trans.S.L. 4s, 1958.....	10,000 00	9,550 00	9,575 00	
Auburn & Syracuse Elec. N. Y., 5s, opt. 1912.....	15,000 00	15,150 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 St., O., 6s, opt. 1908.....	5,000 00	5,000 00	5,000 00	
Bristol County Street, Mass., 5s, 1921..	10,000 00	7,500 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	10,200 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	13,950 00	13,900 00	
Central Pacific, 4s, 1949.....	20,000 00	19,400 00	19,525 00	
Central Vermont, 4s, 1920.....	5,500 00	4,950 00	4,880 00	
Chicago City Railway, Ill., 5s, 1927.....	10,000 00	10,450 00	10,000 00	
Chicago, Indiana & Southern, 4s, 1956..	10,000 00	9,600 00	9,575 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>
Chicago & North Michigan, 5s, 1931....	\$1,000 00	\$1,020 00	\$900 00	
Chicago & West Michigan, 5s, 1921....	10,000 00	10,200 00	9,600 00	
Cicero & Proviso St., Chicago, 5s, 1915....	5,000 00	4,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912....	10,000 00	8,500 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	12,750 00	15,000 00	
Cleveland Electric, O., 5s, 1913....	5,000 00	5,000 00	5,000 00	
Columbus, Delaware & Marion, O., 5s, 1921	5,000 00	5,050 00	4,725 00	
Dayton, Springfield & Urbana, O., 5s, 1928	10,000 00	10,000 00	10,000 00	
Des Moines Suburban, Ia., 6s, opt. 1906	12,000 00	12,000 00	12,000 00	
Detroit, Toledo & Ironton, 4s, 1955....	15,000 00	10,500 00	12,300 00	
Detroit & Toledo Shore Line, 4s, 1953....	13,000 00	11,700 00	11,765 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911....	10,000 00	10,000 00	9,600 00	
Duluth Street, Minn., 5s, 1930....	30,000 00	30,300 00	30,000 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917....	2,500 00	2,500 00	2,500 00	
Grafton & Upton, 4s, 1912....	14,000 00	13,580 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s, 1922....	10,000 00	10,200 00	10,000 00	
Lima Railroad, O., 1st Mort. 5s, 1911-12	6,500 00	6,500 00	6,500 00	
Maryland, Delaware & Virginia, 5s, 1955	30,000 00	30,300 00	30,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919....	15,000 00	15,600 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	8,000 00	9,900 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	9,200 00	9,900 00	
Old Colony Street, Mass., 4s, 1954....	10,000 00	8,500 00	9,000 00	
Providence & Fall River Street, 5s, 1921	10,000 00	9,000 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915....	10,000 00	9,500 00	9,600 00	
Rockville, Broad Brook & East Windsor St Conn., 5s, 1926....	11,000 00	11,000 00	11,000 00	
Rutland, 4½s, 1941....	10,000 00	10,250 00	10,000 00	
Rutland-Canadian, 4s, 1949....	10,000 00	9,000 00	9,900 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933....	10,000 00	9,000 00	9,200 00	
St. Paul & Northern Pacific, 6s, 1923....	1,000 00	1,210 00	1,000 00	
Sioux City Traction, Ia., 5s, 1919....	10,000 00	10,000 00	10,000 00	
Southern Indiana, 4s, 1951....	10,000 00	8,000 00	9,300 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951....	10,000 00	9,000 00	9,300 00	
Toledo Terminal, 4½s, 1957....	11,000 00	10,560 00	11,000 00	
Western Maryland, 4s, 1952....	10,000 00	8,500 00	9,275 00	
Wheeling & Lake Erie, 4s, 1949....	10,000 00	8,750 00	9,200 00	
Zanesville Electric, O., 4s, opt. 1904....	10,000 00	9,500 00	10,000 00	
Total railroad bonds out of Maine.....	562,500 00			545,900 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Co., 4s, 1924....	20,000 00	20,000 00	19,500 00	
Consolidated Electric Light Company of Maine, 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	
Old Orchard Water Co., 4s, 1922....	10,000 00	10,000 00	9,400 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.....	67,000 00			65,900 00

BIDDEFORD SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth-Superior Traction Co., preferred	\$3,000 00	\$5,000 00	\$3,000 00	
New York Central & Hudson River	10,000 00	13,000 00	9,800 00	
Pennsylvania	10,000 00	13,300 00	10,000 00	
Total railroad stock owned	28,000 00			25,800 00
<i>Corporation Stock Owned.</i>				
Androscoggin Mills, Lewiston	1,000 00	2,000 00	1,000 00	
Cabot Manufacturing Co., Brunswick	20,000 00	18,000 00	12,182 00	
Edwards Manufacturing Co., Augusta	10,000 00	12,000 00	10,000 00	
Franklin Company, Lewiston	5,000 00	5,500 00	5,000 00	
Pepperell Manufacturing Co., Biddeford	30,000 00	90,000 00	20,000 00	
Saco & Pettee Machine Shops, Biddeford, preferred	5,000 00	5,600 00	5,000 00	
York Manufacturing Company, Saco	30,000 00	42,000 00	26,250 00	
Total corporation stock of Maine	101,000 00			89,432 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	21,942 00	20,700 00	
Canal National Bank, Portland	2,900 00	3,074 00	2,900 00	
Casco National Bank, Portland	400 00	420 00	400 00	
Cumberland National Bank, Portland	700 00	714 00	700 00	
First National Bank, Biddeford	160 00	150 00	100 00	
First National Bank, Dexter	2,500 00	2,750 00	2,500 00	
First National Bank, Wiscasset	400 00	400 00	400 00	
Manufacturers National Bank, Lewiston	5,400 00	5,832 00	5,400 00	
National Shoe & Leather Bank, Auburn	1,300 00	1,430 00	1,300 00	
Northern National Bank, Hallowell	2,000 00	2,400 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	38,150 00			38,150 00
Merchants' National Bank, Portland, Ore.	2,500 00	3,500 00	2,500 00	2,500 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		500 00	500 00	
York Light & Heat Company, Biddeford		400 00	400 00	900 00
<i>Loans on Railroad Stock.</i>				
Baltimore & Ohio		1,275 00	1,275 00	
Boston & Maine		2,000 00	2,000 00	
Pennsylvania		2,020 00	2,020 00	5,295 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred		1,000 00	1,000 00	
American Woolen Company, common		700 00	700 00	
Amoskeag Manufacturing Co., Manchester, N. H.		6,470 00	6,470 00	
Biddeford & Saco Water Company		300 00	300 00	
Camden & Rockland Water Company		6,000 00	6,000 00	
Lawton Mills Corporation, Conn., preferred		500 00	500 00	
Masonic Building Association, Biddeford		200 00	200 00	
Saratoga Victory Manufacturing Company, N. Y.		300 00	300 00	
York Manufacturing Company, Saco		8,821 88	8,821 88	24,291 88
<i>Loans on Savings Bank Books.</i>				
Biddeford Savings Bank		2,550 00	2,550 00	
York County Savings Bank, Biddeford		400 00	400 00	2,950 00
Loan on Biddeford National Bank stock		5,200 00	5,200 00	
Loan on names		1,500 00	2,510 23	
Loans on mortgages of real estate		392,563 84	392,563 84	400,274 07

BIDDEFORD SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$56,000 00	\$56,000 00	
Real estate, foreclosure.....	13,000 00	13,000 00	\$69,000 00
Premium account.....		8,611 63	8,611 63
Cash on deposit.....	48,837 89	48,837 89	
Cash on hand.....	4,445 90	4,445 90	53,283 79
Unpaid accrued interest.....	19,000 00		1,452,203 37
Due depositors, earned dividend and accrued State tax.....	1,547,661 51		
	1,386,421 18		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$161,240 33		

BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

August 12, 1909.

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	\$374,626 94
Reserve fund	25,588 62
Undivided profits	10,693 83
	\$410,909 39

RESOURCES.				
<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Boothbay Harbor, 4s, 1914, Wat	\$5,800 00	\$5,800 00	\$5,800 00	\$5,800 00
County of Wyandotte, Kan., 4½s, 1932, Bridge	5,000 00	5,375 00	5,000 00	
City of Defiance, O., 6s, 1911, Refund.	2,000 00	2,080 00	2,000 00	
Total public funds out of Maine	7,000 00			7,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	8,000 00	7,200 00	7,680 00	
Bangor Railway & Electric Co., 5s, 1935	11,000 00	11,440 00	10,850 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	
Lima 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	10,600 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	55,060 00			54,125 00
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	1,500 00	1,515 00	1,500 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995	500 00	472 50	500 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	7,000 00	7,070 00	7,000 00	
Aurora, Elgin & Chicago, 5s, 1941	6,600 00	6,000 00	6,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,350 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,000 00	3,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917	4,000 00	4,040 00	4,000 00	
Brockton & East Bridgewater St., Mass., 5s, 1918	4,000 00	4,000 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	8,500 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	6,000 00	5,100 00	6,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	8,500 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	5,100 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	15,000 00	15,000 00	15,000 00	
Grafton & Upton, 4s, 1912	12,000 00	11,640 00	11,725 00	
Grand Rapids Railway, Mich., 5s, 1916	4,000 00	4,000 00	3,960 00	
Jackson & Battle Creek Traction, 5s, 1923	6,000 00	6,000 00	5,910 00	
Manhattan Railway, N. Y., 4s, 1990	4,000 00	4,000 00	4,000 00	

BOOTHBAY 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>
Maryland, Delaware & Virginia, 5s, 1955	\$10,000 00	\$10,100 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	9,000 00	9,625 00	
Pontiac, Oxford & Northern, 6s, 1916	2,000 00	2,000 00	2,000 00	
Rutland, 4½s, 1941	5,000 00	5,125 00	5,000 00	
St. Joseph & Grand Island, 4s, 1947	5,000 00	4,750 00	4,500 00	
St. Louis Railroad, Mo., 5s, opt. 1900	2,000 00	2,000 00	2,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	3,000 00	2,700 00	2,850 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,150 00	3,000 00	
Toledo Terminal, 4½s, 1957	8,800 00	8,448 00	8,800 00	
Union Electric, Dubuque, Ia., 5s, 1924	3,000 00	3,000 00	2,925 00	
Utica & Mohawk Valley, 4½s, 1941	8,000 00	8,000 00	7,985 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	187,800 00			186,280 00
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935	4,000 00	3,000 00	4,000 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	10,500 00	10,000 00	
Townsend Real Estate Co., Boothbay Harbor, 5s, 1928	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine	34,500 00			34,500 00
Seituate Water Company, Mass., 5s, 1921	5,000 00	5,000 00	4,925 00	4,925 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	2,500 00	2,000 00	
First National Bank, Wiscasset	150 00	150 00	150 00	
Total national bank stock owned	3,050 00			3,050 00
Loans on mortgages of real estate		102,318 48	102,318 48	102,318 48
Real estate, foreclosure		1,000 00	1,000 00	
Safes and furniture		400 00	400 00	1,400 00
Cash on deposit		7,096 96	7,096 96	
Cash on hand		913 95	913 95	8,010 91
Unpaid accrued interest		4,561 00		\$410,909 39
Due depositors, earned dividend and accrued State tax		414,135 89		
		380,392 22		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$33,743 67		

BREWER SAVINGS BANK—BREWER.

April 7, 1909.

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.....	\$334,416 04
Reserve fund.....	15,776 86
Undivided profits.....	5,911 83
	\$356,104 73

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R.R. Aid.....	\$10,000 00	\$10,350 00	\$10,000 00	
Penobscot, 3½s, 1912-25, Ct. H. Washington, 4s, opt. 1923, R.R. Aid.....	6,000 00	5,940 00	6,000 00	
City of Belfast, 4s, opt. 1905, Refund.	5,000 00	5,125 00	5,000 00	
Belfast, 4s, 1918, Refunding..	5,000 00	5,000 00	5,000 00	
Brewer, 4s, 1921, Refunding..	2,000 00	2,060 00	2,000 00	
Gardiner, 4s, 1933, Refunding	8,000 00	8,200 00	8,000 00	
Westbrook, 4s, 1911, Refund.	3,000 00	3,180 00	3,000 00	
Town of Baileyville, 4½s, 1921-2, Fund.	5,000 00	5,025 00	5,000 00	
Houlton, 4s, 1917, Funding...	2,000 00	2,000 00	2,000 00	
Pittsfield, 4s, 1915, Water...	2,000 00	2,030 00	2,000 00	
	1,500 00	1,507 50	1,500 00	
Total public funds of Maine.....	49,500 00			\$49,500 00
County of Douglas, Wis., 4s, 1916, Asy.	5,000 00	5,050 00	5,000 00	
Lyon, Kan., 4½s, 1919, Ref.	3,000 00	3,060 00	3,000 00	
City of Ramsey, Minn., 4½s, 1918, Ct. H.	2,000 00	2,130 00	2,000 00	
Chicago, Ill., 4s, 1926, Gen. Corp.	5,000 00	5,225 00	5,000 00	
Cleveland, O., 4s, 1921, Sch. Dis.	3,000 00	3,105 00	3,000 00	
Cleveland, O., 4s, 1922, Sewer	2,000 00	2,080 00	2,000 00	
East Liverpool, O., 5s, opt. 1914				
Funding.....	4,000 00	4,200 00	4,000 00	
Hammond, Ind., 6s, 1916, Sch.	2,000 00	2,240 00	2,000 00	
Lacrosse, Wis., 4s, opt. 1914,				
Sewer.....	2,000 00	2,010 00	2,000 00	
Marinette, Wis., 5s, 1911-12, Sch.	2,000 00	2,050 00	2,000 00	
Marinette, Wis., 5s, 1911-12, Sew	1,000 00	1,025 00	1,000 00	
Moline, Ill., 4½s, 1917, St. Imp.	1,000 00	1,045 00	1,000 00	
Omaha, Neb., 4s, 1918, Fund.	2,000 00	2,040 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. Dis	2,000 00	2,040 00	2,000 00	
Omaha, Neb., 5s, 1912, Park	1,000 00	1,035 00	1,000 00	
Port Huron, Mich., 4s, 1910,				
Public Building.....	3,000 00	3,000 00	3,000 00	
Toledo, O., 4½s, 1912, Refund.	5,000 00	5,125 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1939,				
Funding.....	3,000 00	2,805 00	3,000 00	
East Providence, R. I., 4s, 1922				
Funding.....	2,000 00	2,050 00	2,000 00	
Total public funds out of Maine.....	50,000 00			50,000 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>
Bangor & Aroostook, 5s, 1943.....	\$5,000 00	\$5,600 00	\$5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	10,000 00	11,100 00	10,000 00	
Bangor & Aroostook, 4s, 1951.....	3,000 00	2,700 00	2,820 00	
Bangor Railway & Electric Co., 5s, 1935.....	4,000 00	4,160 00	3,900 00	
Boston & Maine, 4s, 1926.....	3,000 00	3,000 00	3,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,020 00	2,000 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,400 00	5,000 00	
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.....	39,000 00			\$38,560 00
Aurora, Elgin & Chicago, Ill., 5s, 1941..	5,000 00	5,000 00	4,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1930	3,000 00	3,150 00	3,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 00	4,940 00	
Central Branch, 4s, 1919.....	1,000 00	930 00	950 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	3,000 00	2,550 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	8,000 00	6,800 00	8,000 00	
Cleveland Electric, O., 5s, 1913.....	2,000 00	2,000 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	2,100 00	2,490 00	
Duluth Street, Minn., 5s, 1930.....	4,000 00	4,040 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.....	3,000 00	3,000 00	3,000 00	
Lexington & Boston Street, 4½s, 1920..	3,000 00	3,600 00	3,000 00	
Manhattan Railway, New York, 4s, 1990	3,000 00	3,000 00	3,000 00	
Maryland, Delaware & Virginia, 5s, 1955	2,000 00	2,020 00	2,000 00	
Rutland Railway, Light & Power Co., 5s, 1946.....	1,000 00	1,000 00	950 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,150 00	3,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	4,000 00	3,600 00	3,840 00	
Toledo Terminal, 4½s, 1957.....	4,400 00	4,224 00	4,400 00	
Trenton Passenger, N. J., 6s, 1931.....	6,000 00	7,020 00	6,000 00	
Total railroad bonds out of Maine.....	68,400 00			67,500 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 Company, 5s, 1927..	10,000 00	10,000 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	5,400 00	5,000 00	
Rockland-Rockport Lime Co., 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 Co., 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	3,900 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	105 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

BREWER SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Aurora, Elgin & Chicago, Ill.	\$300 00	\$300 00	
Ithaca Street, N. Y.	900 00	900 00	
New York, Auburn & Lansing.	5,700 00	5,700 00	\$7,500 00
Loan on Smith Planing Mill, Brewer, stock.	500 00	500 00	
Loans on First National Bank, Bangor, stock.	300 00	300 00	
Loan on Kenduskeag Trust Company, Bangor, stock.	200 00	200 00	
Loans to city of Brewer.	2,000 00	2,000 00	
Loans on mortgages of real estate.	72,986 00	72,986 00	75,986 00
Real estate, investment.	4,876 23	4,876 23	
Real estate, foreclosure.	2,486 00	2,486 00	
Furniture and fixtures.	470 76	470 76	7,832 99
Premium account.		5,063 57	5,063 57
Cash on deposit.	8,782 58	8,782 58	
Cash on hand.	787 09	787 09	9,569 67
Unpaid accrued interest.	4,512 88		\$356,104 73
Due depositors, earned dividend and accrued State tax.	364,068 04		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	340,636 41		
	\$23,431 63		

BRIDGTON SAVINGS BANK—BRIDGTON.

July 28, 1909.

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	\$763,227 25
Reserve fund	46,000 00
Undivided profits	10,089 19
	\$819,316 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, 1912, R.R. Aid	\$5,000 00	\$5,125 00	\$5,000 00	
City of Gardiner, 4s, 1933, Refunding	3,000 00	3,180 00	3,000 00	
Lewiston, 3½s, 1925, Refunding	6,000 00	5,910 00	6,000 00	
Old Town, 3½s, 1921, Refund.	9,000 00	8,775 00	9,000 00	
Rockland, 3s, 1918-19, Refund	600 00	570 00	570 00	
Town of Damariscotta, 3½s, 1920-2, Ref.	3,000 00	2,895 00	3,000 00	
Houlton, 4s, 1917, Funding	5,000 00	5,075 00	5,000 00	
Kennebunkport, 4s, 1911-12				
Refunding	3,000 00	3,015 00	3,000 00	
Sweden orders	198 25	198 25	198 25	
Dover-Foxcroft Water Dist., 3½s, 1933	2,000 00	1,920 00	2,000 00	
Kennebec Water Dist., 3½s, 1925	2,000 00	1,940 00	1,900 00	
Total public funds of Maine	38,798 25			\$38,668 25
County of Hennepin, Minn., 4½s, 1924, Ct.				
House and City Hall	2,000 00	2,200 00	2,000 00	
Lyon, Kan., 4½s, 1919, Refund.	10,000 00	10,200 00	10,000 00	
Prince George, Md., 5s, 1922,				
Court House	3,000 00	3,345 00	3,000 00	
Wyandotte, Kan., 4½s, 1933,				
Bridge	2,000 00	2,160 00	2,000 00	
City of Alpena, Mich., 5s, 1929, Water	10,000 00	11,850 00	10,000 00	
Canton, O., 4s, 1910, Paving	300 00	300 00	300 00	
Cumberland, Md., 5s, 1922, Ref.	5,000 00	5,575 00	5,000 00	
Massillon O., 4s, 1919-20, Sch.				
District	6,000 00	6,000 00	6,000 00	
Moline, Ill., 5s, 1910, Sch. Dist.	3,000 00	3,030 00	3,000 00	
Owensboro, Ky., 4s, 1930, St.	5,000 00	5,000 00	5,000 00	
Port Huron, Mich., 4s, 1932,				
Canal	5,000 00	5,100 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1942,				
Funding	5,000 00	4,650 00	4,850 00	
Total public funds out of Maine	56,300 00			56,150 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, opt. 1905	3,000 00	2,850 00	3,000 00	
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,750 00	
Bangor & Aroostook, Medford Ext., 5s,				
1937	5,000 00	5,500 00	5,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	4,925 00	
Biddeford & Saco, 4s, opt. 1920	5,000 00	5,000 00	5,000 00	
Boston & Maine, 4½s, 1944	3,000 00	3,300 00	3,000 00	
Bridgton & Saco River, 1st Mort. 4s, 1928	17,000 00	17,000 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	

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>
Mousam River, 6s, opt. 1902.....	\$500 00	\$500 00	\$500 00	
Penobscot Shore Line, 1st Mort. 4s, 1920	1,000 00	1,000 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	1,000 00	1,040 00	1,000 00	
Portland Railroad, 3½s, opt. 1931.....	6,000 00	5,550 00	6,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,800 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 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	6,300 00	6,000 00	
Somerset, 4s, 1950.....	1,000 00	1,000 00	1,000 00	
Somerset, 4s, 1955.....	5,000 00	4,900 00	4,800 00	
Washington County, 3½s, opt. 1924.....	10,000 00	9,000 00	9,500 00	
Total railroad bonds of Maine.....	113,000 00			\$111,777 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	6,060 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	5,250 00	5,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	5,000 00	4,500 00	4,425 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	4,000 00	4,080 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	3,045 00	3,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	5,000 00	5,050 00	5,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	5,000 00	5,000 00	5,000 00	
Brockton St., Mass., 1st Mort. 5s, 1924..	1,000 00	1,000 00	1,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 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.....	3,000 00	2,790 00	2,940 00	
Central Branch Union Pacific, 4s, 1948..	3,000 00	2,770 00	2,820 00	
Central Pacific, 4s, 1949.....	8,000 00	7,760 00	7,890 00	
Chicago, Peoria & St. Louis, 4½s, 1930..	3,000 00	3,600 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	3,000 00	3,000 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	2,000 00	1,800 00	2,000 00	
Cicero & Proviso St., Chicago, 5s, 1915..	5,000 00	4,000 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	4,250 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis Cairo Division, 4s, 1939.....	5,000 00	4,800 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis C. W. & M. Division, 4s, 1991.....	5,000 00	4,750 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, 1995.....	1,000 00	900 00	1,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.....	5,000 00	5,000 00	5,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
Grafton & Upton, 4s, 1912.....	4,000 00	3,880 00	3,860 00	
Indiana, Illinois & Iowa, 4s, 1950.....	5,000 00	5,000 00	4,825 00	
Kanawha & Michigan, 4s, 1990.....	5,000 00	4,750 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940..	5,000 00	5,350 00	5,000 00	
Lexington & Boston Street, 4½s, 1920..	5,000 00	5,000 00	5,000 00	
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,350 00	5,000 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, optional.....	6,000 00	6,180 00	5,400 00	
Lynn & Boston, Mass., 1st Mort. 5s, 1924	5,000 00	5,200 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955.....	5,000 00	4,500 00	4,587 50	
Minnesota Transfer, 5s, 1916.....	2,000 00	2,000 00	2,000 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>
New York & Rockaway Beach, 5s, 1927	\$5,000 00	\$5,000 00	\$5,000 00	
New York & Stamford, 1st Mort. 5s, 1931	3,000 00	3,150 00	3,000 00	
Northern Pacific, Prior Lien, 4s, 1997	5,000 00	5,150 00	4,225 00	
Ogdensburg & Lake Champlain, 4s, 1948	2,000 00	1,840 00	1,907 50	
Omaha Street, Neb., 5s, 1914	3,000 00	3,000 00	3,000 00	
Pere Marquette of Indiana, 4s, 1943	6,000 00	5,400 00	5,760 00	
Pontiac, Oxford & Northern, 6s, 1916	3,000 00	3,000 00	3,000 00	
Providence & Fall River St., 5s, 1921	5,000 00	4,500 00	5,000 00	
Providence & Taunton St., 1st Mort. 5s, 1918	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	5,000 00	5,125 00	5,000 00	
St. Louis Railroad, Mo., 1st Mort. 5s, opt. 1900	5,000 00	5,000 00	5,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Seranton Passenger, Pa., 1st Mort. 6s 1920	6,000 00	6,720 00	6,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,600 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,500 00	4,750 00	
Toledo Terminal, 4½s, 1957	5,500 00	5,280 00	5,500 00	
Union Electric, Dubuque, Ia., 5s, 1924	3,000 00	3,000 00	2,925 00	
United Traction & Electric, Providence, R. I., 1st Mortgage, 5s, 1933	3,000 00	3,210 00	2,985 00	
Utica & Mohawk Valley, 4½s, 1941	10,000 00	10,000 00	10,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	7,000 00	7,000 00	7,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Wisconsin Central, S. & D. Div., 4s, 1936	5,000 00	4,600 00	4,625 00	
Total railroad bonds out of Maine	286,500 00			\$281,150 00
<i>Corporation Bonds Owned.</i>				
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	2,250 00	3,000 00	
Camden & Rockland Water Co., 4½s, 1917	6,000 00	6,000 00	6,000 00	
Consolidated Elec. Light Co. of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	3,000 00	3,000 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	4,750 00	5,000 00	
Oxford Paper Co., 5s, 1921	3,000 00	3,000 00	3,000 00	
Portland Water Company, 4s, 1927	10,000 00	10,250 00	10,000 00	
Rockland-Rockport Lime Co., 5s, 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	1,000 00	1,050 00	1,000 00	
Rumford Falls Power Co., 4s, 1915	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	5,175 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	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	66,000 00			65,910 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	1,900 00	} 2,250 00	
Union Pacific, common	3,000 00	5,350 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	4,134 00	3,900 00	
Bridgton National Bank, Bridgton	3,500 00	3,500 00	3,500 00	
Canal National Bank, Portland	2,600 00	2,756 00	2,600 00	
Casco National Bank, Portland	500 00	525 00	500 00	
First National Bank, Bath	2,500 00	3,125 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	18,900 00			18,900 00

BRIDGTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Portland Trust Company	\$1,000 00	\$7,465 06	\$1,000 00	\$4,000 00
<i>Loans on Railroad Bonds.</i>				
Indians, Illinois & Iowa		1,000 00	1,000 00	
Mousam River		2,060 00	2,000 00	
Rockland, Thomaston & Camden Street		2,600 00	2,600 00	
Waterville & Fairfield Electric		500 00	500 00	6,700 00
<i>Loans on Corporation Bonds.</i>				
Bridgton Water & Electric Company		5,750 00	5,750 00	
Dalton Paper Mills		700 00	700 00	
Dana Warp Mills, Westbrook		400 00	400 00	
Des Moines Water Works, Ia		700 00	700 00	
Leadville Water Company, Col		700 00	700 00	
Municipal Water Works Co., Fort Smith, Ark		200 00	200 00	
Oakland Water Company		500 00	500 00	
Oxford Paper Company		1,700 00	1,700 00	
People's Gas Light & Coke Company, Buffalo, N. Y		1,400 00	1,400 00	
Richmond Water & Light Company, Ky		225 00	225 00	
Sagadahoc Light & Power Company		400 00	400 00	
Sebasticook Water Power Company		3,000 00	3,000 00	15,775 00
<i>Loans on Railroad Stock.</i>				
Bridgton & Saco River		4,872 89	4,872 89	
Pennsylvania		3,000 00	3,000 00	7,872 89
<i>Loans on Corporation Stock.</i>				
Bridgton Furniture Company		1,500 00	1,500 00	
Bridgton Morrocco Company		300 00	300 00	
Camden & Rockland Water Company		3,000 00	3,000 00	
Michigan State Telephone Company		2,600 00	2,630 00	
The Roes & Frisbie Company, Bridgton		900 00	900 00	
Wales & Hamblen Company, Bridgton		3,000 00	3,000 00	11,300 00
<i>Loans on Savings Bank Books.</i>				
Bridgton Savings Bank		423 25	423 25	
Portland Savings Bank		500 00	500 00	923 25
<i>Loans to Corporations.</i>				
Bridgton Machine & Lumber Company		4,000 00	4,000 00	
Oriental Lodge, F. & A. M., Trustees of Charity Fund		200 00	300 00	4,300 00
Loan to town of Kennebunk		5,500 00	5,500 00	
Loans on life insurance policies		1,370 52	1,370 52	
Loan on note of Highland Lodge No. 10, K. of P.		50 00	50 00	
Loans on names		475 00	475 00	
Loans on mortgages of real estate		143,772 82	143,772 82	151,168 35
Real estate, investment		12,800 00	12,800 00	
Real estate, foreclosure		1,980 07	1,980 07	
Vaults and safe		2,400 00	2,400 00	17,180 07
Premium account			4,800 00	4,800 00
Cash on deposit		15,153 46	15,153 46	
Cash on hand		1,995 17	1,995 17	17,148 63
Unpaid accrued interest		5,675 00		\$819,316 44
Due depositors, earned dividend and accrued State tax		834,847 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax		766,061 78		
		\$68,785 66		

BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

August 2, 1909.

ALONZO DAY, President.

THOMAS H. RILEY, Treasurer.

TRUSTEES—Alonzo Day, Lyman E. Smith, Samuel L. Forsaith, Thomas H. Riley, Barrett Potter.

Organized March 20, 1858.

LIABILITIES.

Deposits	\$930,902 81
Reserve fund	56,106 83
Undivided profits	36,735 89
	<hr/>
	\$1,023,745 53

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Gardiner, 4s, 1933, Refunding	\$5,000 00	\$5,300 00	\$5,000 00	
Town of Brunswick, 4s, 1912, Town Hall	1,000 00	1,005 00	1,000 00	
Van Buren, 4½s, 1929, Funding	7,000 00	7,000 00	7,000 00	
Brunswick Village Corporation, 4s, 1921-22, Sewer	2,000 00	2,050 00	2,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	15,000 00	15,600 00	15,000 00	
Portland Water District, 4s, 1928	10,000 00	10,350 00	10,000 00	
Total public funds of Maine	40,000 00			\$40,000 00
County of Anne Arundel, Md., 5s, 1913, School Commissioners	5,000 00	5,200 00	5,000 00	
Jefferson, Ind., 4s, 1919-20, Rd.	7,000 00	7,000 00	7,000 00	
Madison, Ky., 4s, 1939, Refund	10,000 00	10,200 00	10,000 00	
Polk, Ia., 3½s, 1914, Ct. House	10,000 00	9,900 00	10,000 00	
City of Alpena, Mich., 5s, 1928, Water	8,000 00	9,040 00	8,000 00	
Elwood, Ind., 5s, 1923, Refund	8,000 00	8,840 00	8,000 00	
Indianapolis, Ind., 4s, 1922, Sch.	10,000 00	10,400 00	10,000 00	
Ithaca, N. Y., Reg. 5s, opt. 1912				
Water	5,000 00	5,150 00	5,000 00	
Lorain, O., 4s, 1917, Water	6,000 00	6,060 00	6,000 00	
New York, N. Y., 4½s, 1957, Municipal	15,000 00	17,475 00	15,000 00	
Pawtucket, R. I., 4s, 1929, Sch.	5,000 00	5,175 00	5,000 00	
Racine, Wis., 4s, 1916-17, Sew.	5,000 00	5,050 00	5,000 00	
San Francisco, Cal., 5s, 1927, Hospital	5,000 00	5,625 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917				
Refund	8,000 00	8,560 00	8,000 00	
Seattle, Wash., 4½s, 1927, Sew.	16,000 00	17,040 00	16,000 00	
Toledo, O., 3½s, 1920, Park	5,000 00	4,950 00	5,000 00	
Topeka, Kan., 5s, 1912, Ref.	5,000 00	5,150 00	5,000 00	
Traverse City, Mich., 4½s, 1928				
Water	6,000 00	6,390 00	6,000 00	
Town of Danbury, Conn., 4s, 1950-3, School Funding	14,000 00	14,350 00	14,000 00	
Borough of Braddock, Pa., 4½s, 1912-13, School	5,000 00	5,100 00	5,000 00	
Total public funds out of Maine	158,000 00			158,000 00
<i>Railroad Bonds Owned.</i>				
Augusta, Winthrop & Gardiner, 4s, 1952	5,000 00	5,000 00	4,300 00	
Bangor & Aroostook, 4s, 1951	13,000 00	11,700 00	12,445 00	
Bangor & Aroostook, 5s, 1912	5,000 00	5,000 00	4,898 50	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	4,925 00	

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Boston & Maine, 4s, 1926.....	\$5,000 00	\$5,000 00	\$4,800 00	
Boston & Maine, 4½s, 1929.....	5,000 00	5,300 00	5,000 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	
Maine Central, 4s, 1914.....	10,000 00	10,000 00	9,925 00	
Penobscot Shore Line, Reg. 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Portland Railroad, 4½s, 1913.....	5,000 00	5,050 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915.....	12,000 00	12,480 00	12,000 00	
Portland & Rumford Falls, 4s, 1926.....	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1934	5,000 00	5,000 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,200 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Somerset, 4s, 1955.....	10,000 00	9,800 00	9,475 00	
Washington County, 1st 3½s, 1924.....	5,000 00	4,500 00	4,350 00	
Total railroad bonds of Maine.....	125,000 00			\$121,706 00
Auburn & Syracuse Electric, N. Y., 5s, 1942.....	10,000 00	10,100 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941..	10,000 00	10,000 00	9,962 50	
Black Rocks & Salisbury Beach, Mass., 1st Mortgage Gold 5s, 1911.....	5,000 00	5,000 00	4,875 00	
Boston & Worcester, 1st 4½s, 1923.....	7,000 00	7,000 00	6,860 00	
Burlington Railway & Light Co., 5s, opt. 1902.....	3,000 00	3,000 00	2,940 00	
Central Pacific, 4s, 1949.....	15,000 00	14,550 00	14,737 50	
Chicago, Burlington & Quincy, Ill. Div. 3½s, optional 1929.....	10,000 00	9,150 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort. 5s 1937.....	3,000 00	3,450 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	5,000 00	5,000 00	5,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	5,000 00	4,500 00	5,000 00	
Cicero & Proviso Street, Chicago, 5s, 1915	10,000 00	8,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	3,000 00	2,550 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	8,500 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	5,000 00	5,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,300 00	10,000 00	
Davenport & Rock Island, 1st Mort. 6s, 1917.....	2,000 00	2,100 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	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	3,500 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	8,080 00	8,000 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917.....	3,500 00	3,500 00	3,500 00	
Hartford & Springfield St., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury St., Mass., 1st Mort 5s, 1912.....	12,000 00	12,000 00	12,000 00	
Hereford, 4s, 1930.....	10,000 00	10,000 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922..	5,000 00	5,100 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	
Iowa Central, 4s, 1951.....	5,000 00	4,000 00	3,625 00	
Jackson & Battle Creek Traction, 5s, opt. 1913.....	5,000 00	5,000 00	4,950 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,500 00	9,925 00	
Lehigh Valley of New York, 4½s, 1940.....	15,000 00	16,050 00	15,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	5,000 00	4,875 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955.....	5,000 00	4,500 00	4,600 00	

BRUNSWICK SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Milford, Attleboro & Woonsocket, St., 5s, 1919.....	\$5,000 00	\$5,000 00	\$5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	10,000 00	8,600 00	9,725 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
People's Street, Groveland, Mass., 5s, 1928	10,000 00	10,000 00	10,000 00	
Pontiac, Oxford & Northern, 6s, 1916..	5,000 00	5,000 00	5,000 00	
Port Reading Railway, 1st Mort. 5s, 1941	5,000 00	5,400 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,750 00	4,850 00	
Rockford & Interurban, 5s, opt. 1907..	5,000 00	5,000 00	4,800 00	
Rutland Railway, Light & Power Co., 5s, 1946.....	5,000 00	5,000 00	4,750 00	
St. Lawrence & Adirondack, 5s, 1906.....	10,000 00	11,500 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,000 00	9,475 00	
St. Louis & San Francisco, 4s, 1951.....	13,000 00	11,050 00	12,675 00	
Saranac & Lake Placid, 1st Mort. Gold 5s, 1913.....	3,000 00	3,000 00	3,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Scioto Valley & New England, 4s, 1989.....	10,000 00	9,700 00	10,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,000 00	4,675 00	
Trenton Passenger, N. J., Gold 6s, 1931..	11,000 00	12,870 00	11,000 00	
Tri-City Railway & Light Co., 5s, 1923.....	5,000 00	5,000 00	4,500 00	
Utica & Mohawk Valley, 4½s, 1941.....	5,000 00	5,000 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	6,000 00	3,000 00	5,542 50	
Total railroad bonds out of Maine.....	399,500 00			\$391,562 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.....	5,000 00	5,000 00	5,000 00	
Bodwell Water Power Co., Old Town, 5s, optional 1910.....	7,000 00	5,250 00	6,900 00	
Brunswick Manufacturing Co., 5s, opt. Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	9,000 00	9,000 00	9,000 00	
Hyde Windlass Company, Bath, 5s, 1915	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn Elec. Light Co., 5s 1939.....	5,000 00	5,000 00	4,900 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Pejepscot Paper Co., 5s, 1921-3.....	4,000 00	4,000 00	4,000 00	
Portland Elevator Company, 4s, 1920-4.....	10,000 00	10,000 00	9,930 00	
Portland Water Company, 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927.....	5,000 00	5,100 00	5,000 00	
Presque Isle Water Company, 5s, 1925.....	10,000 00	10,350 00	10,000 00	
Public Works Company, Bangor, 5s, 1929	5,000 00	5,150 00	5,000 00	
Rockland Water Company, 5s, 1919.....	8,000 00	8,640 00	8,000 00	
Young Men's Christian Ass'n of Portland, 4s, 1918.....	5,000 00	5,250 00	5,000 00	
Total corporation bonds of Maine.....	5,000 00	5,000 00	5,000 00	
Berlin Water Company, N.H., 5s, opt. 1902	98,000 00			97,700 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	5,000 00	5,000 00	5,000 00	5,000 00
Duluth-Superior Traction Co., preferred	22,100 00	11,492 00	9,945 00	9,945 00
Duluth-Superior Traction Co., common	2,000 00	1,500 00	1,500 00	
Hereford.....	500 00	175 00		
New York Central & Hudson River.....	5,000 00	4,750 00	4,850 00	
Pennsylvania.....	5,000 00	6,500 00	5,000 00	
Total railroad stock out of Maine.....	5,000 00	6,650 00	5,000 00	
Total railroad stock out of Maine.....	17,500 00			16,350 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company.....	3,500 00	3,500 00	3,500 00	3,500 00

BRUNSWICK SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland.....	\$9,300 00	\$9,858 00	\$1,300 00	
Caseo National Bank, Portland.....	8,700 00	9,135 00	8,700 00	
Cumberland National Bank, Portland...	4,000 00	4,080 00	4,000 00	
First National Bank, Brunswick.....	2,000 00	5,000 00	2,000 00	
First National Bank, Portland.....	8,800 00	9,240 00	8,800 00	
First National Bank, Wiscasset.....	1,500 00	1,500 00	1,500 00	
Manufacturers National Bank, Lewiston	1,000 00	1,080 00	1,000 00	
National Shoe & Leather Bank, Auburn	3,300 00	3,630 00	3,300 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Oakland National Bank, Gardiner.....	2,700 00	3,240 00	2,700 00	
South Berwick National Bank, So. Berwick	2,500 00	2,750 00	2,500 00	
Union National Bank, Brunswick.....	3,200 00	4,480 00	3,200 00	
Total national bank stock owned.....	48,000 00			\$48,000 00
<i>Other Bank Stock Owned.</i>				
Portland Trust Company, Portland.....	5,000 00	14,250 00	5,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook.....		5,000 00	5,000 00	
Maine Central.....		1,000 00	1,000 00	6,000 00
Loan on Maine Central Railroad stock.....		2,000 00	2,000 00	
Loans on First National Bank, Brunswick, stock...		2,025 00	2,025 00	
Loan on Bar Harbor Banking & Trust Company stock		800 00	800 00	
Loan to Brunswick Manufacturing Company (endorsed)		3,000 00	3,000 00	
Loans on names.....		200 00	200 00	
Loans on mortgages of real estate.....		98,566 00	98,566 00	106,591 00
Real estate investment.....		6,700 00	6,700 00	6,700 00
Cash on deposit.....		7,039 27	7,039 27	
Cash on hand.....		651 76	651 76	7,691 03
Unpaid accrued interest.....		11,019 58		1,023,745 53
Due depositors, earned dividend and accrued State tax.....		1,066,651 61		
		943,998 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$122,652 64		

BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

July 31, 1909.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

TRUSTEES—Frank H. Hargraves, Edwin A. Hobson, Cyril P. Harmon, John G. Locke, Warren A. McCarrison, Willis Crockett, Ambrose C. Locke, Edward A. Anderson.

Organized April 18, 1868.

LIABILITIES.

Deposits	\$359,520 90
Reserve fund	24,900 00
Undivided profits	11,645 96
	\$396,066 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>
Brunswick & Topsham Water Dist., 4s, 1926	\$5,000 00	\$5,150 00	\$5,000 00	
Van Buren Water District, 5s, 1912	8,000 00	8,120 00	8,000 00	
Total public funds of Maine	13,000 00			\$13,000 00
County of Douglas, Kan., 6s, 1912, Ref.	4,000 00	4,200 00	4,000 00	
Fayette, Ky., 4½s, 1918-19, Ref.	3,000 00	3,150 00	3,000 00	
Lawrence, O., 5s, 1920, Pike	2,000 00	2,200 00	2,000 00	
Polk, Minn., 4½s, 1913, Ditch	5,000 00	5,125 00	5,000 00	
Somerset, Md., 4½s, 1958-67.				
Court House	5,000 00	5,700 00	5,000 00	
Wyandotte, Kan., 4½s, 1924-7.				
Bridge	5,000 00	5,450 00	5,000 00	
City of Alpena, Mich., 5s, 1933, Water	10,000 00	11,550 00	10,000 00	
Anderson, Ind., 5s, 1918, Wat.	5,000 00	5,425 00	5,000 00	
Clinton, Ia., 5s, 1912-21, Ref.	7,000 00	7,525 00	7,000 00	
Escanaba, Mich., 4s, 1915, Pav.	3,000 00	3,000 00	3,000 00	
Findlay, O., 5s, 1919, Water	4,000 00	4,280 00	4,000 00	
Lacrosse, Wis., 4s, 1915, St.				
Improvement	1,000 00	1,005 00	1,000 00	
Lincoln, Neb., 5s, 1914, Refund	3,000 00	3,150 00	3,000 00	
Newport, Ky., 5s, opt. 1911.				
Sewer	1,000 00	1,020 00	1,000 00	
Omaha, Neb., 4s, 1915, Dist.				
Street Improvement	10,000 00	10,150 00	10,000 00	
Owensboro, Ky., 4s, opt. 1911.				
Water	5,000 00	5,030 00	5,000 00	
Piqua, O., 6s, 1913, School	1,000 00	1,075 00	1,000 00	
So. Omaha, Neb., 5s, opt. 1908				
Funding	6,000 00	6,000 00	6,000 00	
West Bay City, Mich., 5s, 1917				
Electric Light	5,000 00	5,350 00	5,000 00	
Total public funds out of Maine	85,000 00			85,000 00
<i>Railroad Bonds Owned.</i>				
Auburn & Turner, 5s, 1925	3,000 00	2,250 00	3,000 00	
Bangor Railway & Electric Co., 5s, 1935	6,000 00	6,240 00	5,910 00	
Bridgton & Saco River, 4s, 1928	2,000 00	2,000 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	3,000 00	3,000 00	
Sanford & Cape Porpoise, 5s, 1928	5,000 00	5,000 00	4,750 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine	30,000 00			29,510 00

BUXTON AND HOLLIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Auburn & Syracuse Elec. N. Y., 5s, opt. 1912.	\$3,000 00	\$3,030 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	2,250 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1920.	3,000 00	3,000 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	1,000 00	1,000 00	1,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	1,000 00	900 00	1,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.	3,000 00	3,000 00	3,000 00	
Detroit, Toledo & Ironton, 4s, 1955.	15,000 00	10,500 00	12,358 75	
East Liverpool Railway, O., 1st Mort. 5s, 1917.	1,500 00	1,500 00	1,500 00	
Freeport Railway, Light & Power Co., Ill., 5s, 1922.	12,000 00	12,000 00	11,840 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	3,000 00	3,000 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922.	7,000 00	7,140 00	7,000 00	
Iowa Central, 4s, 1951.	1,000 00	800 00	750 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.	13,000 00	13,000 00	12,750 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928.	5,000 00	4,800 00	4,450 00	
Litchfield & Madison, 5s, 1934.	6,000 00	6,000 00	6,000 00	
Lynn & Boston, Mass., 5s, 1924.	4,000 00	4,240 00	4,000 00	
Marion Railway, Light & Power Co., O., 5s, 1934.	5,000 00	5,000 00	4,837 50	
Maryland, Delaware & Virginia, 5s, 1955	6,000 00	6,060 00	6,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919.	3,000 00	3,000 00	3,000 00	
Milford, Holliston & Framingham, Mass., 5s, 1918.	3,000 00	3,000 00	3,000 00	
New York & Stamford, 5s, 1931.	2,000 00	2,100 00	2,000 00	
Peoria Railway & Terminal, 4s, 1937.	5,000 00	4,500 00	4,612 50	
Pere Marquette of Indiana, 4s, 1943.	4,000 00	3,600 00	3,775 00	
St. Louis & San Francisco, 4s, 1951.	3,000 00	2,550 00	2,925 00	
Sioux City Traction, Ia., 5s, 1919.	5,000 00	5,000 00	5,000 00	
South Shore & Boston, Mass., 5s, 1919.	3,000 00	3,045 00	3,000 00	
Taunton & Brockton St., Mass., 5s, 1917	2,000 00	2,000 00	2,000 00	
Toledo & Ohio Central, Western Div., 5s, 1935.	3,000 00	3,360 00	3,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Verdigris Valley, Independence & Western, 5s, 1926.	5,000 00	5,000 00	5,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919.	1,000 00	1,100 00	1,000 00	
Western Maryland, 4s, 1952.	5,000 00	4,250 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949.	7,000 00	6,125 00	6,500 00	
Zanesville Electric, O., 4s, opt. 1904.	3,000 00	2,850 00	3,000 00	
Total railroad bonds out of Maine.	159,500 00			\$153,968 75
<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, optional 1910.	3,000 00	2,250 00	3,000 00	
Eastern Steamship Co., 5s, 1927.	5,000 00	5,000 00	4,900 00	
Newport Water Company, 4s, 1929.	5,000 00	5,000 00	4,500 00	
Standish Water & Construction Co., 5s, 1913.	1,000 00	1,045 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.	27,000 00			26,315 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

BUXTON AND HOLLIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charge on Books.</i>	<i>Total.</i>
Augusta, Winthrop & Gardiner, preferred	\$6,000 00	\$6,000 00	\$3,160 00	\$5,160 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	1,000 00	1,200 00	850 00	
Richmond Water Works	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>				
Biddeford National Bank, Biddeford	200 00	212 00	200 00	
Canal National Bank, Portland	3,800 00	4,028 00	3,800 00	
Casco National Bank, Portland	5,900 00	6,195 00	5,900 00	
First National Bank, Lewiston	1,000 00	1,450 00	1,000 00	
First National Bank, Portland	3,700 00	3,885 00	3,700 00	
Georges National Bank, Thomaston	1,200 00	1,200 00	1,200 00	
Total national bank stock owned	15,800 00			15,800 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland	500 00	625 00	500 00	500 00
<i>Loans to Corporations.</i>				
Buxton Manufacturing Co., North Buxton		2,000 00	2,000 00	
York County Mutual Fire Insurance Company		2,728 00	2,728 00	4,728 00
<i>Loans to Municipalities.</i>				
Town of Buxton		2,000 00	2,000 00	
Hollis		1,000 00	1,000 00	3,000 00
Loans on personal property		215 00	215 00	
Loans on Buxton & Hollis Savings Bank books		1,605 00	1,605 00	
Loans on mortgages of real estate		35,777 67	35,777 67	37,597 67
Real estate, foreclosure		1,600 00	1,600 00	
Furniture and safe		700 00	700 00	2,300 00
Cash on deposit		7,898 10	7,898 10	
Cash on hand		1,039 34	1,039 34	8,937 44
Unpaid accrued interest		8,942 38		\$396,066 86
Due depositors, earned dividend and accrued State tax		410,710 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax		365,871 81		
		\$44,838 68		

CALAIS SAVINGS BANK—CALAIS.

June 16, 1909.

J. MURRAY HILL, President.

F. H. LOWELL, Treasurer.

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

Organized March 15, 1861.

LIABILITIES.

Deposits	\$413,677 73
Reserve fund	26,186 71
Undivided profits	24,827 71
	\$464,692 15

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, 1915, Ct. House	\$8,000 00	\$8,160 00	\$8,000 00	
Aroostook, 4½s, 1912-15 R. R.				
Aid	11,000 00	11,385 00	11,000 00	
Washington, 4s, opt. 1923, R.R.				
Aid	10,000 00	10,250 00	10,000 00	
City of Calais, 4s, 1915, Bridge	10,000 00	10,200 00	10,000 00	
Lewiston, 4s, 1923, Refunding	4,000 00	4,160 00	4,000 00	
Kennebec Water District, 3½s, 1925	10,000 00	9,700 00	9,226 00	
Total public funds of Maine	53,000 00			\$52,226 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	5,200 00	5,000 00	
Clermont, O., 5s, 1920, Defining				
Boundary	2,500 00	2,750 00	2,500 00	
Ramsey, Minn., 4½s, 1918, Ct.				
House and City Hall	3,000 00	3,195 00	3,000 00	
Somerset, Md., 4½s, 1923-32,				
School	5,000 00	5,400 00	5,000 00	
Wyandotte, Kan., 4½s, 1924,				
Bridge	5,000 00	5,275 00	5,000 00	
City of Canton, O., 4s, 1925, Sch. Dist.	2,000 00	2,050 00	2,000 00	
Clinton, La., 5s, 1911, City Imp.	2,000 00	2,040 00	2,000 00	
New York, N. Y., Reg. 3½s,				
1953, Parks	10,000 00	9,450 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Sew.				
and General	5,000 00	5,250 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	51,500 00			51,425 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,800 00	
Bangor Railway & Electric, 5s, 1935	4,000 00	4,160 00	4,000 00	
Northern Maine Seaport, 5s, 1935	5,000 00	5,400 00	5,000 00	
Portland & Cape Elizabeth, 5s, 1915	6,000 00	6,240 00	6,000 00	
Somerset, 4s, 1955	4,000 00	3,920 00	3,780 00	
Total railroad bonds of Maine	24,000 00			23,580 00
Akron, Bedford & Cleveland, O., 5s, 1915	5,000 00	5,000 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	5,250 00	5,000 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	7,525 00	6,895 00	
Central Branch, 4s, 1919	5,000 00	4,650 00	4,810 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>
Chicago & Cincinnati, 5s, opt. 1912	\$5,000 00	\$4,250 00	\$5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915	5,000 00	4,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	4,250 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	10,000 00	8,500 00	10,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993	4,000 00	4,000 00	3,830 00	
Copper Range, 5s, 1949	5,000 00	5,000 00	5,000 00	
Corrigan Consolidated Street, Kansas City 5s, 1916	3,000 00	3,150 00	3,000 00	
Dayton, Covington & Piqua Traction, 5s, 1922	3,000 00	3,000 00	2,940 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	2,000 00	2,050 00	2,000 00	
Detroit Railway, Mich., 5s, 1924	3,000 00	3,060 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	4,000 00	4,000 00	4,000 00	
Flint & Pere Marquette, P.H. Div., 5s, 1939	2,000 00	2,140 00	2,000 00	
Fort Dodge, Des Moines & Southern, 5s, 1937	4,000 00	2,800 00	4,000 00	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920	7,000 00	7,000 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	2,040 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	5,000 00	5,000 00	5,000 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928	3,000 00	2,880 00	2,887 50	
Kansas City Northwestern, Series A, 5s, 1933	5,000 00	5,150 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	5,050 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	9,000 00	9,360 00	8,662 50	
Missouri, Kansas & Texas, 4s, 2004	5,000 00	4,325 00	4,475 00	
Montville Street, Conn., 5s, 1920	3,000 00	3,090 00	3,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York, Auburn & Lansing, 5s, 1935	5,000 00	5,100 00	4,900 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,000 00	9,500 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
St. Joseph & Grand Island, 4s, 1947	5,000 00	4,750 00	4,350 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,500 00	4,750 00	
Southern Indiana, 4s, 1951	10,000 00	8,000 00	9,200 00	
South Shore & Boston St., Mass., 5s, 1919	7,000 00	7,105 00	7,000 00	
Toledo Terminal, 4½s, 1957	10,000 00	9,600 00	9,095 00	
Trenton Passenger, N. J., 6s, 1931	3,000 00	3,510 00	3,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	3,000 00	3,000 00	3,000 00	
Wabash Pittsburg Terminal, 4s, 1952	5,000 00	2,500 00	4,562 50	
Western Maryland, 4s, 1952	5,000 00	4,250 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	259,000 00			\$252,997 50
<i>Corporation Bonds Owned.</i>				
Portland Lighting & Power Co., 4½s, 1921	8,000 00	8,000 00	8,000 00	8,000 00

CALAIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Boston & Maine	\$1,200 00	\$1,800 00	\$1,200 00	
European & North American	4,000 00	5,200 00	4,000 00	
Portland & Rumford Falls	2,500 00	5,000 00	2,500 00	
Total railroad stock of Maine	7,700 00			\$7,700 00
Fort Dodge, Des Moines & Southern, pref.	1,500 00	225 00	625 00	
Fort Dodge, Des Moines & Southern, com.	2,500 00	125 00	125 00	
Total railroad stock out of Maine	4,000 00			750 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	1,200 00	1,000 00	1,000 00
Loan on city of St. John, N. B., bond		450 00	450 00	
Loan on European & North American Railway stock		2,500 00	2,500 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 on life insurance policy		1,000 00	1,000 00	
Loan on Calais Savings Bank book		100 00	100 00	
Loans on mortgages of real estate		30,512 67	30,512 67	37,646 17
Cash on deposit		16,288 37	16,288 37	
Cash on hand		554 11	554 11	16,842 48
Unpaid accrued interest		6,291 18		\$464,692 15
Due depositors, earned dividend and accrued State tax		480,854 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax		415,737 60		
		\$65,117 23		

CAMDEN SAVINGS BANK—ROCKPORT.

July 21, 1909.

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.....	\$194,920 70
Reserve fund.....	9,585 00
Undivided profits.....	8,204 26
	\$212,709 96

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	\$2,700 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	5,000 00	5,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	3,000 00	3,000 00	2,865 00	
Total railroad bonds of Maine.....	18,000 00			\$17,715 00
Cleveland Terminal & Valley, 4s, 1995.....	2,000 00	2,000 00	1,980 00	
Iowa Central, 4s, 1951.....	2,000 00	1,600 00	1,700 00	
Lowell, Lawrence & Haverhill St., Mass.: 5s, optional.....	1,000 00	1,030 00	1,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915.....	5,000 00	4,750 00	4,700 00	
Toronto, Hamilton & Buffalo, 4s, 1946.....	8,000 00	7,280 00	7,970 00	
Total railroad bonds out of Maine.....	18,000 00			17,350 00
<i>Corporation Bonds Owned.</i>				
Biddeford & Saco Water Co., 4s, 1924.....	1,000 00	1,000 00	975 00	
Dana Ward 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, 4½s, 1925.....	6,000 00	6,000 00	6,000 00	
Maine & New Hampshire Granite Co., 5s, optional 1902.....	1,000 00	900 00	900 00	
Maine Water Company, 5s, 1931.....	3,000 00	3,000 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.....	3,000 00	3,000 00	3,000 00	
Portland Elevator Company, 4s, 1910-20.....	6,000 00	6,000 00	6,000 00	
Rockland-Rockport Lime Co., 5s, 1920.....	8,000 00	8,000 00	8,000 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	1,035 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	4,000 00	4,000 00	
Total corporation bonds owned.....	79,000 00			78,600 00

CAMDEN SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York, New Haven & Hartford	\$1,100 00	\$1,815 00	\$1,100 00	
New York, Ontario & Western, common	2,770 00	1,385 00	120 00	
Total railroad stock owned	3,870 00			\$1,220 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>				
Rockland-Rockport Lime Company		1,500 00	1,500 00	
The Topeka Edison Company		1,500 00	1,500 00	
The Water, Light & Gas Company of Hutchinson, Kan (endorsed)		5,000 00	5,000 00	8,000 00
<i>Loans on Corporation Stock.</i>				
Camden Anchor-Rockland Machine Company		1,000 00	1,000 00	
Camden Woolen Company		1,800 00	1,800 00	
Center Lincolnville Telephone Company		77 25	77 25	
Maine & New Hampshire Granite Company		4,429 00	4,429 00	7,306 25
<i>Loans to Corporations.</i>				
Camden Lumber Company		484 00	484 00	
Camden Woolen Company		2,500 00	2,500 00	
Fitzgerald Land & Lumber Co., Island Falls, Vt.		5,000 00	5,000 00	
Rockport Ice Company		2,000 00	2,000 00	9,984 00
Loan on Camden Village Corporation bond		200 00	200 00	
Loans to town of Rockport		6,427 50	6,427 50	
Loans on names		3,400 00	4,423 50	
Loans on life insurance policies		4,283 00	4,283 00	
Loans on personal property		760 50	760 50	
Loans on Portland Savings Bank book		133 25	133 25	
Loans on mortgages of real estate		15,997 05	15,997 05	32,224 80
Real estate foreclosure		8,210 05	8,210 05	
Safes and fixtures		1,440 00	1,440 00	9,650 05
Premium account			1,427 50	1,427 50
Cash on deposit		21,266 27	21,266 27	
Cash on hand		6,466 09	6,466 09	27,732 36
Unpaid accrued interest		2,250 00		\$212,709 96
Due depositors, earned dividend and accrued State tax		215,418 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax		199,515 70		
		\$18,903 26		

CASCADE SAVINGS BANK—OAKLAND.

June 7, 1909.

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	\$278,900 95
Reserve fund	15,000 00
Undivided profits	504 41
	\$294,405 36

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	\$10,000 00	\$10,400 00	\$9,750 00	
Mousam River, 6s, 1912.....	3,000 00	3,000 00	3,000 00	
Portsmouth, Dover & York, 4½s, 1923..	5,000 00	5,000 00	5,000 00	
Somerset, 5s, 1917.....	1,000 00	1,050 00	1,000 00	
Somerset, 4s, 1950.....	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1911.....	8,000 00	8,000 00	7,933 33	
Total railroad bonds of Maine.....	37,000 00			\$36,683 33
Baltimore, Chesapeake & Atlantic, 5s, 1934	7,000 00	7,350 00	7,000 00	
Bellaire, Bridgeport & Martin's Ferry St., O., 6s, 1913.....	3,000 00	3,000 00	3,000 00	
Boston & Worcester St., Mass., 4½s, 1923	10,000 00	10,000 00	10,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	3,000 00	3,060 00	3,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	4,000 00	3,400 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	4,250 00	5,000 00	
Citizens Electric St., Newburyport, Mass., 5s, 1930.....	5,000 00	5,160 00	5,000 00	
Hereford, 4s, 1930.....	2,000 00	2,000 00	2,000 00	
Iowa Central, 5s, 1938.....	3,000 00	3,240 00	3,000 00	
Jackson & Battle Creek Trac., Mich., 5s, optional 1913.....	7,000 00	7,000 00	7,000 00	
Lehigh & Hudson River, 5s, 1911.....	2,000 00	2,000 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	4,160 00	4,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,210 00	3,000 00	
New York Central & Hudson River, 4s, 1934.....	8,000 00	7,560 00	7,320 00	
Oswego Traction, N. Y., 3s, 1929.....	3,000 00	750 00	2,500 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	7,000 00	6,300 00	6,720 00	
Toledo, Walhonding Valley & Ohio, 4½s, 1931.....	1,000 00	1,025 00	1,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	800 00	800 00	
Western Maryland, 4s, 1952.....	5,000 00	4,250 00	4,250 00	
Western New York & Pennsylvania, 5s, 1937.....	2,000 00	2,320 00	2,000 00	
Total railroad bonds out of Maine.....	95,000 00			92,680 00

CASCADE SAVINGS BANK—Concluded.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eastern Steamship Company, 5s, 1927..	\$8,000 00	\$8,000 00	\$8,000 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.....	21,000 00			\$21,000 00
<i>Railroad Stock Owned.</i>				
Iowa Central, preferred.....	1,900 00	1,140 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
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland.....	1,300 00	1,378 00	1,300 00	
Casco National Bank, Portland.....	4,600 00	4,830 00	4,600 00	
First National Bank, Bath.....	2,000 00	2,500 00	2,000 00	
First National Bank, Portland.....	7,500 00	7,875 00	7,500 00	
Messalonskee National Bank, Oakland..	10,800 00	9,720 00	10,800 00	
National Shoe & Leather Bank, Auburn	1,500 00	1,650 00	1,500 00	
People's National Bank, Waterville.....	200 00	200 00	200 00	
Portland National Bank, Portland.....	5,000 00	8,000 00	5,000 00	
Total national bank stock owned.....	32,900 00			32,900 00
<i>Loans on Corporation Bonds.</i>				
General Electric Company.....		150 00	150 00	
Oakland Electric Company.....		1,000 00	1,000 00	1,150 00
<i>Loans on Corporation Stock.</i>				
Madison Woolen Company.....		1,000 00	1,000 00	
Maine Timberland Company, Waterville..		1,500 00	1,500 00	
Oakland Water Company.....		2,000 00	2,000 00	4,500 00
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		2,500 00	2,500 00	
Tieonic National Bank, Waterville.....		1,000 00	1,000 00	3,500 00
Loan on Lewiston Trust & Safe Deposit Company stock.....		1,500 00	1,500 00	
Loan to Messalonskee Clothing Co., Oakland (endorsed)		770 00	770 00	
Loan to town of Oakland.....		2,500 00	2,500 00	
Loan on names.....		59 58	59 58	
Loans on mortgages of real estate.....		33,073 23	33,073 23	37,902 81
Real estate, investment.....		34,073 06	34,073 06	
Real estate, foreclosure.....		8,980 41	8,980 41	
Safe, furniture and fixtures.....		4,700 00	4,700 00	47,753 47
Premium account.....			6,000 00	6,000 00
Cash on deposit.....		8,091 47	8,091 47	
Cash on hand.....		344 28	344 28	8,435 75
Unpaid accrued interest.....		3,000 00		\$294,405 36
Due depositors, earned dividend and accrued State tax.....		294,110 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		280,623 68		
		\$13,486 35		

DEXTER SAVINGS BANK—DEXTER.

July 15, 1909.

WARREN H. CARR, President. WESLEY H. JUDKINS, Treasurer.
J. WILLIS HAINES, Assistant Treasurer.

TRUSTEES—Warren H. Carr, Wesley H. Judkins, J. Willis Haines, Amos A. Spring-
all, Charles H. Haines.

Organized December 16, 1867.

LIABILITIES.

Deposits	\$433,005 04
Reserve fund	15,820 00
Undivided profits	624 37
Bills payable	14,000 00
	\$463,449 41

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Bangor Railway & Electric Co., 5s, 1935	\$15,000 00	\$15,000 00	\$15,000 00	
Lime Rock, 4s, 1929	5,000 00	5,000 00	5,000 00	
Sanford & Cape Porpoise, 5s, 1928	5,000 00	5,000 00	4,900 00	
Total railroad bonds of Maine	25,000 00			\$24,900 00
Amesbury & Hampton Street, Mass., 5s, 1919	3,000 00	2,700 00	3,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	2,000 00	2,100 00	2,000 00	
Bristol County Street, Mass., 5s, 1921 ..	3,000 00	2,250 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 ..	2,000 00	1,820 00	1,820 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	14,000 00	12,880 00	13,300 00	
Cleveland Electric, O., 5s, 1913	2,000 00	2,000 00	2,000 00	
Copper Range, 5s, 1949	19,000 00	19,000 00	19,000 00	
Dayton, Covington & Piqua Trac., O., 5s, 1922	5,000 00	5,000 00	4,875 00	
Detroit, Toledo & Ironton, 4s, 1955	15,000 00	10,500 00	12,075 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	5,000 00	5,000 00	4,837 50	
Flint & Pere Marquette, P.H. Div., 5s, 1939	3,000 00	3,210 00	3,000 00	
Freeport Railway, Light & Power Co., 5s, 1922	13,000 00	13,000 00	12,980 00	
Hoosac Tunnel & Wilmington, 5s, 1922 ..	10,000 00	10,200 00	10,000 00	
Indiana, Columbus & Eastern Traction, 5s, optional 1911	14,000 00	14,000 00	13,970 00	
Ithaca Street, N. Y., 5s, 1957	5,000 00	5,000 00	4,700 00	
Jackson & Battle Creek Trac., Mich., 5s, 1923	5,000 00	5,000 00	5,000 00	
Louisville, Henderson & St. Louis, 5s, 1946	14,000 00	15,400 00	14,000 00	
Maryland, Delaware & Virginia, 5s, 1955	12,000 00	12,120 00	12,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924	5,000 00	5,000 00	4,850 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,760 00	3,000 00	
Ottumwa Traction & Light Co., Ia., 5s, 1921	4,000 00	4,000 00	4,000 00	
Rutland Railway, Light & Pow. Co., Vt., 5s, 1946	3,000 00	3,000 00	2,850 00	
St. Joseph & Grand Island, 4s, 1947	14,000 00	13,300 00	13,055 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	9,600 00	9,600 00	
Southern Indiana, 4s, 1951	11,000 00	8,800 00	10,500 00	
Toledo, Peoria & Western, 4s, 1917	19,000 00	17,290 00	17,860 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 Terminal, 4½s, 1957	\$5,500 00	\$5,280 00	\$5,500 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	5,000 00	5,000 00	4,900 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	4,875 00	
Verdigris Valley, Independence & Western, 5s, 1926	18,000 00	18,000 00	18,000 00	
Western Maryland, 4s, 1952	5,000 00	4,250 00	4,575 00	
Wheeling & Lake Erie, 4s, 1949	10,000 00	8,750 00	9,210 00	
Wilkesbarre & Eastern, 4s, 1942	13,000 00	13,260 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	14,000 00	12,880 00	12,765 00	
Total railroad bonds out of Maine	308,500 00			\$297,972 50
<i>Corporation Bonds Owned.</i>				
Dexter Electric Company, 5s, 1925	1,300 00	1,170 00	1,275 00	
Eastern Steamship Co., 5s, 1927	3,000 00	3,000 00	3,000 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	
Rockland-Rockport Lime Company, 5s, 1920	2,000 00	2,000 00	2,000 00	
Rumford Falls Power Company, 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	35,300 00			35,225 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	1,000 00	520 00	455 00	455 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	5,500 00	5,000 00	
National Shoe & Leather Bank, Auburn	7,100 00	7,810 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
Loan on Dexter & Newport Railroad stock		1,000 00	1,000 00	
Loan on First National Bank, Dexter, stock		500 00	500 00	
Loan to town of Bridgewater		1,000 00	1,000 00	
Loans on Dexter Savings Bank books		190 00	190 00	
Loans on mortgages of real estate		44,992 43	44,992 43	47,682 43
Real estate, investment		19,878 55	19,878 55	
Real estate, foreclosure		12,966 02		32,844 57
Premium account			4,132 50	4,132 50
Cash on deposit		693 69	693 69	
Cash on hand		243 72	243 72	937 41
Unpaid accrued interest		4,438 35		\$453,449 41
Due depositors, earned dividend accrued State tax and bills payable		463,552 76		
		448,015 04		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		\$15,537 72		

EASTPORT SAVINGS BANK—EASTPORT.

August 11, 1909.

L. M. WHALEN, President.

CHARLES I. MORTON, Treasurer.

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

Organized May 13, 1869.

LIABILITIES.

Deposits	\$737,605 74
Reserve fund	28,679 99
Undivided profits	2,108 62
	\$768,394 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>
County of Aroostook, 4½s, 1915, R. R. Aid	\$13,000 00	\$13,585 00	\$13,000 00	
Washington, 4s, opt. 1923, R. R. Aid	10,000 00	10,250 00	10,000 00	
City of Eastport, Reg. 3½s, 1919, Sch.	20,000 00	19,800 00	20,000 00	
Eastport, 4s, 1937, Refunding	25,000 00	26,625 00	25,000 00	
Lewiston, 3½s, 1931, Refunding	5,000 00	4,900 00	5,000 00	
Town of Lubec, 4s, 1921, Water	5,000 00	5,000 00	5,900 00	
Pembroke, order	90 75	90 75	90 75	
Kennebec Water District, 3½s, 1925	4,000 00	3,880 00	3,800 00	
Portland Water District, 4s, 1928	13,000 00	13,455 00	13,000 00	
Total public funds of Maine	95,090 75			\$94,890 75
Commonwealth of Massachusetts, 3½s, 1920, Highway	2,000 00	2,000 00	2,000 00	
Commonwealth of Massachusetts, 3½s, 1928, Grade Crossing	13,000 00	13,000 00	13,000 00	
County of Allegheny, Pa., 4s, 1925, Jail	5,000 00	5,225 00	5,000 00	
Anne Arundel, Md., 5s, 1913, Bridge	5,000 00	5,200 00	5,000 00	
Beaver, Pa., 4s, 1928-30, Bridge	5,000 00	5,175 00	5,000 00	
Franklin, Ky., 5s, 1922, Fund.	5,000 00	5,500 00	5,000 00	
Gallia, O. 5s, 1918-19, Turnpike	10,000 00	10,900 00	10,000 00	
King, Wash., 5s, 1928, Funding	5,000 00	5,650 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refund.	5,000 00	5,100 00	5,000 00	
Sedgwick, Kan., 5s, 1923-4, Funding	10,000 00	11,100 00	10,000 00	
Somerset, Md., 4½s, 1936-41, Court House	3,000 00	3,330 00	3,000 00	
Summit, O., 4s, 1924, Ct. House	5,000 00	5,150 00	5,000 00	
Vernon, Mo., 4½s, 1918, Fund.	4,000 00	4,180 00	4,000 00	
Warren, Ky., 4s, opt. 1924, Turnpike	3,000 00	3,045 00	3,000 00	
Wyandotte, Kan., 5½s, 1918, Refunding	5,000 00	5,675 00	5,000 00	
Wyandotte, Kan., 4½s, 1921, Refunding	5,000 00	5,350 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Imp.	5,000 00	5,150 00	5,000 00	
Chicago, Ill., 4s, 1918, Funding	5,000 00	5,150 00	5,000 00	
Elyria, O., 4s, 1918, Water	2,000 00	2,000 00	2,000 00	
Hammond, Ind., 5s, 1918, Sch.	3,000 00	3,225 00	3,000 00	
Marquette, Mich., 3½s, 1911, Municipal Improvement	2,000 00	1,990 00	2,000 00	
Minneapolis, Minn., 3½s, 1932, Park	3,000 00	2,940 00	3,000 00	
Newport, Ky., 5s, 1919, Imp.	500 00	547 50	500 00	
New York, N. Y., 3½s, 1954, Municipal	10,000 00	9,450 00	10,000 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>
City of Omaha, Neb., 4½s, 1934, Fund	\$5,000 00	\$5,600 00	\$5,000 00	
Pawtucket, R. I., 4s, 1914, Fund	5,000 00	5,050 00	5,000 00	
South Omaha, Neb., 5s, 1923, School	8,000 00	8,640 00	8,000 00	
Toledo, O., 4s, 1914, Refunding	5,000 00	5,075 00	5,000 00	
Vincennes, Ind., 5s, 1911, Fund	1,000 00	1,020 00	1,000 00	
Woonsocket, R. I., Reg. 4s, 1919, Water, Refunding	2,000 00	2,040 00	2,000 00	
Woonsocket, R. I., Reg. 3½s, 1925, Sewer	5,000 00	4,850 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,225 00	5,000 00	
Total public funds out of Maine	156,500 00			\$156,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	11,000 00	12,520 00	11,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	8,000 00	8,880 00	8,000 00	
Bangor & Aroostook, 4s, 1951	6,000 00	5,400 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	6,300 00	6,000 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,700 00	
Somerset, 5s, 1911 (notes)	7,000 00	7,000 00	7,000 00	
Washington County, 3½s, opt. 1924	10,000 00	9,000 00	9,350 00	
Total railroad bonds of Maine	66,000 00			64,760 00
Atchison, Topeka & Santa Fe, East Oklahoma Division, 4s, 1928	5,000 00	4,900 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	5,250 00	5,000 00	
Baltimore & Ohio, S. W. Div., 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 St., Mass., 5s, 1917	5,000 00	5,050 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,650 00	4,825 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, optional, 1929	5,000 00	5,100 00	4,700 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	4,250 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	13,500 00	14,400 00	
Illinois Central, Omaha Div., 3s, 1951	5,000 00	4,000 00	4,187 50	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn. 5s, 1919	12,000 00	12,480 00	12,000 00	
Northern Pacific, 4s, 1997	5,000 00	5,150 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,600 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,300 00	6,650 00	
Pontiac, Oxford & Northern, 6s, 1916	15,000 00	15,000 00	15,000 00	
Rutland, 4½s, 1941	5,000 00	5,125 00	5,000 00	
Rutland-Canadian, 4s, 1949	2,000 00	1,800 00	2,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,600 00	
Toledo Terminal, 4½s, 1957	11,000 00	10,560 00	11,000 00	
Trenton Passenger, N. J., 6s, 1931	3,000 00	3,510 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	2,500 00	4,500 00	
Total railroad bonds out of Maine	185,000 00			180,575 00
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918	16,000 00	16,320 00	15,600 00	
Portland Water Company, 4s, 1927	7,000 00	7,245 00	7,000 00	
Total corporation bonds of Maine	23,000 00			22,600 00
Tiffin Water Works, O., 6s, 1920	1,000 00	1,000 00	1,000 00	1,000 00

EASTPORT SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Rumford Falls	\$2,500 00	\$5,000 00	\$5,000 00	\$5,000 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	1,575 00	1,500 00	
First National Bank, Bath	2,000 00	2,500 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 owned	14,800 00			14,800 00
<i>Loans on Public Funds.</i>				
County of Washington		3,650 00	3,650 00	
City of Louisville, Ky.		500 00	500 00	4,150 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		700 00	700 00	
Manhattan Railway, New York		900 00	900 00	
Ogdensburg & Lake Champlain		379 34	379 34	1,979 34
<i>Loans on Corporation Bonds.</i>				
Eastport Water Company		500 00	500 00	
Shawinigan Water & Power Company		450 00	450 00	950 00
<i>Loans on Railroad Stock.</i>				
Baltimore & Ohio		255 00	255 00	
Southern, common		2,000 00	2,000 00	2,255 00
<i>Loans on Savings Bank Books.</i>				
Maine Savings Bank, Portland		500 00	500 00	
Provident Institution for Savings in town of Boston		10 50	10 50	510 50
<i>Loans to Municipalities.</i>				
City of Eastport		5,000 00	5,000 00	
Town of Cutler		1,500 00	1,500 00	
Pembroke		800 00	800 00	
Robbinston		800 00	800 00	
School District No. 2, Parish West Isles, Charlotte Co. N. B.		35 00	35 00	8,135 00
Loan to Calais Molybdenum Mining Co. (endorsed) ..		2,478 27	2,478 27	
Loans on life insurance policies		925 00	925 00	
Loans on personal property		3,127 46	3,127 46	
Loans on mortgages of real estate		156,220 34	156,220 34	162,751 07
Real estate, investment		22,000 00	18,709 44	
Furniture and fixtures		1,000 00	1,000 00	19,709 44
Premium account			8,222 50	8,222 50
Cash on deposit		10,296 70	10,296 70	
Cash on hand		7,209 05	7,209 05	17,505 75
Unpaid accrued interest		7,379 80		\$768,394 35
Due depositors, earned dividend and accrued State tax		785,900 71		
Estimated market value of resources above liability for deposits, earned dividend and State tax		740,113 54		
		\$45,787 17		

FAIRFIELD SAVINGS BANK—FAIRFIELD.

June 8, 1909.

CALVIN G. TOTMAN, President.

ADELIA A. MERRILL, Treasurer.

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

Organized March 4, 1871.

LIABILITIES.

Deposits	\$538,741 33
Reserve fund	25,950 00
Undivided profits	1,560 27
	\$566,251 60

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R. Aid.....	\$14,000 00	\$14,490 00	\$14,000 00	
City of Bath, 4s, 1916, Refunding.....	5,000 00	5,125 00	5,000 00	
Portland, 4s, 1913, Funding.....	5,000 00	5,075 00	5,000 00	
Town of Fairfield, 4s, 1909-12, Refund. Norridgewock, 3½s, 1910-11, Funding.....	7,000 00	7,000 00	7,000 00	
Madison Village Corporation, 4s, 1928, Light and Power.....	3,000 00	2,985 00	3,000 00	
Kennebec Water District, 3½s, 1925.....	5,000 00	5,075 00	5,000 00	
Total public funds of Maine.....	44,000 00			\$43,750 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	5,050 00	5,000 00	
Henry, O., 4s, 1909, Road Imp.	500 00	500 00	500 00	
Jefferson, Ind., 4s, 1915-16, Road	5,000 00	5,000 00	5,000 00	
City of Hazelton, Pa., 4s, 1918-19, Sch. District.....	5,000 00	5,000 00	5,000 00	
Nebraska City, Neb., 4s, 1915, School District.....	2,000 00	2,060 00	2,000 00	
Omaha, Neb., 4s, 1921, Sewer	5,000 00	5,125 00	5,000 00	
Seattle, Wash., 4s, 1927, Park	6,000 00	6,000 00	5,880 00	
Superior, Wis., 5s, opt. St. Imp.	5,000 00	3,750 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park.....	2,000 00	2,090 00	2,000 00	
Total public funds out of Maine.....	40,500 00			40,380 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	2,000 00	2,200 00	2,000 00	
Bangor & Aroostook, 5s, 1943.....	8,000 00	8,960 00	8,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	9,000 00	9,562 50	
Bangor Railway & Electric 5s, 1935.....	8,000 00	8,320 00	7,880 00	
Boston & Maine, 4s, 1926.....	10,000 00	10,000 00	10,660 00	
Bridgton & Saco River, 4s, 1928.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,400 00	5,000 00	
Maine Central, 7s, 1912.....	2,000 00	2,160 00	2,000 00	
Maine Central, 4½s, 1912.....	2,000 00	2,020 00	2,000 00	
Maine Central, 4s, 1912.....	7,000 00	7,000 00	7,000 00	
Portland & Rumford Falls, 4s, 1927.....	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,850 00	
Rockland, Thomaston & Camden, 4s, 1921	3,000 00	3,000 00	3,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Total railroad bonds of Maine.....	77,000 00			75,967 50

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>
Baltimore & Ohio, 4s, 1948	\$5,000 00	\$5,025 00	\$5,000 00	
Boston & Northern, 4s, 1954	10,000 00	9,600 00	9,150 00	
Central Pacific, 4s, 1949	10,000 00	9,700 00	10,000 00	
Chicago, Indianapolis & Louisville, 5s, 1947	5,000 00	5,675 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	10,000 00	9,200 00	9,537 50	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	4,000 00	4,000 00	4,000 00	
Hutchinson & Southern, 5s, 1928	5,000 00	5,150 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,650 00	
Iowa Central, 5s, 1938	7,000 00	7,560 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,350 00	5,000 00	
New York, Chicago & St. Louis, 4s, 1937	2,000 00	2,020 00	2,000 00	
Northern Ohio, 5s, 1945	5,000 00	5,650 00	5,000 00	
Omaha Street, Neb., 5s, 1914	4,000 00	4,000 00	4,000 00	
Pontiac, Oxford & Northern, 6s, 1916	4,000 00	4,000 00	4,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	11,000 00	9,900 00	10,450 00	
Tri-City Railway & Light Co., 5s, 1923	10,000 00	10,000 00	9,400 00	
Utica Belt Line, N. Y., 5s, 1939	5,000 00	5,450 00	4,750 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 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	131,000 00			\$127,937 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	900 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>				
Casco National Bank, Portland	2,200 00	2,310 00	2,200 00	
First National Bank, Portland	2,600 00	2,730 00	2,600 00	
Messalonskee National Bank, Oakland	2,500 00	2,250 00	2,500 00	
National Bank of Fairfield, Fairfield	9,500 00	8,550 00	9,500 00	
National Shoe & Leather Bank, Auburn	300 00	330 00	300 00	
People's National Bank, Waterville	4,000 00	4,000 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		10,800 00	15,900 00	
Silverton, Gladstone & Northerly		500 00	500 00	
Waterville & Oakland Street		5,000 00	5,000 00	22,400 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		3,500 00	3,500 00	
Sebastiecook Water Power Company		5,000 00	5,000 00	
Somerset & Kennebec Company		12,000 00	12,000 00	
Ticonic Foot Bridge Company		1,800 00	1,800 00	31,300 00

FAIRFIELD 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>
Fairfield Furniture Company	\$5,000 00	\$5,000 00	
Keyes Fibre Company, Fairfield	1,500 00	1,500 00	
Somerset & Kennebec Company	11,200 00	11,200 00	
Somerset Timberland Company	5,000 00	5,000 00	\$22,700 00
<i>Loans on National Bank Stock.</i>			
First National Bank, Houlton	2,000 00	2,000 00	
National Bank of Fairfield	500 00	500 00	
People's National Bank, Waterville	2,550 00	2,550 00	5,050 00
<i>Loans to Corporations.</i>			
F. H. Brown Clothing Company, Fairfield	2,000 00	2,000 00	
The Free Baptist Church, Fairfield	500 00	500 00	
Trustees of Universalist Parish of Fairfield	250 00	250 00	2,750 00
<i>Loans to Municipalities.</i>			
Town of Fairfield	25,833 90	25,833 90	
Fairfield Village Corporation	6,625 00	6,625 00	32,458 90
Loan on town of Burnham bond	450 00	450 00	
Loan on Liberty Trust Company, Boston, stock	1,500 00	1,500 00	
Loans on names	4,000 00	8,900 00	
Loans on mortgages of real estate	98,071 74	98,071 74	108,921 74
Premium account		937 50	937 50
Cash on deposit	5,509 00	5,509 00	
Cash on hand	1,439 46	1,439 46	6,948 46
Unpaid accrued interest	3,176 04		\$566,251 60
Due depositors, earned dividend and accrued State tax	563,830 74		
Estimated market value of resources above liability for deposits, earned dividends and State tax	542,237 17		
	\$21,593 57		

FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

August 24, 1909.

GEORGE B. CRAGIN, President.

J. P. WHORFF, Treasurer.

TRUSTEES—Geo. B. Cragin, J. Currier Tarbox, J. H. Thompson, E. E. Richards, W. G. Mallett, J. P. Whorff.

Organized November 16, 1868.

LIABILITIES.

Deposits	\$706,744 97
Reserve fund	38,000 00
Undivided profits	20,533 89
	\$765,278 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>
City of Augusta, 4s, 1916, Refunding	\$3,000 00	\$3,075 00	\$3,900 00	
Deering, 4s, 1917, Sewer	5,000 00	5,125 00	5,000 00	
Deering, 4s, 1919, School	3,000 00	3,090 00	3,000 00	
Westbrook, 4s, 1918, Refund.	5,000 00	5,150 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	3,045 00	3,090 00	
Village of Farmington, 5s, 1932, Water	37,000 00	42,550 00	27,000 00	
Farmington, 4s, 1926, Water	50,000 00	50,000 00	30,000 00	
Dover-Foxcroft Water Dist., 3½s, 1933	3,000 00	2,880 00	3,000 00	
Total public funds of Maine	90,000 00			\$90,000 00
County of Franklin, O., 5s, 1917-18, Bridge	4,000 00	4,400 00	4,000 00	
Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City H.	1,000 00	1,100 00	1,000 00	
Polk, Ia., 3½s, 1917, Ct. House	1,000 00	985 00	1,000 00	
Van Wert, O., 5s, 1918, Fund.	2,000 00	2,170 00	2,000 00	
City of Chicago, Ill., 4½s, 1915, San. Dis.	2,000 00	2,080 00	2,000 00	
Cleveland, O., 4s, 1918, Refund	3,000 00	3,090 00	3,000 00	
Green Bay, Wis., 4½s, 1915-18, Refunding	2,200 00	2,288 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Improvement	1,000 00	1,015 00	1,000 00	
Omaha, Neb., 4s, 1921-33, Ref.	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	
Total public funds out of Maine	23,200 00			23,200 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1924	3,500 00	3,325 00	3,350 00	
Bangor & Aroostook, 5s, 1943	2,000 00	2,240 00	1,970 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	2,000 00	2,220 00	2,000 00	
Bangor & Aroostook, Car Trust 5s, 1910-12	8,000 00	8,000 00	8,000 00	
Boston & Maine, Reg. 3½s, 1923	3,000 00	2,850 00	2,850 00	
Bridgton & Saco River, 4s, 1928	6,000 00	6,000 00	6,000 00	
Bridgton & Saco River, 2d 4s, 1928	2,000 00	2,000 00	1,989 00	
Knox & Lincoln 5s, 1921	10,000 00	10,800 00	10,000 00	
Lime Rock, 4s, 1929	8,000 00	8,000 00	8,000 00	
Maine Central, 7s, 1912	1,000 00	1,080 00	1,000 00	
Maine Central, 5s, 1912	100 00	102 00	100 00	
Maine Central, 5s, 1923	1,000 00	1,100 00	1,000 00	
Portland Railroad, 4½s, 1913	4,000 00	4,040 00	4,000 00	
Portland & Cape Elizabeth, 5s, 1915	5,000 00	5,200 00	5,000 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 & Rumford Falls, 4s, 1926 . . .	\$7,000 00	\$7,000 00	\$7,000 00	
Portland & Rumford Falls, 4s, opt. 1924	3,000 00	3,000 00	2,940 00	
Total railroad bonds of Maine	65,600 00			\$65,190 00
Athol & Orange Street, Mass., 5s, 1915 . .	1,000 00	1,000 00	1,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	2,000 00	1,800 00	1,770 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	2,000 00	1,820 00	1,760 00	
Beech Creek, 4s, 1936	1,000 00	1,005 00	1,030 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,100 00	5,030 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	2,000 00	2,000 00	2,000 00	
Braintree & Weymouth St., Mass., 5s, 1917	2,000 00	2,030 00	2,000 00	
Brockton & East Bridgewater St., Mass., 5s, 1918	3,000 00	3,000 00	3,000 00	
Brockton & Plymouth Street, Mass., 4½s, 1920	2,000 00	2,000 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916 . . .	1,000 00	1,160 00	1,000 00	
Buffalo & Susquehanna, 4s, 1951	3,000 00	2,700 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	4,850 00	4,900 00	
Chicago & Alton, 3½s, 1950	1,000 00	750 00	850 00	
Chicago & Cincinnati, 5s, opt. 1912 . . .	3,000 00	2,550 00	3,000 00	
Clearfield & Jefferson, 6s, 1927	3,000 00	3,600 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	2,040 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, opt. 1911	3,000 00	3,000 00	3,000 00	
Duluth Short Line, 5s, 1916	2,000 00	2,040 00	2,000 00	
Framingham, Southboro & Marlboro St., Mass., 5s, 1919	3,000 00	3,000 00	3,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920	3,000 00	3,000 00	3,000 00	
Grand Rapids & Indiana, 4½s, 1941 . . .	3,000 00	3,225 00	3,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	4,000 00	4,040 00	4,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	3,000 00	3,000 00	2,980 00	
Hutchinson & Southern, 5s, 1928	2,000 00	2,060 00	2,000 00	
Illinois Central, St. Louis Div., 3½s, 1951	1,000 00	900 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951	1,000 00	900 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	1,600 00	1,850 00	
Iowa Central, 5s, 1938	2,000 00	2,160 00	1,990 00	
Kentucky Central, 4s, 1987	3,000 00	3,000 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940 . .	3,000 00	3,210 00	3,000 00	
Lexington & Boston St., Mass., 4½s, 1920	2,000 00	2,000 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	3,000 00	2,850 00	3,000 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, optional	2,000 00	2,000 00	1,900 00	
Middleboro, Wareham & Buzzards Bay St., Mass., 4s, 1921	2,000 00	1,800 00	2,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	3,000 00	3,000 00	3,000 00	
Minneapolis, Lyndale & Minnetonka, Minn 5s, 1919	5,000 00	5,200 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949	3,000 00	2,580 00	2,925 00	
New York, Ontario & Western, 4s, 1922	1,000 00	1,000 00	1,000 00	
Ogden Street, Chicago, 6s, 1916	2,000 00	1,400 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,760 00	3,030 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,000 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	2,000 00	2,000 00	
Providence & Fall River St., 5s, 1921 . . .	3,000 00	2,700 00	3,000 00	
Providence & Taunton Street, 5s, 1918 . .	2,000 00	2,000 00	2,000 00	
Rutland-Canadian, 4s, 1949	3,000 00	2,700 00	3,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	1,000 00	1,000 00	1,000 00	
Scioto Valley & New England, 4s, 1989 . .	2,000 00	1,940 00	2,000 00	

FRANKLIN COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	\$2,000 00	\$1,800 00	\$1,900 00	
Toledo & Ohio Central, Western Div., 5s, 1935	3,000 00	3,360 00	3,000 00	
Trenton Passenger, N. J., 6s, opt. 1916-17	5,000 00	5,400 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941	2,000 00	2,000 00	1,900 00	
Wabash, Omaha Division, 3½s, 1941	500 00	400 00	425 00	
Wakefield & Stoneham St., Mass., 5s, 1915	3,000 00	3,030 00	3,000 00	
West Shore, 4s, 2361	2,000 00	2,080 00	2,000 00	
Wheeling & Lake Erie, 1st Con. 4s, 1949	3,000 00	2,625 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,060 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	1,900 00	1,780 00	
Total railroad bonds out of Maine	171,500 00			\$169,065 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Elec. Light Co., 4½s, 1921	3,000 00	3,000 00	3,000 00	
Bath Water Supply Co., 5s, 1916	5,000 00	5,000 00	5,000 00	
Belfast Water Company, 5s, 1927	5,000 00	5,150 00	4,950 00	
Biddeford & Saco Water Co., 4s, 1924	3,000 00	3,000 00	2,900 00	
Camden & Rockland Water Co., 4½s, 1917	1,000 00	1,000 00	1,000 00	
Consolidated Electric Light Co. of Maine, Portland, 4½s, 1925	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927	2,000 00	2,000 00	2,000 00	
Ellsworth Water Company, 5s, 1909	500 00	500 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	
Mousam Water Co., Kennebunk, 5s, 1915	4,500 00	4,500 00	4,500 00	
Old Orchard Water Co., 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	7,762 50	7,500 00	
Rangeley Water Company, 4s, 1925	20,000 00	20,000 00	20,000 00	
Rockland-Rockport Lime Company, 5s, 1935	10,000 00	10,000 00	10,000 00	
Sagadahoc Light & Power Co., Bath, 4½s, 1922	1,500 00	1,500 00	1,500 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,175 00	4,670 00	
Standish Water & Construction Co., 5s, 1913	500 00	522 50	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 owned	131,000 00			130,310 00
<i>Railroad Stock Owned.</i>				
European & North American	1,000 00	1,300 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	1,900 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	\$1,650 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	4,785 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	2,750 00	2,500 00	
Richmond National Bank, Richmond.....	1,600 00	1,600 00	1,600 00	
Total national bank stock owned.....	42,400 00			42,295 00
<i>Other Bank Stock Owned.</i>				
Westbrook Trust Company, Westbrook.....	400 00	400 00	400 00	400 00
<i>Loans on Railroad Bonds.</i>				
Atlantic Shore Line.....		1,000 00	1,000 00	
Maine Central.....		1,000 00	1,000 00	2,000 00
<i>Loans on Railroad Stock.</i>				
Hereford.....		450 00	450 00	
Pennsylvania.....		450 00	450 00	900 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company.....		900 00	900 00	
Butler Mill, New Bedford, Mass.....		1,000 00	1,000 00	
Huse Spool & Bobbin Company, Kingfield.....		1,000 00	1,000 00	
Orono Water Company.....		800 00	800 00	
Strong Water Company.....		5,200 00	5,200 00	
Union Land & Lumber Company, Farmington.....		925 00	925 00	
United Shoe Machinery Corporation.....		600 00	600 00	
United States Envelope Company.....		4,000 00	4,000 00	
Wilton Water Company.....		700 00	700 00	15,125 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	
Franklin County Savings Bank, Farmington.....		440 00	440 00	740 00
<i>Loans to Corporations.</i>				
First Congregational Church of Farmington.....		3,300 00	3,300 00	
Huse Spool & Bobbin Company, Kingfield (endorsed).....		7,500 00	7,500 00	
Rangeley Water Company.....		5,000 00	5,000 00	
Strong Water Company.....		1,000 00	1,000 00	
The Twitchell-Champlain Company, Portland.....		5,000 00	5,000 00	
Wilton Water Company.....		15,000 00	15,000 00	36,800 00
Loan on People's Trust Company, Farmington, book.....		50 00	50 00	
Loan on names.....		400 00	400 00	
Loans on life insurance policies.....		600 00	600 00	
Loans on mortgages of real estate.....		104,505 53	104,505 53	105,555 53

FRANKLIN COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment.....	\$27,400 00	\$27,400 00	\$27,400 00
Cash on deposit.....	9,966 34	9,966 34	
Cash on hand.....	5,496 99	5,496 99	15,463 33
Unpaid accrued interest.....	7,650 00		\$765,278 86
	795,213 26		
Due depositors, earned dividend and accrued State tax.....	715,919 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$79,293 29		

GARDINER SAVINGS INSTITUTION—GARDINER.

August 31, 1909.

JOSIAH S. MAXCY, President. HENRY S. WEBSTER, Treasurer.
 ERNEST L. PARSHLEY, Assistant Treasurer.

TRUSTEES—Josiah S. Maxcy, Weston Lewis, Henry S. Webster, Charles A. Knight,
 Edwin L. Bussell.

Organized June 26, 1834.

LIABILITIES.	
Deposits	\$2,704,213 30
Reserve fund	154,000 00
Undivided profits	16,013 02
	\$2,874,226 32

RESOURCES.				
<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. R.	\$26,000 00	\$26,910 00	\$26,000 00	
Cumberland, 3½s, 1922, Ct. H.	5,000 00	4,925 00	4,812 50	
Kennebec, 4s, 1928-37, Ct. H.	6,500 00	6,800 00	6,500 00	
Penobscot, 3½s, 1916-21, Ct. H.	10,000 00	9,900 00	10,000 00	
Washington, 4s, opt. 1923, R. R.				
Aid	5,000 00	5,125 00	5,000 00	
City of				
Augusta, 4s, 1917, Refunding ..	1,000 00	1,025 00	1,000 00	
Bangor, 4s, 1935, Refunding ..	20,000 00	21,300 00	20,000 00	
Bangor, 4s, 1928, Munic. Loan ..	15,000 00	15,750 00	15,000 00	
Belfast, 4s, 1918, Refunding ..	13,000 00	13,390 00	13,000 00	
Biddeford, 4s, 1915-20, Refund ..	20,000 00	20,500 00	20,000 00	
Brewer, 4s, 1921, Refunding ..	5,000 00	5,125 00	5,000 00	
Calais, 4s, 1926, Refunding ..	10,000 00	10,450 00	10,000 00	
Deering, 4s, 1918, School Bldg. ..	10,000 00	10,300 00	10,000 00	
Ellsworth, 4s, 1917, Refunding ..	14,000 00	14,350 00	14,000 00	
Gardiner, 4s, 1933, Refunding ..	25,000 00	26,500 00	25,000 00	
Gardiner, 4s, 1911-16, Refund. ..	20,000 00	20,300 00	20,000 00	
Gardiner, 3½s, 1913, Refunding ..	10,500 00	10,447 50	10,500 00	
Hallowell, 4s, 1918, Water	16,000 00	16,480 00	16,000 00	
Lewiston, 3½s, 1913, Refunding ..	10,000 00	9,950 00	10,000 00	
Old Town, 3½s, 1921, Refund. ..	10,000 00	9,750 00	10,000 00	
Old Town, 4s, 1928, Funding ..	5,000 00	5,175 00	5,000 00	
Saco, 4s, 1917, Municipal	2,000 00	2,050 00	2,000 00	
Saco, 4s, 1936-41, Refunding ..	5,500 00	5,885 00	5,500 00	
South Portland, 4s, 1910, Ref. ..	5,000 00	5,000 00	5,000 00	
Waterville, 3½s, 1924-6, Refund ..	15,000 00	14,775 00	15,000 00	
Waterville, 4s, 1909, Refund. ..	1,000 00	1,000 00	1,000 00	
Waterville, 4s, 1937, Refund. ..	5,000 00	5,325 00	5,000 00	
Westbrook, 4s, 1911-26, Ref. ..	20,000 00	20,900 00	20,000 00	
Town of				
Baileyville, 4½s, 1915-27, Fund. ..	10,000 00	10,000 00	10,000 00	
Boothbay, 4s, 1910-11, Munic. ..	200 00	200 00	200 00	
Boothbay Harbor, 4s, 1914, ..				
Water	2,000 00	2,000 00	2,000 00	
Brunswick, 4s, 1913-33, Sch. H. ..	10,000 00	10,250 00	10,000 00	
Caribou, 3½s, 1915, Refunding ..	10,000 00	9,800 00	10,000 00	
Caribou, 4s, 1928, School	15,000 00	15,225 00	15,000 00	
Damariscotta, 3½s, 1911-27, ..				
Refunding	10,000 00	9,700 00	10,000 00	
Fort Fairfield 3½s, 1910-14, ..				
Bridge	10,000 00	9,950 00	10,000 00	
Houlton, 3½s, 1923-32, Water ..	10,000 00	9,650 00	10,000 00	
Kennebunkport, 4s, 1909-12, ..				
Funding	3,500 00	3,500 00	3,500 00	
Kittery, 3½s, 1910-14, School ..	2,500 00	2,475 00	2,475 00	
Oakland, 3½s, 1910-22, Refund ..	13,000 00	12,675 00	13,000 00	
Presque Isle, 4½s, 1927, Bridge ..	12,500 00	13,500 00	12,500 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>
Town of Rumford, 4s, opt. 1903, Ref.	\$5,000 00	\$5,000 00	\$5,000 00	
Sanford, 3½s, 1909-18, School	14,000 00	13,860 00	14,000 00	
Southport, 4s, 1914, Sch. House	1,500 00	1,500 00	1,500 00	
Augusta Water District, 4s, 1934	5,000 00	5,200 00	5,000 00	
Gardiner Water District, 4s, 1934	44,000 00	45,760 00	44,000 00	
Kennebec Water District, 3½s, 1925	10,000 00	9,700 00	9,500 00	
Portland Water District, 4s, 1928	35,000 00	36,225 00	35,000 00	
Total public funds of Maine	539,200 00			\$388,487 50
County of Allegheny, Pa., 4s, 1934-6, Rds	25,000 00	26,625 00	25,000 00	
Ashland, Wis., 5s, 1909-17, Ref.	6,250 00	6,468 75	6,250 00	
Beaver, Pa., 4s, 1916-21, Bridge	10,000 00	10,200 00	10,000 00	
Brown, Minn., 4½s, 1914, Ditch	14,000 00	14,350 00	14,000 00	
Butler, O., 4½s, 1916-18, Replen.	5,000 00	5,250 00	5,000 00	
Chippewa, Mich., 5s, 1910, Rd.	5,000 00	5,050 00	5,000 00	
Christian, Ky., 5s, 1937, Turnpike	10,000 00	11,900 00	10,000 00	
Clermont, O., 5s, 1916-22, Defic.	10,000 00	10,950 00	10,000 00	
Douglas, Wis., 4s, 1926, Asy.	5,000 00	5,075 00	5,000 00	
Franklin, Kan., 6s, 1910, Ref.	18,000 00	18,360 00	18,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	10,000 00	10,000 00	
Franklin, O., 6s, 1910-13, St. Imp.	4,000 00	4,220 00	4,000 00	
Fulton, O., 4½s, 1912-13, Road	5,000 00	5,100 00	5,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,425 00	5,000 00	
Hancock, O., 4½s, 1910-12, Fund	5,000 00	5,050 00	5,000 00	
Henry, O., 4s, 1909-11, Road				
Improvement	5,500 00	5,500 00	5,500 00	
Jackson, O., 4s, 1918, Turnpike	10,000 00	10,100 00	10,000 00	
Lucas, O., 4½s, 1912-15, Bridge	5,000 00	5,175 00	5,000 00	
Madison, Ky., 4s, 1938, Ref.	10,000 00	10,200 00	10,000 00	
Mahoning, O., 4½s, 1912-13,				
Bridge	20,000 00	20,500 00	20,000 00	
Muskegon, Mich., 4½s, 1910,				
Refunding	5,000 00	5,025 00	5,000 00	
Ottawa, O., 5s, 1910-21, Ct. H.	6,000 00	6,330 00	6,000 00	
Polk, Ia., 3½s, 1912-15, Ct. H.	5,000 00	4,950 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge	10,500 00	11,707 50	10,500 00	
Reno, Kan., 5½s, opt. 1914, Ref.	15,000 00	15,900 00	15,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	15,000 00	15,225 00	15,000 00	
Somerset, Md., 4½s, 1968-80,				
Court House	6,500 00	7,637 50	6,500 00	
Sumner, Kan., 5½s, 1920, Ref.	10,000 00	11,200 00	10,000 00	
Warren, Ky., 4s, opt 1914,				
Turnpike	20,000 00	20,100 00	20,000 00	
Winnisheik, Ia., 4½s, 1917, Ct.				
House	3,000 00	3,105 00	3,000 00	
Woodbury, Ia., 3½s, 1914, Ref.	15,000 00	14,850 00	15,000 00	
Wyandotte, Kan., 5½s, opt.				
1908, Refunding	17,000 00	17,000 00	17,000 00	
Wyandotte, Kan., 4½s, 1933,				
Bridge	3,000 00	3,180 00	3,000 00	
City of Akron, O., 4s, 1915, Board of				
Education	5,000 00	5,025 00	5,000 00	
Alpena, Mich., 5s, 1934, Water	10,000 00	11,550 00	10,000 00	
Anderson, Ind., 5s, 1918, Ref.	8,000 00	8,680 00	8,000 00	
Ashland, Wis., 5s, 1912, Imp.	10,000 00	10,300 00	10,000 00	
Battle Creek, Mich., 5s, 1917,				
Water	5,000 00	5,375 00	5,000 00	
Battle Creek, Mich., 3½s, 1912,				
Paving	10,000 00	9,950 00	10,000 00	
Battle Creek, Mich., 3½s, 1914,				
Sewer	10,000 00	9,900 00	10,000 00	
Battle Creek, Mich., 5s, 1910,				
Sewer	1,500 00	1,515 00	1,500 00	
Bay City, Mich., 4s, 1933, Wat.	5,000 00	5,100 00	5,000 00	
Bay City, Mich., 8s, 1912, Wat.	4,000 00	4,460 00	4,000 00	
Boston, Mass., Reg 3½s, 1932,				
School	25,000 00	24,500 00	25,000 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 Canton, O., 4s, 1918, Sch. Dist. Funding	\$10,000 00	\$10,100 00	\$10,000 00	
Carbondale, Pa., 4s, opt. 1917-26, Paving and Bridge	18,000 00	18,000 00	17,920 00	
Cleveland, O., 4s, 1922, Sewer	25,000 00	26,000 00	25,000 00	
Cleveland, O., 4s, 1922, Bd. of Education	20,000 00	20,800 00	20,000 00	
Clinton, Ia., 5s, opt. 1901, City Improvement	3,000 00	3,000 00	3,000 00	
Columbus, O., 4s, 1922, Viaduct, Refunding	5,000 00	5,200 00	5,000 00	
Columbus, O., 4s, opt. 1913, Sewer	7,000 00	7,105 00	7,000 00	
Council Bluffs, Ia., 4½s, 1915, Refunding	3,000 00	3,105 00	3,000 00	
Cumberland, Md., 5s, 1922, Con Debt	5,000 00	5,575 00	5,000 00	
Danville, Ill., 4s, 1910-12, Imp.	5,000 00	5,000 00	5,000 00	
Dayton, O., 4s, 1918-20, Bd. of Education	10,000 00	10,200 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District	5,000 00	5,350 00	4,800 00	
East Liverpool, O., 5s, 1924, Refunding	10,000 00	11,250 00	10,000 00	
Eau Claire, Wis., 4½s, 1928, Ref.	5,000 00	5,425 00	5,000 00	
Elizabeth, N. J., 4s, 1922, Adj.	2,500 00	2,500 00	2,500 00	
Elkhart, Ind., 4s, 1919, School	5,000 00	5,050 00	5,000 00	
Flint, Mich., 4s, 1928, Water	10,000 00	10,000 00	10,000 00	
Fort Scott Kan., 4½s, 1929, Refunding	5,000 00	5,250 00	5,000 00	
Green Bay, Wis., 4s, 1918, Sew.	10,000 00	10,100 00	10,000 00	
Hazleton, Pa., 4s, opt. 1905, School District	5,000 00	5,000 00	5,000 00	
Ironton, O., 5s, 1912, Sewer	20,000 00	20,600 00	20,000 00	
Ironton, O., 5s, 1915, Refund.	5,000 00	5,275 00	5,000 00	
Ishpeming, Mich., 4s, 1912-13, School District	10,000 00	10,000 00	10,000 00	
Jacksonville, Ill., 4s, 1919-25, Refunding	10,000 00	10,150 00	10,000 00	
Kalamazoo, Mich., 4s, 1916, School District	5,000 00	5,050 00	4,875 00	
Kalamazoo, Mich., 4½s, 1912, Improvement	5,000 00	5,100 00	5,000 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	5,025 00	5,000 00	
Lansing, Mich., 4s, 1914-16, City Hall	22,000 00	22,110 00	22,000 00	
Lexington, Ky., 4½s, 1932, Fund	10,000 00	10,950 00	10,000 00	
Lexington, Ky., 4s, 1933, Bd. of Education	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, Sewer	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, Wat.	5,000 00	5,000 00	5,000 00	
Mankato, Minn., 5s, 1909, Wat.	4,000 00	4,000 00	4,000 00	
Mansfield, O., 4½s, 1920, Ref.	10,000 00	10,550 00	10,000 00	
Marquette, Wis., 5s, 1910, Sew.	500 00	505 00	500 00	
Marquette, Mich., 3½s, 1926, Water	10,000 00	9,700 00	10,000 00	
Menominee, Mich., 6s, 1913, St. Improvement	10,000 00	10,750 00	10,000 00	
Milwaukee, Wis., 3½s, 1911-12, School	5,000 00	4,975 00	4,905 00	
Moline, Ill., 4s, 1919, Sch. Dist.	5,000 00	5,050 00	5,000 00	

GARDINER SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Moline, Ill., 4½s, 1914, Water Extension	\$5,000 00	\$5,150 00	\$5,000 00	
Muncie, Ind., 5s, 1909-12, Fund	12,000 00	12,180 00	12,000 00	
Muskegon, Mich., 5s, 1923-4, Water	13,000 00	14,820 00	13,000 00	
Newark, O., 5s, 1913-14, Pav.	5,000 00	5,225 00	5,000 00	
Newark, O., 5s, 1910-13, St. Imp.	5,000 00	5,125 00	5,000 00	
Newport, Ky., 5s, 1911-14, Ref.	7,500 00	7,762 50	7,500 00	
New York, N. Y., 4½s, 1957, Corporation Loan	5,000 00	5,825 00	5,000 00	
Omaha, Neb., 4s, 1919, Sewer	5,000 00	5,100 00	5,000 00	
Omaha, Neb., 4s, 1918, Fund.	5,000 00	5,100 00	5,000 00	
Omaha, Neb., 4s, 1933, Sewer Renewal	10,000 00	10,400 00	10,000 00	
Owensboro, Ky., 4s, 1930, St. Improvement	10,000 00	10,000 00	10,000 00	
Owensboro, Ky., 4s, 1937, Wat.	9,000 00	9,000 00	8,865 00	
Pawtucket, R. I., 4s, 1944, Gen. Funding	10,000 00	10,500 00	10,000 00	
Port Huron, Mich., 5s, 1914, School	12,000 00	12,600 00	12,000 00	
Port Huron, Mich., 4s, opt. 1918, Bridge	10,000 00	10,100 00	10,000 00	
Racine, Wis., 4s, 1911-15, Sew.	15,000 00	15,075 00	15,000 00	
Saginaw, Mich., 4s, 1910, St. Improvement	3,600 00	3,600 00	3,600 00	
Sault Ste. Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,225 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1932 Water	8,000 00	8,000 00	8,000 00	
Sault Ste Marie, Mich., 4½s, 1928, Refunding	5,000 00	5,325 00	5,000 00	
Seattle, Wash., 4s, 1927, Park	5,000 00	5,000 00	4,838 00	
Seattle, Wash., 4½s, 1928, Sch.	5,000 00	5,325 00	5,000 00	
South Bend, Ind., 4s, 1909, Ref.	5,000 00	5,000 00	5,000 00	
South Bend, Ind., 4s, 1909, Gen. Purposes	5,000 00	5,000 00	5,000 00	
South Bend, Ind., 4½s, 1912-13, School	5,000 00	5,100 00	5,000 00	
Spokane, Wash., 4½s, 1933, Bdg	20,000 00	21,500 00	20,000 00	
Staubenville, O., 4s, opt. 1914, Water	12,500 00	12,500 00	12,500 00	
Superior, Wis., 4s, 1924, Ref.	35,000 00	35,000 00	35,000 00	
Traverse City, Mich., 4½s, 1928 Water and Paving	6,000 00	6,390 00	6,000 00	
Traverse City, Mich., 4½s, 1928 Bridge	6,000 00	6,390 00	6,000 00	
West Bay City, Mich., 5s, 1925, Refunding	10,000 00	11,150 00	10,000 00	
Wilkes-Barre, Pa., 4s, 1927, St. Improvement	5,000 00	5,175 00	5,000 00	
Yonkers, N. Y., Reg. 4½s, 1967, School	5,000 00	5,725 00	5,000 00	
Township of Centre, Ind., 4½s, 1910-19, Road	9,700 00	9,700 00	9,700 00	
Newark, O., 5s, 1918-22, Mem. Building	5,000 00	5,450 00	5,000 00	
Youngstown, O., 5s, 1914, Park	10,000 00	10,450 00	10,000 00	
Total public funds out of Maine	1,071,550 00			1,070,753 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>
Aroostook Northern, 5s, 1947.....	\$15,000 00	\$16,500 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	11,100 00	10,000 00	
Bangor & Aroostook, 4s, 1951.....	20,000 00	18,000 00	19,150 00	
Bangor Railway & Electric Co., 5s, 1935.....	20,000 00	20,800 00	20,000 00	
Boston & Maine, 4s, 1926.....	10,000 00	10,000 00	10,000 00	
Boston & Maine, 4½s, 1929.....	10,000 00	10,600 00	10,000 00	
Bridgton & Saco River, 4s, 1928.....	5,000 00	5,000 00	5,000 00	
Kennebec Central, 5s, 1910.....	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921.....	10,000 00	10,800 00	10,000 00	
Maine Central, 4s, 1912.....	10,000 00	10,000 00	10,000 00	
Maine Central, 4s, 1915 (notes).....	13,000 00	13,000 00	12,902 50	
Northern Maine Seaport, 5s, 1935.....	25,000 00	27,000 00	25,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Portland & Ogdensburg, 4½s, 1928.....	35,000 00	36,050 00	35,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	20,000 00	22,400 00	20,000 00	
Sandy River & Rangeley Lakes, 4s, 1928.....	15,000 00	15,000 00	14,025 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	5,250 00	5,000 00	
Total railroad bonds of Maine.....	303,000 00			300,854 60
Allegheny & Western, 4s, 1998.....	18,000 00	18,000 00	18,000 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942.....	30,000 00	30,300 00	30,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	10,000 00	10,500 00	10,000 00	
Baltimore & Ohio, 4s, 1948.....	10,000 00	10,050 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	15,000 00	15,300 00	15,000 00	
Boston & Albany, 3½s, 1951.....	5,000 00	4,600 00	5,000 00	
Boston & Albany, 3½s, 1952.....	10,000 00	9,200 00	10,000 00	
Boston, Milton & Brockton St. Mass., 5s, 1910.....	5,000 00	5,000 00	5,000 00	
Boston & Northern St., Mass., 4s, 1954.....	5,000 00	4,500 00	4,500 00	
Brockton & Plymouth St., Mass., 4½s, 1920.....	5,000 00	5,000 00	4,800 00	
Central Pacific, 4s, 1949.....	5,000 00	4,850 00	4,912 50	
Chicago & Cincinnati, 5s, opt. 1912.....	5,000 00	4,250 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	8,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	20,000 00	17,000 00	20,000 00	
Citizens Railway & Light Co., Muscatine, Ia., 5s, 1917.....	6,500 00	6,500 00	6,500 00	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	12,000 00	10,000 00	
Cleveland Electric, O., 5s, 1913.....	10,000 00	10,000 00	10,000 00	
Columbus, London & Springfield, 5s, 1920.....	5,000 00	5,000 00	4,975 00	
Concord & Montreal, 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	3,500 00	3,750 00	
East Cleveland, O., 5s, 1910.....	20,000 00	20,000 00	20,000 00	
Elgin, Aurora & Southern Traction, Ill., 5s, 1916.....	10,000 00	10,000 00	9,950 00	
Elgin, Joliet & Eastern, 5s, 1941.....	15,000 00	16,800 00	15,000 00	
Evansville & Princeton Traction, 5s, 1923.....	15,000 00	15,000 00	15,000 00	
Flint & Pere Marquette, P.H.Div., 5s, 1939.....	15,000 00	16,050 00	15,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937.....	5,000 00	5,350 00	5,000 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 Div. & Term. 3½s, 1951.....	10,000 00	9,000 00	9,550 00	
Illinois Central, Omaha Div., 3s, 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	19,000 00	16,400 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>
Lexington & Boston St., Mass., 4½s, 1920	\$10,000 00	\$10,000 00	\$10,000 00	
Lynn & Boston Railroad, Mass., 5s, 1924	10,000 00	10,600 00	10,000 00	
Manhattan Railway, N. Y., 4s, 1900	10,000 00	10,000 00	10,000 00	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	20,200 00	20,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,500 00	4,600 00	
Metropolitan Crosstown, N. Y., 5s, 1920	20,000 00	18,000 00	20,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	5,000 00	5,000 00	5,000 00	
Newton Street, Mass., 5s, 1912	10,000 00	10,000 00	10,000 00	
New York Central & Hudson River, 3½s, 1907	15,000 00	14,250 00	15,000 00	
New York & Greenwood Lake, 5s, 1946	10,000 00	10,900 00	10,000 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,250 00	4,500 00	
Pittsburg, Cincinnati, Chicago & St. Louis, 4½s, 1942, Series B	5,000 00	5,450 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,250 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947	20,000 00	19,000 00	17,850 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	9,000 00	9,150 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	24,000 00	24,000 00	24,000 00	
Scioto Valley Traction, 5s, 1923	10,000 00	10,000 00	10,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,750 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	9,000 00	9,450 00	9,000 00	
Toledo Terminal, 4½s, 1957	28,000 00	26,880 00	28,000 00	
Union Electric Co., Dubuque, Ia., 5s, 1924	5,000 00	5,000 00	4,875 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	25,000 00	24,805 00	
West Side Belt Line, 5s, 1937	5,000 00	5,000 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	660,500 00			648,342 50
<i>Corporation Bonds Owned.</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	7,500 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, Portland, 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., 5s, 1939	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Dexter & Newport	4,500 00	5,400 00	4,500 00	
European & North American	2,000 00	2,600 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		500 00	500 00	
Midland Railroad of New Jersey		75 00	75 00	
Sandy River & Rangeley Lakes		39,000 00	39,000 00	39,775 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston		102 00	102 00	
Augusta Savings Bank		500 00	500 00	
Bath Savings Institution		117 00	117 00	
Gardiner Savings Institution		2,556 85	2,556 85	
Hallowell Savings Institution		100 00	100 00	
Kennebec Savings Bank, Augusta		175 00	175 00	3,550 85

GARDINER SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rangley Lakes Hotel Company (endorsed).....	\$5,000 00	\$5,000 00	
Sandy River Railroad.....	10,000 00	10,000 00	
Trustees of Parochial Funds of Christ Church, Gardiner.....	750 00	750 00	\$15,750 00
Loan on Gardiner National Bank Stock.....	900 00	900 00	
Loans to city of Gardiner.....	20,000 00	20,000 00	
Loans on mortgages of real estate.....	88,079 77	88,079 77	108,979 77
Real estate investment.....	20,000 00	20,000 00	
Real estate foreclosure.....	350 00	350 00	20,350 00
Cash on deposit.....	24,304 58	24,304 58	
Cash on hand.....	2,528 52	2,528 52	26,833 10
Unpaid accrued interest.....	30,287 28		2,874,226 32
Due depositors, earned dividend and accrued State tax.....	2,965,759 75		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	2,720,885 42		
	\$244,874 33		

GORHAM SAVINGS BANK—GORHAM.

March 26, 1909.

FREDERICK ROBIE, President.

JOHN A. WATERMAN, Treasurer.

LEWIS R. JOHNSON, Assistant Treasurer.

TRUSTEES—John Shorey, Francis A. Redlon, John S. Leavitt, Frederick Robie, Roscoe G. Harding, John A. Hinkley, Edward W. Guptill, John A. Waterman, George P. Plaisted, Charles E. Cole.

Organized February 21, 1868.

LIABILITIES.

Deposits	\$579,233 41
Reserve fund	38,290 67
Undivided profits	5,532 32
	\$623,056 40

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$5,000 00	\$5,225 00	\$5,000 00	
City of Calais, 4s, 1926, Refunding . .	2,000 00	2,090 00	2,000 00	
Saco, 4s, 1917, Municipal	1,000 00	1,025 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	
Anglaize, O., 5s, 1918-19, Bdg.	3,000 00	3,270 00	3,000 00	
Chippewa, Mich., 4½s, 1919, Ref	3,000 00	3,120 00	3,000 00	
Clermont, O., 5s, 1921, Defic	2,000 00	2,210 00	2,000 00	
Delaware, Ind., 6s, 1913, Fund.	2,000 00	2,160 00	2,000 00	
Lawrence, O., 5s, 1920, Turnpike.	2,000 00	2,200 00	2,000 00	
Prince George, Md., 5s, 1922, Sinking Fund	2,500 00	2,787 50	2,500 00	
Ramsey, Minn., 4½s, 1918, Ct. House	2,000 00	2,130 00	2,000 00	
Somerset, Md., 4½s, 1952-7, Ct. House	3,000 00	3,405 00	3,000 00	
City of Alpena, Mich., 5s, 1930, Water	7,000 00	7,980 00	7,000 00	
Bay City, Mich., 4s, 1934, Wat. Refunding	10,000 00	10,200 00	10,000 00	
Boston, Mass., 3½s, 1944, Sch.	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., 4½s, 1924, Fund.	5,000 00	5,500 00	5,000 00	
Cleveland, O., 4½s, 1928, Sch.	5,000 00	5,600 00	5,000 00	
Danbury, Conn., 4s, 1946, Wat.	5,000 00	5,125 00	5,000 00	
Danbury, Conn., 4s, 1954-5, Sch. Refunding	6,000 00	6,930 00	6,000 00	
East Liverpool, O., 5s, 1929, Elwood, Ind., 5s, 1923, Refund	5,000 00	5,525 00	5,000 00	
Fall River, Mass., 3½s, 1953, Park	4,000 00	3,900 00	4,000 00	
Huntington, Ind., 6s, 1911-12, Water	5,000 00	5,200 00	5,000 00	
Indianapolis, Ind., 4s, 1924-5, School	5,000 00	5,225 00	5,000 00	
Lima, O., 5s, 1916, Water	1,000 00	1,070 00	1,000 00	
Moline, Ill., 5s, 1909, Sch. Dist.	5,000 00	5,000 00	5,000 00	
Moline, Ill., 4½s, 1917, St. Imp.	5,000 00	5,225 00	5,000 00	

GORHAM SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Muncie, Ind., 5s, 1912, Fund	\$4,000 00	\$4,120 00	\$4,000 00	
Newark, O., 5s, 1917-20, Ref.	6,000 00	6,540 00	6,000 00	
New Bedford, Mass., Reg. 3½s, 1951, Park	5,000 00	4,875 00	5,000 00	
Newport, Ky., 5s, opt. 1914, Sewer	1,000 00	1,050 00	1,000 00	
New York, N. Y., Reg. 3½s, 1950, Rapid Transit	10,000 00	9,500 00	10,000 00	
New York, N. Y., Coupon 3½s, 1954, Water	5,000 00	4,725 00	4,975 00	
New York, N. Y., 4s, 1955-7, Municipal	15,000 00	15,825 00	14,881 25	
New York, N. Y., 4½s, 1957, Munic Pawtucket, R. I., 4s, 1944, Gen. Funding	10,000 00	11,650 00	10,000 00	
Piqua, O., 6s, 1913, School	2,500 00	2,687 50	2,500 00	
Pittsburg, Pa., 4s, 1921, Wat. Port Huron, Mich., 4s, opt. 1918, Bridge	4,000 00	4,340 00	4,000 00	
Port Huron, Mich., 4s, opt. 1918, Refunding	3,000 00	3,030 00	3,000 00	
St. Cloud, Minn., 5s, opt. 1914, Refunding	5,000 00	5,050 00	5,000 00	
Sioux City, Ia., 4½s, opt. 1906, Refunding	5,000 00	5,200 00	5,000 00	
Toledo, O., 4s, 1944, Park	2,000 00	2,000 00	2,000 00	
Topeka, Kan., 6s, 1915, Bd. of Education	15,000 00	16,125 00	15,000 00	
West Bay City, Mich., 5s, 1925, Refunding	1,000 00	1,105 00	1,000 00	
Zanesville, O., 4½s, 1913, Ref. School	6,000 00	6,600 00	6,000 00	
Town of East Providence, R. I., 4s, 1948, Sewer	2,000 00	2,050 00	2,000 00	
West Seneca, N. Y., 5s, 1919, Park	5,000 00	5,250 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,400 00	5,000 00	
Total public funds out of Maine	250,000 00			\$249,856 25
<i>Railroad Bonds Owned.</i>				
Boston & Maine, 4½s, 1944	5,000 00	5,500 00	5,000 00	
Calais Street, 1st Mort. 6s, opt. 1904	3,000 00	2,250 00	3,000 00	
Maine Central, 5s, 1923	4,000 00	4,400 00	4,000 00	
Total railroad bonds of Maine	12,000 00			12,000 00
Central of New Jersey, 5s, 1987	5,000 00	6,300 00	5,000 00	
Central Pacific, 4s, 1949	4,000 00	3,880 00	3,982 50	
Chicago & North Michigan, 5s, 1931	5,000 00	5,100 00	4,675 00	
Chicago & Northwestern, 7s, 1915	2,000 00	2,320 00	2,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,600 00	4,343 75	
Chicago & West Michigan, 5s, 1921	5,000 00	5,100 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis C. W. & M. Division, 4s, 1991	5,000 00	4,750 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	6,000 00	5,700 00	5,880 00	
Cleveland Terminal & Valley, 4s, 1995	5,000 00	5,000 00	5,000 00	
Detroit & Mackinac, 4s, 1995	1,000 00	900 00	1,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,050 00	5,900 00	
East Cleveland Street, O., 5s, 1910	2,000 00	2,000 00	2,000 00	
Elgin, Joliet & Eastern, 5s, 1941	6,000 00	6,720 00	6,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,350 00	4,775 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,970 00	
Lehigh Valley of New York, 4½s, 1940	6,000 00	6,420 00	6,000 00	

GORHAM 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>
Louisville, New Albany & Chicago, 6s, 1910	\$5,000 00	\$5,050 00	\$5,000 00	
Louisville, New Albany & Chicago, C. & I. Division, 6s, 1911	3,000 00	3,060 00	3,000 00	
Lynn & Boston, 5s, 1924	6,000 00	6,360 00	6,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	14,250 00	14,735 00	
New York & Greenwood Lake, 5s, 1946	5,000 00	5,450 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,000 00	5,000 00	
St. Louis & San Francisco, S. W. Div. 5s, 1947	10,000 00	10,100 00	9,850 00	
St. Louis & San Francisco, 5s, 1987	5,000 00	5,150 00	5,000 00	
Scioto Valley & New England, 4s, 1989	10,000 00	9,700 00	9,880 00	
Toledo Consolidated, O., 5s, 1909	3,000 00	3,000 00	3,000 00	
Toledo Terminal, 4½s, 1957	5,000 00	4,800 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930-1	8,000 00	9,320 00	8,000 00	
Watervliet Turnpike & Ry., Albany, 6s, 1919	1,000 00	1,100 00	1,000 00	
Wheeling & Lake Erie, Lake Erie Div., 5s, 1926	1,000 00	1,050 00	1,000 00	
Total railroad bonds out of Maine	159,000 00			\$157,091 25
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1923	5,000 00	5,000 00	5,000 00	
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	4,140 00	4,000 00	
Skowhegan Water Company, 5s, 1917	1,000 00	1,000 00	1,000 00	
Total corporation bonds of Maine	12,000 00			12,000 00
Indianapolis Water Co., Ind., 6s, 1911	500 00	510 00	500 00	500 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 Savings Bank Books.</i>				
Gorham Savings Bank		900 00	900 00	
Provident Institution for Savings, Boston		300 00	300 00	
York County Savings Bank, Biddeford		100 00	100 00	1,300 00
Loans on Highland Valley Power Co., Idaho, bond		400 00	400 00	
Loans to First Congregational Parish, Gorham		1,965 00	1,965 00	
Loans on mortgages of real estate		168,414 33	168,414 33	170,779 33
Real estate, investment		5,950 00	5,950 00	5,950 00
Cash on deposit		672 52	672 52	
Cash on hand		1,607 05	1,607 05	2,279 57
Unpaid accrued interest		8,006 68		\$623,056 40
Due depositors, earned dividend and accrued State tax		651,094 58		
		582,133 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$68,961 17		

HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 12, 1909.

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, 1851.

LIABILITIES.

Deposits	\$797,417 16
Reserve fund	42,000 00
Undivided profits	17,845 45
	\$857,262 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, 1912-15, R. R.	\$10,000 00	\$10,350 00	\$10,000 00	
City of Augusta, 4s, 1913-19, Funding	4,000 00	4,100 00	4,000 00	
Old Town, 3½s, 1921, Refund.	6,000 00	5,850 00	6,000 00	
Town of Boothbay Harbor, 4s, 1928, Ref	6,660 00	6,660 00	6,640 00	
Caribou, 3½s, 1921, Refunding	3,000 00	2,895 00	3,000 00	
East Livermore, 3½s, 1920, Sch.	5,000 00	4,900 00	5,000 00	
Lubec, 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Rumford, 4s, 1926, Funding..	10,000 00	10,150 00	10,000 00	
Total public funds of Maine.....	49,660 00			\$49,640 00
County of Allegheny, Pa., 4s, 1934, Rds.	17,000 00	18,020 00	17,000 00	
Athens, O., 5s, 1925, Funding	5,000 00	5,675 00	5,000 00	
Butler, O., 4s, 1916, Refund.	5,000 00	5,075 00	5,000 00	
Chippewa, Mich., 4½s, 1919, Ref	5,000 00	5,200 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	10,000 00	10,000 00	
Franklin, O., 4s, 1927-8, Bldg.	12,000 00	12,600 00	12,000 00	
Gallia, O., 5s, 1919, Pike ..	10,000 00	10,950 00	10,000 00	
Hancock, O., 4½s, 1917-18 Fund.	5,000 00	5,225 00	5,000 00	
Hancock, O., 5s, 1919, Ct. House	2,000 00	2,190 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	
Lyon, Kan., 4½s, opt. 1919 Ref	6,000 00	6,120 00	6,000 00	
Lyon, Kan., 4½s, opt. 1915-18, Refunding	12,000 00	12,180 00	12,000 00	
Polk, Ia., 3½s, 1912, Ct. House	5,000 00	4,975 00	5,000 00	
St. Louis, Minn., 4s, 1916, Road	5,000 00	5,075 00	5,000 00	
Sedgwick, Kan., 5s, opt. 1915, Funding	6,000 00	6,330 00	6,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	10,000 00	10,150 00	10,000 00	
Somerset, Md., 4½s, 1926-35, Court House	5,000 00	5,450 00	5,000 00	
Talbot, Md., 4s, 1923-7, Redemp	5,000 00	5,000 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Funding	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 4½s, 1931, Bdg.	5,000 00	5,375 00	5,000 00	
Alpena, Mich., 5s, 1925-8, Wat.	12,000 00	13,500 00	12,000 00	
Ashland, Wis., 5s, 1912, Imp.	4,000 00	4,120 00	4,000 00	
Cleveland, O., 4s, 1925, River and Harbor	5,000 00	5,225 00	5,000 00	
Clinton, Ia., 5s, 1912, Funding	6,000 00	6,180 00	6,000 00	
Council Bluffs, Ia., 6s, opt. 1900-1, Improvement	10,000 00	10,000 00	10,000 00	
Dayton, O., 4s, 1920, Bd. of Ed.	5,000 00	5,100 00	5,000 00	
Elyria, O., 4s, 1929-33, Water	10,000 00	10,000 00	10,000 00	
Ironton, O., 5s, 1912, Sewer..	3,000 00	3,090 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, Mo., 3½s, 1919, Sch	\$7,000 00	\$6,930 00	\$7,000 00	
Lansing, Mich., 4s, 1920, Wat.	5,000 00	5,050 00	5,000 00	
Marquette, Mich., 3½s, 1911, Improvement	5,000 00	4,975 00	5,000 00	
Muskegon, Mich., 4s, 1934, Wharf	8,000 00	8,320 00	8,000 00	
New York, N. Y., Reg. 3½s, 1920, Aqueduct	5,000 00	4,900 00	5,000 00	
New York, N. Y., 4½s, 1957, Municipal	20,000 00	23,300 00	20,000 00	
Omaha, Neb., 4s, 1933, Renew.	5,000 00	5,200 00	5,000 00	
Owensboro, Ky., 4s, opt. 1915, Street Improvement	11,000 00	11,000 00	11,000 00	
Racine, Wis., 4s, 1917-19, Sew.	5,000 00	5,050 00	5,000 00	
St. Cloud, Minn., 5s, 1918, Bdg.	10,000 00	10,650 00	10,000 00	
Sedalia, Mo., 4½s, opt. 1907, Ref.	5,000 00	5,000 00	5,000 00	
Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,120 00	4,000 00	
Toledo, O., 4s, 1929, Refund.	10,000 00	10,550 00	10,000 00	
West Bay City, Mich., 5s, 1917, Electric Lights	8,000 00	8,560 00	8,000 00	
Town of Orange, Conn., 4s, 1925, Fund.	8,000 00	8,240 00	8,000 00	
Stowe, Vt., 4s, 1913-17, Railrd.	5,000 00	5,000 00	5,000 00	
School District, No. 6, West Seneca, N. Y., 5s, 1929-30	10,000 00	11,400 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,270 00	6,000 00	
Total public funds out of Maine	348,000 00			\$348,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	11,200 00	10,000 00	
Boston & Maine, 4s, 1942	5,000 00	5,000 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	5,400 00	5,000 00	
Penobscot Shore Line, Reg. 4s, 1920	10,000 00	10,000 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	8,000 00	8,000 00	7,480 00	
Sanford & Cape Porpoise, 5s, 1928	12,000 00	12,000 00	12,000 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,900 00	
Total railroad bonds of Maine	61,000 00			60,380 00
Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,250 00	5,000 00	
Bellaire, Bridgeport & Martin's Ferry St., O., 6s, optional 1908	11,000 00	11,000 00	11,000 00	
Bennington & Rutland, 4½s, 1927	5,000 00	5,050 00	5,000 00	
Buffalo & Susquehanna, 4½s, 1953	5,000 00	5,000 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	5,000 00	4,500 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	4,650 00	4,862 50	
Central Pacific, 3½s, 1929	5,000 00	4,500 00	4,243 75	
Cincinnati, Findlay & Fort Wayne, 4s, 1923	5,000 00	4,000 00	4,675 00	
Citizens Ry. & Lt. Co., Muscatine, Ia., 5s, 1917	10,000 00	10,000 00	10,000 00	
Cleveland Electric O., 5s, 1913	10,000 00	10,000 00	10,000 00	
Cleveland Terminal & Valley, 4s, 1995	5,000 00	5,000 00	4,975 00	
Copper Range, 5s, 1949	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1928	5,000 00	5,000 00	4,800 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917	6,000 00	6,000 00	6,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	5,000 00	5,000 00	5,000 00	
Jackson & Battle Creek Trac. Mich., 5s, optional 1913	5,000 00	5,000 00	5,000 00	
Johnstown Passenger, Pa., 6s, 1910	10,000 00	10,000 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	7,700 00	7,000 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,100 00	10,000 00	

HALLOWELL SAVINGS INSTITUTION—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>
Milford, Holliston & Framingham St., Mass., 5s, 1918.....	\$10,000 00	\$10,000 00	\$10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,000 00	9,250 00	
Southern Indiana, 4s, 1951.....	12,000 00	9,600 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 Division, 4s, 1951.....	10,000 00	9,000 00	9,600 00	
Trenton Passenger, N. J., 6s, opt. 1913-31	15,000 00	16,800 00	15,000 00	
Utica & Mohawk Valley, 4½s, 1941.....	10,000 00	10,000 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954....	5,000 00	2,500 00	4,625 00	
Total railroad bonds out of Maine.....	214,000 00			\$210,431 25
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916....	20,000 00	20,000 00	19,875 00	
Consolidated Electric Light Company of Maine, 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	9,500 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	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.....	3,000 00	3,150 00	3,000 00	
Standish Water & Construction Co., 5s, 1913.....	10,000 00	10,450 00	10,000 00	
Total corporation bonds of Maine.....	75,000 00			74,875 00
Berlin Water Company, N. H., 5s, opt. 1902.....	6,500 00	6,500 00	6,500 00	
Indianapolis Water Company, Ind., 6s, 1911.....	16,500 00	16,830 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, 1910....	1,000 00	1,000 00	1,000 00	
Total corporation bonds out of Maine....	27,000 00			27,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	2,000 00	2,100 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	1,250 00	1,000 00	
Hallowell National Bank, Hallowell.....	1,200 00	1,380 00	1,200 00	
Northern National Bank, Hallowell.....	10,200 00	12,240 00	10,200 00	
Richmond National Bank, Richmond....	800 00	800 00	800 00	
Total national bank stock owned.....	21,400 00			21,400 00
Loan to Augusta City Hospital (endorsed).....		4,000 00	4,000 00	
Loan to city of Hallowell.....		8,000 00	8,000 00	
Loans on Hallowell Savings Institution books.....		5,790 00	5,790 00	
Loans on mortgages of real estate.....		30,223 93	30,223 93	48,013 93
Real estate, investment.....		4,808 25	4,808 25	
Real estate, foreclosure.....		1,904 86	1,904 86	6,713 11
Cash on deposit.....		10,395 22	10,395 22	
Cash on hand.....		414 10	414 10	10,809 32
Unpaid accrued interest.....		10,578 08		\$857,262 61
Due depositors, earned dividend and accrued State tax.....		888,688 44		
		805,627 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$83,060 61		

HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

June 17, 1909.

AUGUSTUS E. MOORE, President. CHARLES C. BURRILL, Treasurer.
 CHARLES R. BURRILL, Assistant Treasurer.

TRUSTEES—Charles C. Burrill, F. Carroll Burrill, Robert M. Campbell, Augustus E. Moore, Albert F. Burnham.

Organized March 17, 1873.

LIABILITIES.

Deposits	\$300,638 20
Reserve fund	26,000 00
Undivided profits	118 87
	\$326,757 07

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	\$2,090 00	\$2,000 00	
Cumberland, 3½s, 1921, Ct. H.	3,000 00	2,970 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	2,050 00	2,000 00	
City of Deering, 4s, 1917, Sewer	500 00	512 50	500 00	
Ellsworth, 4s, 1912, Refunding	2,400 00	2,424 00	2,400 00	
Ellsworth, 4s, 1917, Refunding	500 00	512 50	500 00	
Waterville, 3½s, 1926, Refund.	2,000 00	1,970 00	2,000 00	
Town of Newport, 4s, opt. 1907, Munic.	10,000 00	10,000 00	10,000 00	
Tremont, orders	50 00	50 00	50 00	
Trenton, orders	56 50	56 50	56 50	
Total public funds of Maine	27,506 50			\$27,476 50
County of Hennepin & Minneapolis, Minn. 4½s, 1924, Ct. House & City H	1,000 00	1,100 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refund.	3,000 00	3,000 00	3,000 00	
Lyon, Kan., 4s, opt. 1909, Ref	2,000 00	2,000 00	2,000 00	
City of Duluth, Minn., 5s, 1918, Gen. Funding	2,000 00	2,190 00	2,000 00	
Manchester, N. H., 4s, 1917, Water	2,000 00	2,050 00	2,000 00	
Muskegon, Mich., 5s, 1924, Wat	1,000 00	1,140 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, Ref	3,000 00	2,955 00	3,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	2,000 00	2,140 00	2,000 00	
Total public funds out of Maine	21,000 00			21,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	3,000 00	3,360 00	3,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	2,000 00	2,220 00	2,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Maine Central, 4½s, 1916	1,000 00	1,030 00	1,000 00	
Total railroad bonds of Maine	11,000 00			11,000 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>
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	
Hudson Valley, N. Y., Non-Cum. Inc. Deb. 5s, 1921.....	400 00	200 00	400 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	5,000 00	4,875 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	2,000 00	2,080 00	1,920 00	
Rockford & Interurban, Ill., 5s, opt. 1907.....	6,000 00	6,000 00	5,760 00	
Williamsport & North Branch, 4½s, 1931.....	3,000 00	3,000 00	3,000 00	
Zanesville Electric, O., 4s, opt. 1904.....	2,000 00	1,900 00	2,000 00	
Total railroad bonds out of Maine.....	21,400 00			\$20,955 00
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903.....	5,000 00	5,000 00	5,000 00	
Bar Harbor Elec. Light Co., 4½s, 1921.....	1,500 00	1,500 00	1,500 00	
Ellsworth Water Company, 5s, 1909.....	11,000 00	11,000 00	11,000 00	
Maine Water Company, 5s, 1931.....	4,000 00	4,000 00	4,000 00	
Newport Water Company, 5s, 1915.....	1,000 00	1,000 00	1,000 00	
Rumford Falls Power Co., 4s, 1945.....	5,000 00	5,000 00	4,650 00	
Stone Ezel Lodge, No. 139, I. O. O. F. Corinna, 5s, 1917.....	3,500 00	3,500 00	3,500 00	
Total corporation bonds owned.....	31,000 00			30,650 00
<i>Railroad Stock Owned.</i>				
European & North American.....	400 00	520 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	1,050 00	1,000 00	
Cumberland National Bank, Portland.....	700 00	714 00	700 00	
First National Bank, Bar Harbor.....	4,500 00	5,400 00	4,500 00	
Portland National Bank, Portland.....	1,000 00	1,600 00	1,000 00	
Total national bank stock owned.....	17,200 00			17,200 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	1,000 00	1,900 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Milwaukee Electric Ry. & Light Co., Wis.....		1,500 00	1,500 00	
New York, Auburn & Lansing.....		5,000 00	5,000 00	6,500 00
<i>Loans on Corporation Bonds.</i>				
Beloit Water Works, Wis.....		695 00	695 00	
Consolidated Rosendale Cement Co., Binnewater, N.Y.....		7,000 00	7,000 00	
Newport Light & Power Company.....		431 47	431 47	
Racine Water Company, Wis.....		900 00	900 00	
Ticonic Foot Bridge Company, Waterville.....		1,755 75	1,755 75	10,782 22
<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, Waterville.....		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.....		900 00	900 00	6,450 00
<i>Loans to Sherwin-Burrill Soap Company, Ellsworth, (endorsed).</i>				
Loans to Burrill National Bank, Ellsworth.....		1,548 00	1,548 00	
Loans to city of Ellsworth.....		3,000 00	3,000 00	
Loans on personal property.....		3,000 00	3,000 00	
Loans on mortgages of real estate.....		904 50	904 50	
		127,870 52	127,870 52	136,323 02

HANCOCK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, foreclosure.....	\$9,000 17	\$9,000 17	
Furniture and fixtures.....	2,376 72	2,376 72	\$11,376 89
Premium account.....		2,026 15	2,026 15
Cash on deposit.....	14,656 89	14,656 89	
Cash on hand.....	1,415 40	1,415 40	16,072 29
Unpaid accrued interest.....	5,871 39		\$326,757 07
	335,490 31		
Due depositors, earned dividend and accrued State tax.....	301,951 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$33,539 18		

HOULTON SAVINGS BANK—HOULTON.

August 13, 1909.

E. L. CLEVELAND, President.

LELAND O. LUDWIG, Treasurer.

TRUSTEES—Don A. H. Powers, E. L. Cleveland, Simon Friedman, L. O. Ludwig, Chas. E. Dunn, Jas. H. Kidder, Chas. H. Fogg.

Organized February 13, 1872.

LIABILITIES.

Deposits	\$1,014,926 34
Reserve fund	36,786 37
Undivided profits	12,592 34
	\$1,064,305 05

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R.R. Aid	\$17,000 00	\$17,425 00	\$17,000 00	
Penobscot, 3½s, 1924-8, Ct. H.	5,000 00	4,925 00	5,000 00	
City of Old Town, 4s, 1918, Refunding	4,000 00	4,080 00	4,000 00	
Town of Bridgewater, orders	1,000 00	1,000 00	1,000 00	
Fort Fairfield, 3½s, 1915-20, Bridge	5,000 00	4,900 00	5,000 00	
Houlton, 3½s, 1910-32, Water	29,400 00	28,665 00	29,400 00	
Houlton, orders	6,000 00	6,000 00	6,000 00	
Masardis, 3½s, 1921, Bridge ..	3,000 00	2,895 00	3,000 00	
Washburn, 3½s, 1921, Bridge	10,000 00	9,400 00	10,000 00	
E. Plantation, order	88 00	88 00	88 00	
Portland Water Dist. 4s, 1928 ..	15,000 00	15,525 00	15,000 00	
Van Buren Water Dist., 4s, 1925 ..	3,500 00	3,500 00	3,227 50	
Total public funds of Maine	98,988 00			\$38,715 50
County of Athens, O., 5s, 1925, Gen. Fund	5,000 00	5,675 00	5,000 00	
Hancock, O., 5s, 1918, Ct. H.	4,000 00	4,340 00	4,000 00	
City of Owensboro, Ky., 4s, opt. 1915, Improvement	3,000 00	3,000 00	3,000 00	
Paducah, Ky., 4½s, 1926, Ref. 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	5,000 00	
Total public funds out of Maine	32,000 00			32,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st, Mort. 5s, 1943	102,000 00	114,240 00	101,955 00	
Bangor & Aroostook, Car Trust, 5s, 1911	10,000 00	10,000 00	10,000 00	
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,750 00	
Boston & Maine, Reg. 3½s, 1925 ..	5,000 00	4,750 00	4,687 50	
Maine Central, 7s, 1912	200 00	216 00	200 00	
Maine Central, 4s, 1914 (notes)	10,000 00	10,000 00	9,937 50	
Somerset, 4s, 1955	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine	137,200 00			136,380 00
Aurora, Elgin & Chicago, 5s, 1941 ..	8,000 00	8,000 00	7,960 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	10,000 00	9,100 00	9,087 50	
Boston & Northern St., 4s, 1954 ..	5,000 00	4,500 00	4,550 00	
Brockton & Plymouth St., 4½s, 1920 ..	4,000 00	4,000 00	3,755 00	
Canton-Massillon Electric, O., 5s, 1920 ..	3,000 00	3,000 00	3,000 00	
Chicago, Burlington & Quincy, Ill. Div., Reg. 4s, 1949	5,000 00	5,100 00	5,000 00	
Chicago City Railway, Ill., 5s, 1927 ..	5,000 00	5,225 00	5,000 00	

HOULTON SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cincinnati & Indiana Western, 5s, opt. 1912	\$1,000 00	\$850 00	\$1,000 00	
Des Moines Suburban, Ia., 6s, 1921	2,000 00	2,180 00	2,000 00	
Detroit Railway, Mich., 5s, 1924	6,000 00	6,120 00	5,970 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917	1,500 00	1,500 00	1,500 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Nahumkeag St., Salem, Mass., 5s, 1910	4,000 00	4,000 00	4,000 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Norfolk & Western, 4s, opt. 1929	5,000 00	4,675 00	4,700 00	
Taunton Street, Mass., 5s, 1914	2,000 00	2,000 00	2,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	5,000 00	5,000 00	5,000 00	
Wakefield & Stoneham St., Mass., 5s, 1915	1,000 00	1,010 00	1,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	87,500 00			\$85,522 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Company, 4s, 1924	1,000 00	1,000 00	1,000 00	
Consolidated Elec. Light Company of Maine, Portland, 6s, 1913-14	5,000 00	5,000 00	5,000 00	
Eastern Manufacturing Co., Bangor, 5s, 1910	5,000 00	5,000 00	5,000 00	
Eastern Steamship Co., 5s, 1927	8,000 00	8,000 00	7,950 00	
Houlton Water Company, 4s, 1909-24	30,500 00	30,500 00	30,500 00	
Hyde Windlass Company, Bath, 5s, 1917	5,000 00	5,000 00	4,968 75	
New England Elevator Co., Portland, 3¾s, 1910-11	5,000 00	4,975 00	5,000 00	
Portland Water Company, 4s, 1927	1,000 00	1,035 00	1,000 00	
Total corporation bonds of Maine	70,500 00			70,418 75
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	2,650 00	2,500 00	
Farmers National Bank, Houlton	1,000 00	1,750 00	1,000 00	
First National Bank, Houlton	500 00	1,125 00	500 00	
First National Bank, Portland	4,200 00	4,410 00	4,200 00	
First National Bank, Wiscasset	2,300 00	2,300 00	2,300 00	
Fort Fairfield National Bank, Ft. Fairfield	2,500 00	3,875 00	2,500 00	
National Shoe & Leather Bank, Auburn	4,000 00	4,400 00	4,000 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Norway National Bank, Norway	700 00	840 00	700 00	
Presque Isle National Bank, Presque Isle	2,100 00	3,990 00	2,100 00	
Richmond National Bank, Richmond	1,600 00	1,600 00	1,600 00	
Total national bank stock owned	22,400 00			22,400 00
<i>Other Bank Stock Owned.</i>				
Houlton Trust Company	1,000 00	1,400 00	1,000 00	1,000 00
<i>Loans to Municipalities.</i>				
Town of Mt. Chase		900 00	900 00	
New Limerick		1,000 00	1,000 00	
Smyrna		1,000 00	1,000 00	
Washburn		5,000 00	5,000 00	
Chapman Plantation		1,050 00	1,050 00	
Connor Plantation		1,000 00	1,000 00	
Oxbow Plantation		100 00	100 00	
Portage Lake Plantation		2,100 00	2,100 00	12,150 00

HOULTON SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on Bangor & Aroostook Railroad bonds.....	\$9,700 00	\$9,700 00	
Loan on First National Bank, Houlton, stock.....	500 00	500 00	
Loan on names.....	20 00	20 00	
Loans on Houlton Savings Bank books.....	500 00	500 00	
Loans on mortgages of real estate.....	508,236 94	508,236 94	\$518,956 94
Real estate, investment.....	6,000 00	3,500 00	
Furniture and fixtures.....	500 00	500 00	4,000 00
Premium account.....		14,868 54	14,868 54
Cash on deposit.....	51,211 06	51,211 06	
Cash on hand.....	11,681 76	11,681 76	62,892 82
Unpaid accrued interest.....	18,195 00		1,064,305 05
	1,090,878 76		
Due depositors, earned dividend and accrued State tax.....	1,025,469 89		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$65,408 87		

KENNEBEC SAVINGS BANK—AUGUSTA.

April 27, 1909.

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, Chas. A. Milliken, Wm. H. Gannett.

Organized March 19, 1870.

LIABILITIES.

Deposits	\$1,204,950 35
Reserve fund	75,000 00
Undivided profits	72,638 14
	\$1,352,588 49

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Water District, 4s, 1934	\$23,000 00	\$23,920 00	\$23,000 00	\$23,000 00
County of Bourbon, Kan., 6s, 1909, Fund.	7,000 00	7,000 00	7,000 00	
Clermont, O., 5s, 1923, Defic.	5,500 00	6,160 00	5,500 00	
Gallia, O., 5s, 1919, Turnpike	5,000 00	5,475 00	5,000 00	
Hennepin & City of Minneapolis,				
Minn., 4½s, 1921, Ct. H. & C. H.	5,000 00	5,425 00	5,000 00	
King, Wash., 5s, 1928, Refund.	10,000 00	11,300 00	10,000 00	
Muskegon, Mich., 4½s, 1913,				
Road and Bridge	5,000 00	5,125 00	5,000 00	
Putnam, O., 6s, 1910-11, Ditch	2,000 00	2,060 00	2,000 00	
Reno, Kan., 5½s, opt. 1909, Ref.	5,000 00	5,000 00	5,000 00	
Reno, Kan., 5s, opt. 1920, Ref.	5,000 00	5,375 00	5,000 00	
Wyandotte, Kan., 5½s, 1918,				
Refunding	6,000 00	6,810 00	6,000 00	
Wyandotte, Kan., 4½s, 1932, Bdg	5,000 00	5,575 00	5,000 00	
City of Chicago, Ill., 5s, 1912, San. Dist	10,000 00	10,350 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind.				
School District	20,000 00	22,600 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind.				
School District	5,000 00	5,350 00	4,800 00	
Evansville, Ind., 5s, 1912, Fund	13,000 00	13,455 00	13,000 00	
Hutchinson, Kan., 5s, 1931, Ref	10,000 00	10,700 00	10,000 00	
Indianapolis, Ind., 4s, 1926,				
School Commissioners	5,000 00	5,225 00	5,000 00	
Lima, O., 5s, 1916, Water	5,000 00	5,350 00	5,000 00	
Malden, Mass., 4s, 1944, Park	5,000 00	5,250 00	5,000 00	
Mankato, Minn., 5s, 1909, Wat.	6,000 00	6,000 00	6,000 00	
Muskegon, Mich., 5s, 1925, Wat.	10,000 00	11,500 00	10,000 00	
Newport, Ky., 5s, 1914, Ref.	10,000 00	10,500 00	10,000 00	
Omaha, Neb., 4½s, 1910, City				
Hall	10,000 00	10,050 00	10,000 00	
Port Huron, Mich., 5s, 1909-13				
Refunding	6,000 00	6,120 00	6,000 00	
St. Paul, Minn., 4½s, 1917-18,				
Water and Sewer	2,000 00	2,120 00	2,000 00	
Salina, Kan., 5s, 1914, Refund.	8,000 00	8,000 00	8,000 00	
Seattle, Wash., 4½s, 1927, Sew.	5,000 00	5,325 00	5,000 00	
Topeka, Kan., 6s, 1915, Board				
of Education	5,000 00	5,525 00	5,000 00	
Topeka, Kan., 4½s, 1924, Ref.	5,000 00	5,275 00	5,000 00	
Wausau, Wis., 5s, 1910, Ref.	3,500 00	3,535 00	3,500 00	
Winona, Minn., 5s, 1922-5, Bdg.	13,000 00	14,430 00	13,000 00	
Total public funds out of Maine	217,000 00			216,800 00

KENNEBEC SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943	\$41,000 00	\$15,920 00	\$41,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	35,000 00	38,850 00	35,000 00	
Boston & Maine, 4½s, 1944	20,000 00	22,000 00	20,000 00	
Boston & Maine, 4½s, 1929	1,000 00	16,900 00	16,000 00	
Boston & Maine, 3½s, 1923	3,000 00	2,850 00	3,000 00	
Knox & Lincoln, 5s, 1921	11,000 00	11,800 00	11,000 00	
Maine Central, 4½s, 1912	500 00	505 00	500 00	
Northern Maine Seaport, 5s, 1935	10,000 00	10,500 00	10,000 00	
Penobscot Shore Line, Reg. 4s, 1920	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, 1926	4,000 00	4,000 00	4,000 00	
Portsmouth, Dover & York, 4½s, opt. 1913	20,000 00	20,000 00	20,000 00	
Somerset 4s, 1950	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine	180,500 00			\$180,500 00
Boston & Lowell, 4s, 1913	10,000 00	10,000 00	10,000 00	
Chicago, Rock Island & Pacific, 4s, opt 1911	2,000 00	1,840 00	1,842 50	
Kansas City Belt, 6s, 1916	5,000 00	5,400 00	5,000 00	
New York Central & Hudson River, 4s, 1934	25,000 00	23,625 00	23,687 50	
New York, New Haven & Hartford, 3½s, 1956	15,000 00	15,750 00	15,000 00	
New York, New Haven & Hartford, 4s, 1956	30,000 00	29,100 00	28,625 00	
New York, New Haven & Hartford, 6s, 1948	3,500 00	4,550 00	3,500 00	
Rutland, 4½s, 1941	5,000 00	5,125 00	5,000 00	
Total railroad bonds out of Maine	95,500 00			92,655 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 Line 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	720 00	600 00	
Total railroad stock of Maine	91,100 00			90,100 00
Pennsylvania	25,000 00	33,250 00	25,000 00	25,000 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	1,040 00	400 00	460 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,000 00	2,120 00	2,000 00	
Canal National Bank, Portland	3,200 00	3,392 00	3,200 00	
Casco National Bank, Portland	14,400 00	15,120 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	2,500 00	2,000 00	
First National Bank, Dexter	900 00	900 00	900 00	
First National Bank, Portland	13,200 00	13,860 00	13,200 00	
First National Bank, Wiscasset	2,850 00	2,850 00	2,850 00	

KENNEBEC 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>
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	4,950 00	4,500 00	
North National Bank, Rockland.....	1,000 00	1,350 00	1,000 00	
Northern National Bank, Hallowell.....	7,400 00	8,880 00	7,400 00	
Oakland National Bank, Gardiner.....	800 00	960 00	800 00	
Total national bank stock owned.....	127,900 00			\$127,900 00
<i>Loans on Corporation Bonds.</i>				
Augusta Hotel Company.....		6,600 00	6,600 00	
Cushnoc Paper Company, Augusta.....		18,500 00	18,500 00	25,100 00
<i>Loans on Railroad Stock.</i>				
Delaware & Hudson Company.....		1,000 00	1,000 00	
Eastern Maine.....		15,000 00	15,000 00	
Rockland, Thomaston & Camden Street.....		6,400 00	6,400 00	22,400 00
<i>Loans on Corporation Stock.</i>				
Augusta Lumber Company.....		1,500 00	1,500 00	
Camden & Rockland Water Company.....		7,500 00	7,500 00	
Edwards Manufacturing Company, Augusta		4,250 00	4,250 00	
Knox Telephone & Telegraph Company, Rockland		500 00	500 00	
Lisbon Falls Fibre Company.....		6,000 00	6,000 00	
Macomber, Farr & Whitten Company, Augusta		400 00	400 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, Auburn.....		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	93,750 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.....		2,850 00	2,850 00	
Security Trust Company, Rockland.....		600 00	600 00	
Stockton Springs Trust Company.....		300 00	300 00	
Waldo Trust Company, Belfast.....		500 00	500 00	4,250 00
<i>Loans to Corporations.</i>				
Augusta Real Estate Association.....		10,500 00	10,500 00	
First Universalist Parish, Caribou.....		571 33	571 33	11,071 33
Loans on Augusta, Hallowell & Gardiner Railroad				
bond.....		425 00	425 00	
Loan on personal property.....		5,000 00	5,000 00	
Loan on Kennebec Savings Bank book.....		1,124 37	1,124 37	
Loans on mortgages of real estate.....		303,482 38	303,482 38	310,031 75
Real estate, investment.....		37,750 00	34,750 00	
Furniture and fixtures.....		2,000 00	2,000 00	36,750 00
Cash on deposit.....		50,998 06	50,998 06	
Cash on hand.....		1,942 35	1,942 35	52,940 41
Unpaid accrued interest.....		18,127 25		1,352,588 49
		1,441,804 74		
Due depositors, earned dividend and accrued State				
tax.....		1,230,468 72		
Estimated market value of resources above liability				
for deposits, earned dividend and State tax.....		\$211,336 02		

KENNEBUNK SAVINGS BANK—KENNEBUNK.

September 3, 1909.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

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

Organized April 4, 1871.

LIABILITIES.

Deposits	\$863,959 26
Reserve fund	29,002 13
Undivided profits	5,671 73
	\$898,633 12

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$3,000 00	\$3,135 00	\$3,000 00	
Washington, 4s, opt, 1923, R.R.	5,000 00	5,125 00	5,000 00	
City of Saco, 4s, 1917, Refunding . . .	1,000 00	1,025 00	1,000 00	
Town of Caribou, 3½s, 1921, Refunding	3,000 00	2,895 00	3,000 00	
Old Orchard, 4s, 1919, Fund.	4,000 00	4,000 00	4,000 00	
Rumford, 4s, 1926, Funding . .	6,000 00	6,090 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,150 00	5,000 00	
Kennebec Water District, 3½s, 1925	5,000 00	4,850 00	4,750 00	
Van Buren Water District, 4s, 1925	7,000 00	7,000 00	6,900 00	
Portland Water District, 4s, 1928	5,000 00	5,175 00	5,000 00	
Total public funds of Maine	44,000 00			\$43,650 00
County of Allegheny, Pa., 4s, 1933, Road	5,000 00	5,300 00	5,000 00	
Atchison, Kan., 4s, 1929, Ref.	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	2,020 00	2,000 00	
Payette, Ky., 4½s, 1916, Funding	5,000 00	5,200 00	5,000 00	
Manitowoc, Wis., 4s, 1920, Ct. House	3,000 00	3,020 00	3,000 00	
McCracken, Ky., 5s, opt, 1913, Refunding	5,000 00	5,200 00	5,000 00	
Prince George, Md., 5s, 1922, Court House	5,000 00	5,575 00	5,000 00	
Wyandotte, Kan., 4½s, 1933, Bridge	5,000 00	5,300 00	5,000 00	
City of Boston, Mass., Reg. 3½s, 1933, St	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, Refund.	3,000 00	3,030 00	3,000 00	
Madison, Wis., 4s, 1925, School	5,000 00	5,075 00	5,000 00	
Oakland, Cal., 4½s, 1923-7, Park	5,000 00	5,300 00	5,000 00	
Omaha, Neb., 4s, 1921, Sewer, Renewal	5,000 00	5,125 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sew.	5,000 00	5,325 00	5,000 00	
Sioux City, Ia., 4s, 1919, Fund.	1,000 00	1,000 00	1,000 00	
South Omaha, Neb., 4½s, opt. 1909, Funding	2,000 00	2,000 00	2,000 00	
Town of Burrillville, R. I., 3½s, 1942, Ref	5,000 00	4,650 00	4,925 00	
Total public funds out of Maine	77,000 00			76,925 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>
Aroostook Northern, 5s, 1947.....	\$5,000 00	\$5,500 00	\$1,940 00	
Atlantic Shore Line, 5s, 1934.....	5,000 00	4,750 00	5,000 00	
Augusta, Winthrop & Gardiner, 4s, 1952	5,000 00	5,000 00	4,500 00	
Bangor & Aroostook, Consol. 4s, 1951.....	3,000 00	2,700 00	2,872 50	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	5,000 00	
Bath Street, 5s, 1913.....	2,000 00	2,000 00	1,785 00	
Boston & Maine, 4s, 1926.....	5,000 00	5,000 00	4,856 25	
Bridgton & Saco River, 1st Mort. 4s, 1928	5,000 00	5,000 00	5,000 00	
Lime Rock, 4s, 1929.....	6,000 00	6,000 00	6,000 00	
Portland Railroad, Con. Mort. 3½s, opt. 1931.....	4,000 00	3,700 00	3,845 00	
Portland & Rumford Falls, 4s, 1927.....	2,000 00	2,000 00	2,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,675 00	
Somerset (notes) 5s, 1911.....	5,000 00	5,000 00	4,956 25	
Somerset, 4s, 1955.....	10,000 00	9,800 00	9,550 00	
Total railroad bonds of Maine.....	67,000 00			\$34,980 00
Allegheny & Western, 4s, 1998.....	5,000 00	5,000 00	5,000 00	
Ashland Light, Power & St. Ry., Wis., 5s, 1929.....	5,000 00	5,000 00	4,900 00	
Auburn & Syracuse Electric, N. Y., 5s, 1943.....	5,000 00	5,050 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,825 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,250 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	4,500 00	4,515 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	7,000 00	6,370 00	6,230 00	
Berkshire Street, Mass., 5s, 1922.....	5,000 00	5,100 00	5,000 00	
Boston & Northern, Mass., 4s, 1954.....	5,000 00	4,500 00	4,575 00	
Boston & Worcester St., Mass., 4½s, 1928	8,000 00	8,000 00	8,000 00	
Bristol County Street, Mass., 5s, 1921.....	3,000 00	2,250 00	2,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917.....	5,000 00	5,050 00	5,000 00	
Brockton Street, Mass., 5s, 1924.....	3,000 00	3,000 00	3,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,375 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951.....	6,000 00	5,400 00	6,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,650 00	4,695 00	
Central Branch Union Pacific, 4s, 1948.....	3,000 00	2,730 00	2,760 00	
Central Pacific, 4s, 1949.....	5,000 00	4,850 00	4,950 00	
Chicago, Burlington & Quincy, Denver Extension, 4s, 1922.....	6,000 00	6,000 00	5,972 50	
Chicago, Burlington & Quincy, Ill. Div., 3½s, optional, 1929.....	3,000 00	2,745 00	2,842 50	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949.....	3,000 00	3,060 00	3,000 00	
Chicago City Railway, Ill., 5s, 1927.....	5,000 00	5,225 00	5,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series A.....	2,000 00	2,000 00	2,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series B.....	4,000 00	3,600 00	4,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	3,000 00	3,015 00	3,000 00	
Chicago & West Michigan, 5s, 1921.....	5,000 00	5,100 00	5,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	8,000 00	6,800 00	8,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939.....	5,000 00	4,800 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991.....	5,000 00	4,750 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00	5,650 00	5,000 00	
Columbus, Buekeye Lake & Newark Traction, O., 5s, 1921.....	5,000 00	5,000 00	4,900 00	
Concord & Montreal, 4s, 1920.....	5,000 00	5,000 00	5,000 00	
Des Moines & Fort Dodge, 4s, 1935.....	3,000 00	2,850 00	2,933 25	
Des Moines, Iowa Falls & Northern, 5s, optional 1906.....	5,000 00	5,000 00	4,875 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,800 00	2,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Detroit, Toledo & Ironton, 4s, 1955....	\$1,000 00	\$3,300 00	\$3,587 50	
Duluth Street, Minn., 5s, 1930.....	10,000 00	10,100 00	9,775 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	5,000 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917.....	2,500 00	2,500 00	2,500 00	
Grand Rapids Railway, Mich., 5s, 1916..	5,000 00	5,000 00	5,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923.....	5,000 00	5,100 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912	4,000 00	4,000 00	4,000 00	
Hereford, 4s, 1930.....	5,000 00	5,000 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922..	3,000 00	3,060 00	3,000 00	
Hutchinson & Southern, 5s, 1928.....	3,000 00	3,090 00	3,000 00	
Illinois Central, Louisville Div., 3½s, 1953	5,000 00	4,500 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	6,000 00	6,000 00	5,790 00	
Indianapolis & Louisville, 4s, 1956.....	5,000 00	4,750 00	4,695 00	
Iowa Central, 4s, 1951.....	5,000 00	4,000 00	4,550 00	
Jamestown Street, N. Y., 6s, 1923.....	3,000 00	3,180 00	3,000 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,850 00	2,932 50	
Lehigh Valley of New York, 4½s, 1940..	5,000 00	5,350 00	5,000 00	
Leroy & Caney Valley Air Lines, 5s, 1926	5,000 00	5,150 00	5,000 00	
Lima Railway, O., 5s, opt. 1906.....	6,000 00	6,000 00	6,000 00	
Litchfield & Madison, 5s, 1934.....	7,000 00	7,000 00	7,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	5,000 00	4,900 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Medfield & Medway Street, Mass., 5s, 1920	3,000 00	2,250 00	3,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	5,000 00	4,500 00	5,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918.....	5,000 00	5,000 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.....	5,000 00	4,309 00	4,850 00	
Minnesota Transfer, 5s, 1916.....	3,000 00	3,000 00	3,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920.....	5,000 00	5,000 00	5,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935.....	3,000 00	3,210 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946.....	5,000 00	5,450 00	5,000 00	
Northern Pacific, General Lien, 3s, 2047	2,500 00	1,875 00	1,750 00	
Northern Pacific, Prior Lien, 4s, 1997..	9,000 00	9,270 00	9,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	12,000 00	11,040 00	12,000 00	
People's Street, Scranton, Pa., 6s, 1918..	3,000 00	3,210 00	3,000 00	
Pere Marquette of Indiana, 4s, 1943....	10,000 00	9,000 00	9,527 50	
Pontiac, Oxford & Northern, 6s, 1916..	3,000 00	3,000 00	3,000 00	
Providence & Taunton Street, 5s, 1918..	3,000 00	3,000 00	3,000 00	
Rockford & Interurban, Ill., 5s, opt. 1907	7,000 00	7,000 00	6,755 00	
St. Joseph & Grand Island, 4s, 1947....	5,000 00	4,750 00	4,400 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,000 00	9,412 50	
St. Louis & San Francisco, 4s, 1951....	8,000 00	6,800 00	7,596 25	
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Scioto Valley Traction, 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951.....	5,000 00	4,000 00	4,720 00	
Southern Railway, St. Louis Div., 4s, 1951	5,000 00	4,500 00	4,687 50	
Syracuse, Lake Shore & Northern, N. Y., 5s, 1947.....	5,000 00	5,000 00	4,750 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	5,000 00	5,250 00	4,980 00	
Terminal Railroad Association, St. Louis, Mo., 4½s, 1939.....	5,000 00	5,450 00	5,000 00	
Terre Haute Traction & Light Co., Ind., 5s, 1944.....	7,000 00	7,000 00	6,650 00	
Toledo Terminal, 4½s, 1957.....	6,000 00	5,760 00	6,000 00	
Torrington & Winchester St., Conn., 5s, 1917.....	3,000 00	3,045 00	3,000 00	
Union Pacific, 4s, 1947.....	2,000 00	2,060 00	2,000 00	
Utica & Mohawk Valley, 1st Mort. 4½s, 1941.....	6,000 00	6,000 00	6,000 00	

KENNEBUNK SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Wheeling & Lake Erie, Lake Erie Div., 5s, 1926	\$5,000 00	\$5,200 00	\$5,700 00	
White River, 5s, 1933	3,000 00	2,700 00	2,970 00	
Wilkesbarre & Eastern, 5s, 1942	5,000 00	5,100 00	4,960 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine	465,000 00			\$452,215 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	5,000 00	5,000 00	5,000 00	
Berlin Mills Company (Me. & N. H.) 5s, 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 Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	7,000 00	7,000 00	6,960 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925	8,000 00	8,000 00	7,690 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	5,000 00	5,000 00	5,000 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	5,000 00	5,000 00	
Portland Lighting & Power Co., 4½s, 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	
Rumford Falls Power Co., 4s, 1945	5,000 00	5,000 00	4,600 00	
Standish Water & Construction Co., 5s, 1913	2,000 00	2,090 00	2,000 00	
Standish Water & Construction Co., 4s, 1928	2,000 00	2,070 00	2,000 00	
Young Men's Christian Association of Portland, 4s, 1918	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine	66,500 00			65,750 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	13,800 00	7,176 00	6,343 00	
Total railroad stock of Maine	18,800 00			11,343 00
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	5,145 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

KENNEBUNK SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Kennebunk & Kennebunkport.....	\$250 00	\$250 00	
Portland & Ogdensburg.....	1,700 00	1,700 00	\$1,950 00
<i>Loans on Corporation Stock.</i>			
Boston Varnish Company.....	2,000 00	2,000 00	
Leatheroid Manufacturing Company, Kennebunk.....	4,000 00	4,000 00	
National Fibre Board Company, Kennebunk.....	1,800 00	1,800 00	7,800 00
Loan on Chicago, St. Louis & Pittsburg Ry. bonds.....	3,000 00	3,000 00	
Loan on Northern National Bank, Hallowell, stock.....	3,400 00	3,400 00	
Loan to Roman Catholic Bishop of Portland.....	1,750 00	1,750 00	
Loan on personal property.....	145 00	145 00	
Loans on mortgages of real estate.....	118,951 02	118,951 02	127,246 02
Real estate, foreclosure.....	1,650 00	1,650 00	1,650 00
Premium account.....		2,204 22	2,204 22
Cash on deposit.....	12,347 55	12,347 55	
Cash on hand.....	972 33	972 33	13,319 88
Unpaid accrued interest.....	7,400 00		\$898,633 12
	910,145 90		
Due depositors, earned dividend and accrued State tax.....	870,735 60		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$39,410 30		

KINGFIELD SAVINGS BANK—KINGFIELD.

October 2, 1909.

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	\$95,384 97
Reserve fund	3,300 00
Undivided profits	2,253 28
	\$100,938 25

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Van Buren Water District, 4s, 1925.....	\$1,000 00	\$1,000 00	\$950 00	
Van Buren Water District, 5s, 1912.....	2,000 00	2,060 00	2,000 00	
Total public funds of Maine.....	3,000 00			\$2,950 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	3,000 00	3,360 00	3,000 00	
Sanford & Cape Porpoise, 5s, 1928.....	3,000 00	3,000 00	2,850 00	
Total railroad bonds of Maine.....	6,000 00			5,850 00
Marion Railway, Light & Power Co., O., 5s, 1924.....	3,000 00	3,000 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.....	2,000 00	2,000 00	2,000 00	
Second National Bank, Skowhegan.....	400 00	448 00	400 00	
Total national bank stock owned.....	2,400 00			2,400 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company.....	5,300 00	5,300 00	5,300 00	5,300 00
<i>Loans to Corporations.</i>				
Jenkins & Bogert Mfg. Co., Kingfield (endorsed)....		6,000 00	6,000 00	
Kingfield Land Company (endorsed).....		5,000 00	5,000 00	11,000 00
Loan on Jenkins & Bogert Manfg. Co., Kingfield, stock		400 00	400 00	
Loans on life insurance policies.....		1,010 00	1,010 00	
Loans on personal property.....		8,905 00	8,905 00	
Loans on mortgages of real estate.....		47,955 00	47,955 00	58,270 00
Safe and furniture.....		600 00	600 00	600 00
Cash on deposit.....		3,398 95	3,398 95	
Cash on hand.....		3,244 30	3,244 30	6,643 25
Unpaid accrued interest.....		10 00		
Due depositors, earned dividend and accrued State tax.....		101,691 25		
		97,318 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$4,372 81		
				\$100,938 25

MACHIAS SAVINGS BANK—MACHIAS.

June 15, 1909.

P. H. LONGFELLOW, President.

GEO. F. CARY, Treasurer.

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

Organized April 30, 1869.

LIABILITIES.	
Deposits	\$881,899 20
Reserve fund	54,750 00
Undivided profits	22,081 94
	\$958,731 14

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½, 1915, R.R. Aid	\$10,000 00	\$10,450 00	\$10,000 00	
Washington, 4s, opt, 1923, R.R. Aid.	20,000 00	20,500 00	20,000 00	
City of Augusta, 4s, 1913-19, Refund.	6,000 00	6,150 00	6,000 00	
Belfast, 4s, 1918, Refunding.	5,000 00	5,150 00	5,000 00	
Gardiner, 4s, 1933, Refunding	5,000 00	5,300 00	5,000 00	
Portland, Reg. 4s, 1916, Fund.	1,000 00	1,025 00	1,000 00	
South Portland, 4s, 1913, Mun.	1,000 00	1,010 00	1,000 00	
Waterville, 3½, 1935, Funding	10,000 00	9,800 00	10,000 00	
Town of Lubec, 4s, 1921, Water	4,000 00	4,000 00	4,000 00	
Millinocket, 4s, opt, 1911, Sch.	5,000 00	5,000 00	5,000 00	
Brunswick Village Corporation, 4s, 1920-27, Sewer.	8,000 00	8,240 00	8,000 00	
Brunswick & Topsham Water Dist., 4s, 1926.	5,000 00	5,150 00	5,000 00	
Kennebec Water District, 3½, 1925	5,000 00	4,850 00	4,750 00	
Total public funds of Maine	85,000 00			\$84,750 00
County of Allegheny, Pa., 4s, 1933, Roads	5,000 00	5,300 00	5,000 00	
Beaver, Pa., 4s, 1932, Bridge	5,000 00	5,200 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref.	5,000 00	5,000 00	5,000 00	
Lucas, O., 4½, 1923-4, Bridge	5,000 00	5,500 00	5,000 00	
Somerset, Md., 4½, 1949-58, School.	5,000 00	5,650 00	5,000 00	
Wyandotte, Kan., 4½, 1930-2, Bridge	10,000 00	11,100 00	10,000 00	
City of Anderson, Ind., 5s, 1918, Water Refunding.	5,000 00	5,425 00	5,000 00	
Boston, Mass., Reg., 3½, 1928, Highways.	20,000 00	19,700 00	20,000 00	
Canton, O., 4s, 1925, Sch. Dist.	5,000 00	5,075 00	5,000 00	
Chicago, Ill., 4s, 1919, San Dist	10,000 00	10,200 00	10,000 00	
Cleveland, O., 4s, 1922, Sch. District.	30,000 00	31,200 00	30,000 00	
Columbus, O., 4s, opt., 1912, Sewer.	5,000 00	5,050 00	5,000 00	
Council Bluffs, Ia., 6s, opt. 1902 Improvement.	2,500 00	2,500 00	2,500 00	
Duluth, Minn., 4½, 1921, Ind. Sch. District.	3,000 00	3,210 00	3,000 00	
East Liverpool, O., 5s, 1923, Refunding.	5,000 00	5,600 00	5,000 00	
East Liverpool, O., 4s, opt. 1917, Water Refunding.	5,000 00	5,075 00	5,000 00	
Elwood, Ind., 6s, 1921, Refund.	5,000 00	5,950 00	5,000 00	
Elyria, O., 4s, 1937-8, Water.	10,000 00	10,000 00	10,000 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 Hammond, Ind., 5s, 1918, Sch.	\$5,000 00	\$5,375 00	\$5,000 00	
Moline, Ill., 5s, 1911, Sch. Dist.	1,000 00	1,020 00	1,000 00	
Muskegon, Mich., 4s, 1918, St.	5,000 00	5,100 00	5,000 00	
New York, N. Y., Reg. 3½s, 1940, Park	30,000 00	28,650 00	30,000 00	
Oakland, Cal., 4s, 1936-8, Sch. District	10,000 00	10,000 00	9,670 00	
Omaha, Neb., 4s, 1919, Sewers	5,000 00	5,100 00	5,000 00	
Omaha, Neb., 4s, 1933, Paving, Renewal	5,000 00	5,200 00	5,000 00	
Owensboro, Ky., 4s, opt. 1915, Street Improvement	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Loan	15,000 00	15,750 00	15,000 00	
Philadelphia, Pa., Reg. 3½s, 1931, Water	10,000 00	9,800 00	10,000 00	
Port Huron, Mich., 4s, 1922, Repaving	5,000 00	5,075 00	5,000 00	
St. Paul, Minn., 4½s, 1917, Municipal	20,000 00	21,200 00	20,000 00	
Sault Ste Marie, Mich., 4s, 1920 Bridge	5,000 00	5,000 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sew.	8,000 00	8,520 00	8,000 00	
Spokane, Wash., 4½s, 1933, Bdg	5,000 00	5,275 00	5,000 00	
Stillwater, Minn., 5s, 1921, Permanent Improvement	15,000 00	16,425 00	15,000 00	
Toledo, O., 4½s, 1919, Natural Gas	3,000 00	3,225 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, Refunding	5,000 00	5,625 00	5,000 00	
Town of Cranston, R. I., 3½s, 1939, Sch. House and Bridge	5,000 00	4,775 00	5,000 00	
Total public funds out of Maine	322,500 00			\$322,170 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,600 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	10,000 00	11,100 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	5,000 00	
Boston & Maine, Reg. 4s, 1926	5,000 00	5,000 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	5,250 00	5,000 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,700 00	
Total railroad bonds of Maine	50,500 00			50,200 00
Allegheny & Western, 4s, 1998	5,000 00	5,000 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	5,250 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925	6,000 00	5,610 00	5,625 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	3,000 00	3,000 00	3,000 00	
Boston & Northern, 4s, 1954	5,000 00	4,500 00	4,500 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917	5,000 00	5,050 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	13,200 00	12,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	5,000 00	5,025 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915	5,000 00	4,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	8,500 00	10,000 00	

MACHIAS SAINGS 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>
Citizens' Electric St., Newburyport, Mass. 5s, 1920	\$1,000 00	\$4,080 00	\$4,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,000 00	5,000 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,000 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	1,000 00	1,000 00	
Duluth Street, Minn., 5s, 1930	10,000 00	10,100 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941	5,000 00	5,600 00	5,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	5,000 00	5,350 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 & Northern, 4s, 1928	5,000 00	4,800 00	4,800 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,350 00	5,000 00	
Manhattan Railway, New York, 4s, 1990	5,000 00	5,000 00	5,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924	5,000 00	5,000 00	4,925 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,100 00	10,000 00	
New York & Stamford, 5s, 1931	7,000 00	7,350 00	7,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,600 00	5,000 00	
Omaha Street, Neb., 5s, 1914	10,000 00	10,000 00	10,000 00	
Pennsylvania (notes) 3½s, 1915	5,000 00	4,850 00	4,800 00	
People's Street, Scranton, Pa., 6s, 1918	10,000 00	10,700 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,000 00	9,600 00	
St. Paul & Northern Pacific, 6s, 1923	10,000 00	12,100 00	10,000 00	
Schneectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Scioto Valley Traction, O., 5s, 1923	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,700 00	
Toledo Terminal, 4½s, 1957	5,500 00	5,280 00	5,500 00	
Trenton Passenger, N. J., 6s, opt. 1910	5,000 00	5,050 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	251,500 00			\$249,200 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	3,750 00	5,000 00	
Camden & Rockland Water Company, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Cnsolidated Elec. Lt. Co. of Maine, Portland, 4½s, 1925	10,000 00	10,000 00	9,500 00	
Eastern Steamship Co., 5s, 1927	5,000 00	5,000 00	5,000 00	
Masonic Building Ass'n., Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Portland Elevator Company, 4s, 1910-19	4,000 00	4,000 00	4,000 00	
Portland Water Company, 4s, 1927	15,000 00	15,525 00	15,000 00	
Rockland-Rockport Lime Company, 5s, 1920	10,000 00	10,000 00	10,000 00	
Skowhegan Water Company, 5s, 1917	5,000 00	5,000 00	5,000 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,175 00	5,000 00	
York Light & Heat Co., Biddeord, 4½s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	84,000 00			83,500 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, preferred	5,000 00	5,000 00	4,350 00	
European & North American	5,000 00	6,500 00	5,000 00	
Portland & Ogdensburg	20,000 00	10,400 00	10,000 00	
Total railroad stock owned	30,000 00			19,350 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company	1,000 00	1,200 00	850 00	850 00

MACHIAS 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	\$5,000 00	\$5,300 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	5,250 00	5,000 00	
Cumberland National Bank, Portland	3,000 00	3,060 00	3,000 00	
First National Bank, Portland	7,500 00	7,875 00	7,500 00	
Frontier National Bank, Eastport	2,500 00	3,500 00	2,500 00	
National Shoe & Leather Bank, Auburn	2,500 00	2,750 00	2,500 00	
Total national bank stock owned	33,500 00			\$33,500 00
<i>Other Bank Stock Owned.</i>				
Machias Banking Company	800 00	960 00	800 00	800 00
<i>Loans on Trust Company Stock.</i>				
Eastern Trust & Banking Company, Bangor		600 00	600 00	
Machias Banking Company		1,200 00	1,200 00	1,800 00
<i>Loans on Savings Bank Books.</i>				
Hallowell Savings Institution		500 00	500 00	
Machias Savings Bank		5,180 80	5,180 80	5,680 80
<i>Loans to Corporations.</i>				
Dennysville Lumber Company (endorsed)		6,500 00	6,500 00	
East Machias Campmeeting Association (endorsed)		160 00	160 00	6,660 00
<i>Loans to Municipalities.</i>				
Town of Centerville		12 00	12 00	
Dennysville		300 00	300 00	
Meddybemps		247 56	247 56	559 56
Loan on City of Cleveland, O., bond		525 00	525 00	
Loan on Eastern Manufacturing Co., Bangor, bond		600 00	600 00	
Loan on Portland & Rumford Falls Railway stock		9,850 00	9,850 00	
Loan on Machias Lumber Company stock		2,500 00	2,500 00	
Loans on Hanover National Bank, New York, stock		11,000 00	11,000 00	
Loan on personal property		1,000 00	1,000 00	
Loans on mortgages of real estate		55,617 86	55,617 86	81,092 86
Real estate investment		2,500 00	2,000 00	2,000 00
Premium account			339 00	339 00
Cash on deposit		14,062 04	14,062 04	
Cash on hand		2,216 88	2,216 88	16,278 92
Unpaid accrued interest		11,587 15		\$958,731 14
Due depositors, earned dividend and accrued State tax		998,554 29		
		900,662 49		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$97,891 80		

MAINE SAVINGS BANK—PORTLAND.

July 9, 1909.

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	\$13,810,392 73
Reserve fund	1,000,000 00
Undivided profits	741,242 31
	\$15,551,635 04

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Bangor, 4s, 1935, Water, Refunding	\$100,000 00	\$106,500 00	\$100,000 00	
Biddeford, 3½s, 1925, Ref.	10,000 00	9,850 00	10,000 00	
Portland, Gold, 3½s, 1922, Refunding	100,000 00	98,500 00	100,000 00	
Waterville, 3½s, 1935, Ref.	10,000 00	9,800 00	10,000 00	
Total public funds of Maine	220,000 00			\$220,000 00
Commonwealth of Massachusetts, Reg 3½s, 1941, Metropolitan Water Loan	25,000 00	25,000 00	25,000 00	
Commonwealth of Massachusetts, Coupon 3½s, 1942, Metropolitan Water Loan	75,000 00	75,000 00	75,000 00	
City of Baltimore, Md., Reg. 4s, 1954, Annex Improve.	25,000 00	27,125 00	25,000 00	
Baltimore, Md., Reg. 4s, 1955, Park Improve.	25,000 00	27,125 00	25,000 00	
Boston, Mass., Reg. 3½s, 1928, Highways	25,000 00	24,625 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., Reg. 3½s, 1922, Grade Crossing	25,000 00	24,625 00	25,000 00	
Cambridge Mass., Reg. 3½s, 1931, Sewer	25,000 00	24,500 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1944, Bridge	50,000 00	48,750 00	50,000 00	
Cincinnati, O., 3½s, opt. 1932, Sinking Fund	50,000 00	49,000 00	49,812 50	
Cleveland, O., Reg. 4s, 1926, Water	25,000 00	26,125 00	25,000 00	
Cleveland, O., 4s, 1924, Parks	25,000 00	26,125 00	25,000 00	
Columbus, O., 4½s, 1915, Public Improvement	10,000 00	10,450 00	10,000 00	
Duluth, Minn., 4s, 1921, Park	80,000 00	82,000 00	75,200 00	
Duluth, Minn., 5s, 1912, Municipal	100,000 00	103,500 00	100,000 00	
Hartford, Conn., 3½s, 1926, Park	25,000 00	24,625 00	25,000 00	
Kansas City, Mo., 4s, 1924, Park & Boulevard	10,000 00	10,450 00	10,000 00	

MAINE 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 Lawrence, Mass., 4s, 1909, Municipal	\$10,000 00	\$10,000 00	\$10,000 00	
Louisville, Ky., 4s, 1947, Sewer	200,000 00	215,000 00	200,000 00	
Lynn, Mass., Reg. 4s, 1910 School	10,000 00	10,050 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	10,945 00	11,000 00	
Minneapolis, Minn., 4s, 1922, Park	10,000 00	10,400 00	10,000 00	
Minneapolis, Minn., 4s, 1938, Sewer	100,000 00	106,500 00	100,000 00	
New York, N. Y., 3½s, 1949-53, Rapid Transit	125,000 00	118,125 00	125,000 00	
New York, N. Y., 3½s, 1927-36, Municipal	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	
Philadelphia, Pa., Reg. 3½s, 1931, Water	25,000 00	24,500 00	25,000 00	
Pittsburg, Pa., 5s, 1913, Funding Debt	10,000 00	10,500 00	10,000 00	
Providence, R. I., Reg. 4s, 1925, Sewer	15,000 00	15,675 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,400 00	10,000 00	
St. Louis, Mo., 3½s, 1920, Renewal	10,000 00	9,900 00	10,000 00	
Springfield, Mass., Reg. 3½s 1921, School	25,000 00	24,750 00	25,000 00	
Toledo, O., 4s, 1910, Wat.	10,000 00	10,050 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	1,605,000 00			\$1,600,012 50
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Medford Ext., 1st Mort. Gold 5s, 1937	200,000 00	220,000 00	200,000 00	
Bangor & Aroostook, Con. Mort. Gold 4s, 1951	175,000 00	157,500 00	154,437 50	
Northern Maine Seaport, 1st Mort. & Terminal 5s, 1935	175,000 00	189,000 00	175,000 00	
Portland Railroad, 1st Con. Mort. Gold 3½s, optional 1931	300,000 00	277,500 00	287,250 00	
Portland & Rumford Falls, 1st Mort. Gold 4s, 1926	100,000 00	100,000 00	99,250 00	
Portland & Rumford Falls, Coll. Trust Gold 4s, optional 1924	100,000 00	100,000 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	118,650 00	112,250 00	
Somerset, 1st & Refunding Mort. Gold 4s, 1955	100,000 00	98,000 00	94,500 00	
Somerset, Guaranteed notes, Gold 5s, 1911	125,000 00	125,000 00	123,125 00	
Total railroad bonds of Maine	1,620,000 00			1,555,412 50
American Dock & Improvement Company, N. J., 1st Mortgage 5s, 1921	26,000 00	28,600 00	26,000 00	
Auburn & Syracuse Electric, N. Y., 1st & Refunding Mortgage Gold 5s, 1942	200,000 00	202,000 00	200,000 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>
Aurora, Elgin & Chicago, 1st Mortgage Gold 5s, 1941	\$100,000 00	\$100,000 00	\$38,625 00	
Baltimore, Chesapeake & Atlantic, 1st Mortgage Gold 5s, 1934	245,000 00	257,250 00	245,000 00	
Bennington & Rutland, 1st Mortgage Gold 4½s, 1927	246,000 00	248,460 00	246,000 00	
Bleeker Street & Fulton Ferry, New York City, 1st Mort. Gold Extended 4s, 1950	227,000 00	170,250 00	227,000 00	
Blue Hill Street, Canton, Mass., 1st Mortgage Gold 5s, optional 1923	175,000 00	175,000 00	173,250 00	
Boston & Northern Street, 1st Refund Mortgage 4s, 1954	200,000 00	180,000 00	182,000 00	
Boston & Worcester St., 1st Mortgage Gold 4½s, 1923	100,000 00	100,000 00	94,600 00	
Bridgeport Traction Company, Conn., 1st Mortgage Gold 5s, 1923	64,000 00	67,940 00	64,000 00	
Broadway Surface, N. Y., 1st Mortgage 5s, 1924	100,000 00	103,000 00	100,000 00	
Brockton, Bridgewater & Taunton St. Mass., 1st Mortgage Gold 5s, 1917	40,000 00	40,400 00	40,000 00	
Central Railway of Peoria, Ill., 1st Mortgage Gold 5s, 1915	75,000 00	76,500 00	75,000 00	
Chicago, Burlington & Quincy, Ill. Division, 1st Mortgage 4s, 1949	50,000 00	51,000 00	50,000 00	
Chicago City Railway, 1st Mortgage Gold 5s, 1927	125,000 00	130,625 00	125,000 00	
Chicago & Eastern Illinois, General & 1st Mortgage 5s, 1937	50,000 00	57,500 00	50,000 00	
Chicago & Erie, 1st Mort. Gold 5s, 1982	127,000 00	147,955 00	127,000 00	
Chicago & Indiana Coal Railway, 1st Mortgage 5s, 1930	50,000 00	57,250 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 1st Mortgage Gold 5s, 1921	225,000 00	247,500 00	225,000 00	
Chicago & Northwestern, General Mort Gold 3½s, 1987	50,000 00	46,250 00	50,000 00	
Chicago Railways Company, Consolidated Mortgage Gold 4-5s, 1927, Series A	68,000 00	68,000 00	65,921 00	
Chicago Railways Co., Consolidated Mortgage Gold 4-5s, 1927, Series B	68,000 00	61,200 00	65,921 00	
Chicago & St. Louis, 1st Mortgage Reg 6s, 1915	258,000 00	285,090 00	258,000 00	
Chicago & Western Indiana, Gen. Mortgage Gold 6s, optional 1932	328,000 00	370,640 00	328,000 00	
Cincinnati, Richmond & Muncie, 1st Mortgage Gold 5s, optional 1910	100,000 00	85,000 00	100,000 00	
Cleveland, Akron & Columbus, 1st Mortgage Gold 5s, 1927	242,000 00	266,200 00	242,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Div., 1st Coll. Trust Mort. Gold 4s, 1990	105,000 00	99,750 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, opt. 1921	104,000 00	104,000 00	102,592 00	
Columbus, London & Springfield, O., 1st Mortgage Gold 5s, opt. 1920	100,000 00	100,000 00	97,000 00	
Columbus, Newark & Zanesville Electric, O., 1st Mortgage 5s, 1924	75,000 00	75,000 00	72,875 00	
Corrigan Consolidated Street, Kansas City, 1st Mortgage Reg. 5s, 1916	43,000 00	45,150 00	43,000 00	
Dayton, Springfield & Urbana Electric, O., 1st Mortgage Gold 5s, opt. 1905	50,000 00	50,000 00	47,500 00	
Detroit, Toledo & Ironton, General Lien & Division, 1st Mort. 4s, 1955	100,000 00	70,000 00	80,025 69	

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>
East Cleveland, O., 1st Mortgage Reg. 5s, 1910.....	\$85,000 00	\$85,000 00	\$85,000 00	
Eastern of Minnesota, Northern Div., 1st Mortgage Gold 4s, opt. 1928...	325,000 00	325,000 00	325,000 00	
East Taunton Street, Mass., 1st Mortgage Gold 5s, 1920.....	45,000 00	45,450 00	45,000 00	
Elgin, Joliet & Eastern, 1st Mort. 5s, 1941.....	120,000 00	134,400 00	120,000 00	
Gardner, Westminster & Fitchburg St. Mass., 1st Mortgage Gold 5s, 1920	75,000 00	75,000 00	75,000 00	
Illinois Central, 1st Mortgage 3½s, 1951	100,000 00	93,500 00	98,250 00	
Jackson & Battle Creek Traction, Mich., 1st Mortgage 5s, 1923.....	117,000 00	117,000 00	115,337 50	
Kanawha & Michigan, 1st Mortgage Gold 4s, 1990.....	100,000 00	95,000 00	81,500 00	
Kings County Elevated, Brooklyn, N. Y., 1st Mortgage 4s, 1949.....	250,000 00	218,750 00	229,750 00	
Lake Shore & Michigan Southern, 1st Mortgage 3½s, 1997.....	100,000 00	95,000 00	99,000 00	
Lehigh Valley of New York, 1st Mort. Gold Registered 4½s, 1940.....	170,000 00	181,900 00	170,000 00	
Lehigh Valley of New York, 1st Mort. Gold Coupon 4½s, 1940.....	330,000 00	353,100 00	330,000 00	
Lehigh Valley Terminal, 1st Mortgage Registered Gold 5s, 1941.....	20,000 00	23,500 00	20,000 00	
Lexington & Boston Street, 1st Mortgage 4½s, 1920.....	100,000 00	100,000 00	98,250 00	
Lincoln & Northwestern, 1st Mortgage Registered 7s, 1910.....	5,000 00	5,050 00	5,000 00	
Marion Railway, Light & Power Co., O., 1st Mortgage Gold 5s, 1924.....	50,000 00	50,000 00	47,750 00	
Minneapolis & St. Louis, Pacific Ext., 1st Mortgage 6s, 1921.....	50,000 00	55,000 00	50,000 00	
Minneapolis Street, Minn., 1st Mort. 7s, 1910.....	11,000 00	11,220 00	11,000 00	
Nahant & Lynn Street, 1st Mortgage Gold 5s, 1925.....	75,000 00	75,750 00	75,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mortgage Gold 5s, 1935	125,000 00	133,750 00	125,000 00	
New York Central & Hudson River, Refunding Mortgage Gold 3½s, 1997	300,000 00	285,000 00	230,000 00	
New York & Greenwood Lake, 1st Mortgage Gold 5s, 1946.....	160,000 00	174,400 00	160,000 00	
New York & Harlem, 1st Mortgage Gold 3½s, 2000.....	160,000 00	92,500 00	100,000 00	
New York, New Haven & Hartford, Deb. 4s, 1955.....	150,000 00	145,500 00	127,500 00	
New York & Rockaway Beach, 1st Mortgage Gold 5s, 1927.....	25,000 00	25,000 00	25,000 00	
New York, Susquehanna & Western, Terminal 1st Mortgage Gold 5s, 1943	50,000 00	57,000 00	50,000 00	
Norwich & Westerly, 1st Mortgage Gold 5s, 1936.....	75,000 00	60,000 00	74,075 00	
Omaha Street, Neb., 1st Mort. Reg. 5s, 1914.....	75,000 00	75,000 00	72,812 50	
Pennsylvania, Consolidated 4s, 1948	200,000 00	209,000 00	199,400 00	
Rochester Railway, N. Y., 1st Consol. Mortgage Gold 5s, 1930.....	75,000 00	80,250 00	75,000 00	
Rutland, Consolidated Mortgage 4½s, 1941.....	200,000 00	205,000 00	200,000 00	
St. Joseph Railway, Light, Heat & Power Co., 1st Mortgage Gold 5s, 1937.....	97,000 00	97,000 00	96,632 50	
St. Lawrence & Adirondack, 1st Mortgage Gold 5s, 1996.....	125,000 00	143,750 00	125,000 00	
St. Louis, Iron Mountain & Southern, 1st Mortgage Gold 5s, 1931.....	150,000 00	165,000 00	150,000 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>
St. Louis & San Francisco, Gen. Mortgage 6s, 1931.....	\$180,000 00	\$225,000 00	\$180,000 00	
St. Louis & San Francisco, Gen. Mortgage 5s, 1931.....	220,000 00	242,000 00	220,000 00	
St. Louis & San Francisco, Coll. Trust Gold 5s, 1987.....	30,000 00	30,900 00	30,000 00	
St. Paul City Railway, Minn., 1st Mort Registered 6s, 1932.....	63,000 00	74,340 00	63,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated Mort. Gold 4½s, 1933	150,000 00	164,250 00	150,000 00	
St. Paul, Minneapolis & Manitoba, Consolidated Mort. Gold 6s, 1933	250,000 00	332,500 00	250,000 00	
St. Paul & Northern Pacific, 1st Mortgage Gold 6s, 1923.....	237,000 00	286,770 00	237,000 00	
Schenectady Railway, N. Y., 1st Mortgage Gold 4½s, optional 1911....	75,000 00	75,000 00	75,000 00	
Scioto Valley Traction, 1st Mortgage 5s, 1923.....	75,000 00	75,000 00	72,000 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mort. Gold 4½s, 1939	200,000 00	217,000 00	200,000 00	
Toledo Terminal, 1st Mort. 4s, 1957	83,000 00	79,680 00	74,695 00	
Trenton Passenger N. J., 1st Mortgage Registered 6s, 1931.....	75,000 00	87,750 00	75,000 00	
Union Electric, Dubuque, Ia., 1st Mortgage 5s, 1924.....	200,000 00	200,000 00	191,000 00	
Union Pacific, 1st Mortgage & 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	150,000 00	150,000 00	
West Side Belt, Pittsburg, Pa., 1st Mortgage 5s, 1937.....	192,000 00	192,000 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..	10,695,000 00			10,525,227 44
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 1st Mortgage Gold 4s, 1915-19.....	105,000 00	107,625 00	105,000 00	
Bar Harbor Water Co., 1st Mortgage 5s, 1909.....	23,000 00	23,000 00	23,000 00	
Berlin Mills Co., 1st Mortgage Gold 5s, 1909-15.....	115,000 00	115,000 00	114,000 00	
Camden & Rockland Water Co., 4½s, 1917.....	100,000 00	100,000 00	97,620 00	
Consolidated Electric Light Company of Maine, Portland, 1st Consol. Mort. 4½s, 1925.....	150,000 00	150,000 00	148,200 00	
Eastern Steamship Company, 1st Mort Sinking Fund Gold 5s, 1927.....	50,000 00	50,000 00	48,750 00	
Portland Water Company, 1st Mort. Gold 5s, 1922.....	150,000 00	155,250 00	140,000 00	
Rumford Falls Realty Company, 1st Mortgage 5s, 1922.....	25,000 00	25,000 00	23,125 00	
Skowhegan Water Co., 1st Mortgage 5s, 1917.....	25,000 00	25,000 00	25,000 00	
Total corporation bonds owned....	743,000 00			724,695 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	20,520 00	7,200 00	7,200 00

MAINE SAVINGS BANK—Concluded.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cleveland, Cincinnati, Chicago & St. Louis.....	\$1,550 00	\$1,550 00	
Cleveland City Cable, O.....	1,500 00	1,500 00	
Maine Central.....	1,150 00	1,150 00	\$4,200 00
<i>Loans on Corporation Bonds.</i>			
Arkansaw Water Company, Little Rock, Ark....	500 00	500 00	
City Water Company, East St. Louis, Ill.....	1,500 00	1,500 00	
Huntington Water Company, Ind.....	950 00	950 00	
Oxford Paper Company.....	500 00	500 00	
Portsmouth, Berkley & Suffolk Water Co., Va....	500 00	500 00	3,950 00
<i>Loans on Corporation Stock.</i>			
Portland Gas Light Company.....	250 00	250 00	
Worumbo Manufacturing Company, Lisbon Falls	1,200 00	1,200 00	1,450 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	1,100 00	1,100 00	
Maine Savings Bank, Portland.....	4,100 00	4,100 00	
Portland Savings Bank.....	1,100 00	1,100 00	6,300 00
<i>Loans to Corporations.</i>			
Roman Catholic Bishop of Portland.....	44,700 00	44,700 00	
St. Joseph's Convent & Hospital Corporation (endorsed by Roman Catholic Bishop of Portland)	50,000 00	50,000 00	94,700 00
Loan on Maine Central Railroad stock.....	1,832 61	1,832 61	
Loan on Canal National Bank, Portland, stock..	800 00	800 00	
Loans on Portland Trust Company stock.....	53,000 00	53,000 00	
Loans on mortgages of real estate.....	286,216 85	286,216 85	341,849 46
Real estate investment.....	30,000 00	5,000 00	5,000 00
Cash on deposit.....	425,836 36	425,836 36	
Cash on hand.....	14,126 78	14,126 78	439,963 14
Unpaid accrued interest.....	131,252 08		15,551,635 04
Due depositors, earned dividend and accrued State tax.....	16,396,424 68		
	14,105,811 79		
Estimated market value of resources above liability for deposits, earned dividend and State tax....	\$2,290,612 89		

MECHANICS' SAVINGS BANK—AUBURN.

July 23, 1909.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

TRUSTEES—Tascus Atwood, W. G. Lowell, J. W. Beede, J. P. Hutchinson, J. N. Packard, H. L. Irish, Oscar W. Jones, Ansel Briggs, E. M. Greenleaf.

Organized February 25, 1875.

LIABILITIES.

Deposits	\$553,487 97
Reserve fund	38,850 00
Undivided profits	16,423 64
	\$608,761 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 Washington, 4s, opt. 1923, R.R. Aid	\$5,000 00	\$5,100 00	\$5,000 00	
City of Ellsworth, 4s, 1917, Refunding	2,000 00	2,050 00	2,000 00	
Lewiston, 3½s, 1931, Refund.	500 00	490 00	500 00	
Town of Kittery, 3½s, 1930, School	3,000 00	2,835 00	2,985 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,150 00	5,000 00	
Total public funds of Maine	15,500 00			\$15,485 00
City of Evansville, Ind., 5s, 1912, Fund	5,000 00	5,175 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, Sew.	5,000 00	5,250 00	5,000 00	
Port Huron, Mich., 4s, 1922, Refunding	10,000 00	10,150 00	10,000 00	
Town of Danbury, Conn., 4s, 1944-5, Sch	5,000 00	5,125 00	5,000 00	
Total public funds out of Maine	36,000 00			35,600 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,600 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	5,000 00	5,550 00	5,000 00	
Bangor & Aroostook, Consol. Mort. 4s, 1951	15,000 00	13,500 00	14,381 25	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	5,000 00	
Boston & Maine, 4s, 1926	15,000 00	15,000 00	15,000 00	
Boston & Maine, 4½s, 1929	5,000 00	5,300 00	5,000 00	
Maine Central, 4s, 1914 (notes)	14,000 00	14,000 00	13,895 00	
Penobscot Shore Line, Reg. 4s, 1920	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,875 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,850 00	
Washington County, 3½s, opt. 1924	10,000 00	9,000 00	9,437 50	
Total railroad bonds of Maine	89,000 00			87,438 75
Auburn & Syracuse Electric, N. Y., 5s, 1942	5,000 00	5,050 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1941	10,000 00	10,000 00	9,910 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	10,500 00	10,000 00	
Bristol County Street, Mass., 5s, 1921	3,000 00	2,250 00	3,000 00	
Central Pacific, 4s, 1949	10,000 00	9,700 00	9,850 00	
Chicago City Railway, Ill., 5s, 1927	5,000 00	5,225 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,600 00	4,825 00	

MECHANICS' SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cincinnati, Richmond & Muncie, 5s, opt. 1910.	\$5,000 00	\$4,250 00	\$5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993.	3,000 00	3,000 00	3,000 00	
Cleveland Electric, O., 5s, 1913.	5,000 00	5,000 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.	5,000 00	3,500 00	4,000 00	
Detroit & Toledo Shore Line, 4s, 1953.	5,000 00	4,500 00	4,375 00	
Elgin, Joliet & Eastern, 5s, 1941.	5,000 00	5,600 00	5,000 00	
Illinois Central, Omaha Div., 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	2,060 00	2,000 00	
Lenigh valley of New York, 4½s, 1940.	5,000 00	5,350 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949.	7,000 00	6,020 00	6,930 00	
New York Central & Hudson River, 5s, 1910.	5,000 00	5,050 00	4,987 50	
Pontiac, Oxford & Northern, 6s, 1916.	7,000 00	7,000 00	7,000 00	
Rochester Railway, N. Y., 5s, 1930.	5,000 00	5,350 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,750 00	4,325 00	
Rutland-Canadian, 4s, 1949.	5,000 00	4,500 00	5,000 00	
St. Lawrence & Adirondack, 5s, 1996.	5,000 00	5,750 00	5,000 00	
St. Louis & San Francisco, 4s, 1951.	2,000 00	1,700 00	1,950 00	
Schneectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951.	5,000 00	4,000 00	4,700 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941	5,000 00	5,000 00	5,000 00	
Wheeling & Lake Erie, 4s, 1949.	3,000 00	2,625 00	2,805 00	
Total railroad bonds out of Maine.	167,000 00			\$162,682 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916.	5,000 00	5,000 00	5,000 00	
Berlin Mills Company, 5s, 1924-31.	5,000 00	5,000 00	4,925 00	
Eastern Steamship Company, 5s, 1927.	10,000 00	10,000 00	10,000 00	
Hebron Water Company, 5s, 1916.	3,000 00	3,000 00	3,000 00	
Hyde Windlass Co., Bath, 5s, 1922.	5,000 00	5,000 00	4,960 00	
Maine Water Company, 5s, 1931.	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned.	31,000 00			30,825 00
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.	5,000 00	10,000 00	10,000 00	10,000 00
<i>Corporation Stock Owned.</i>				
Continental Mills, Lewiston.	1,200 00	1,020 00	240 00	
Little Androscoggin Water Power Co., Auburn.	8,800 00	4,840 00	6,000 00	
Total corporation stock of Maine.	10,000 00			6,240 00
Adrian Water Company, Michigan.	12,000 00	7,200 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.	4,000 00	6,170 00	4,400 00	
First National Bank, Lewiston.	7,000 00	10,150 00	7,000 00	
Manufacturers' National Bank, Lewiston	9,500 00	10,260 00	9,500 00	
National Shoe & Leather Bank, Auburn	30,500 00	33,550 00	30,500 00	
People's National Bank, Waterville.	3,000 00	3,000 00	3,000 00	
Total national bank stock owned.	64,300 00			64,300 00

MECHANICS' SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Kora Temple Association, Auburn, bonds..	\$2,550 00	\$2,550 00	
Loan on First National Bank, Auburn, stock.	850 00	850 00	
Loan on Lewiston Trust & Safe Deposit Co., stock. . .	700 00	700 00	
Loan to Little Androscoggin Water Power Company, Auburn.	5,000 00	5,000 00	
Loans on Mechanic Savings Bank books.	200 00	200 00	
Loans on mortgages of real estate.	117,061 00	117,061 00	\$126,361 00
Real estate, investment.	40,000 00	40,000 00	
Real estate, foreclosure.	1,000 00	1,000 00	41,000 00
Premium account.		1,900 00	1,900 00
Cash on deposit.	14,387 60	14,387 60	
Cash on hand.	541 76	541 76	14,929 36
Unpaid accrued interest.	5,234 77		\$608,761 61
Due depositors, earned dividend and accrued State tax.	616,981 13		
	555,517 13		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$61,464 00		

NORWAY SAVINGS BANK—NORWAY.

July 16, 1909.

A. S. KIMBALL, President.

GEORGE 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	\$477,832 54
Reserve fund	12,000 00
Undivided profits	4,022 56
Bills payable	2,000 00
	\$495,855 10

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid	\$5,000 00	\$5,225 00	\$5,000 00	
City of Auburn, 4s, 1910, Municipal	500 00	502 50	500 00	
Town of Kittery, 3½s, 1915-24, School	5,000 00	4,850 00	4,975 00	
Millinocket, 4s, 1920-24, Sch.	5,000 00	5,000 00	5,000 00	
Rumford, 4s, opt. 1909, Fund.	5,000 00	5,000 00	5,000 00	
Total public funds of Maine	20,500 00			\$20,475 00
County of Allegheny, Pa., 4s, 1936, Road	5,000 00	5,325 00	5,000 00	
Anne Arundel, Md., 4s, 1951,				
Bridge, Funding	5,000 00	5,125 00	5,000 00	
Jefferson, Ind., 4s, 1918-19, Rd	6,000 00	6,000 00	6,000 00	
Lyon, Kan., 4½s, opt. 1913, Ref.	5,000 00	5,050 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910,				
Funding	5,000 00	5,000 00	5,000 00	
Woodbury, Ia., 4s, 1914, Fund.	5,000 00	5,050 00	5,000 00	
Wyandotte, Kan., 4½s, 1932,				
Bridge	4,000 00	4,300 00	4,000 00	
City of Danbury, Conn., 3½s, 1932,				
Funding	5,000 00	4,725 00	4,925 00	
Danbury, Conn., 4s, 1946, Wat.	4,000 00	4,100 00	3,950 00	
Ishpeming, Mich., 4s, 1916, Sch.				
District	3,000 00	3,000 00	3,000 00	
Lexington, Ky., 4s, 1933, Bd.				
of Education	5,000 00	5,100 00	5,000 00	
Marinette, Wis., 4s, 1918, Dock				
and Wharf	5,000 00	5,050 00	5,000 00	
Owensboro, Ky., 4s, opt. 1911,				
Water	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1934, Bdg	3,000 00	3,120 00	3,000 00	
Pawtucket, R. I., 4s, 1944, Gen.				
Funding	2,000 00	2,100 00	2,000 00	
Quincy, Ill., 4½s, 1914, Fund.	1,000 00	1,030 00	1,000 00	
Total public funds out of Maine	68,000 00			67,905 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,800 00	
Boston & Maine, 4s, 1926	5,000 00	5,000 00	4,825 00	
Portland Railroad, 3½s, opt. 1931	4,500 00	4,162 50	4,376 25	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,875 00	
Washington County, 3½s, opt. 1924	5,000 00	4,500 00	4,425 00	
Total railroad bonds of Maine	24,500 00			23,301 25

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>
Aurora, 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	4,500 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	3,750 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	5,000 00	4,500 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,650 00	4,575 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,550 00	4,725 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	4,250 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	3,000 00	2,880 00	3,000 00	
Davton, Covington & Piqua Trac. 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	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,500 00	4,000 00	
Dover, Somersworth & Rochester St., 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	
Fort Dodge, Des Moines & Southern, 5s, optional 1937	4,000 00	2,800 00	3,800 00	
Hartford & Springfield St., 5s, 1921	5,000 00	5,000 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	4,750 00	4,968 75	
Marion Railway, Light & Power Co., O., 5s, 1924	5,000 00	5,000 00	4,925 00	
Missouri Pacific, Lexington Div., 5s, 1926	2,500 00	2,500 00	2,500 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,250 00	4,100 00	
Pere Marquette of Indiana, 4s, 1943	5,000 00	4,500 00	4,800 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915	6,000 00	5,700 00	5,900 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,600 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,500 00	4,750 00	
Toledo, Peoria & Western, 4s, 1917	6,000 00	5,460 00	5,430 00	
Toledo Terminal, 4½s, 1935	5,500 00	5,280 00	5,500 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	5,825 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941	5,000 00	4,000 00	4,450 00	
Wheeling & Lake Erie, 4s, 1949	6,000 00	5,250 00	5,580 00	
Total railroad bonds out of Maine	183,000 00			\$176,928 75
<i>Corporation Bonds Owned.</i>				
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Frontier Water Company, Ft. 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	5,000 00	5,000 00	
Mousam Water Company, Kennebunk, 5s, 1915	4,000 00	4,000 00	4,000 00	
Mousam Water Company, Wells, 4s, 1921	1,000 00	1,000 00	1,000 00	
Norway Shoe Shop, 5s, optional	300 00	300 00	150 00	
Norway Water Company, 4s, opt. 1911	5,000 00	5,000 00	5,000 00	

NORWAY 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>
Twin Village 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.....	44,300 00			\$44,150 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	11,000 00	5,720 00	5,027 50	5,027 50
Fort Dodge, Des Moines & Southern, pref.	1,500 00	450 00	1,200 00	
Fort Dodge, Des Moines & Southern, com.	2,500 00	250 00		
Total railroad stock out of Maine.....	4,000 00			1,200 00
<i>Corporation Stock Owned.</i>				
Norway Building Association.....	500 00	300 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	4,410 00	4,200 00	
First National Bank, Lewiston.....	2,500 00	3,695 00	2,500 00	
First National Bank, Portland.....	7,300 00	7,665 00	7,500 00	
Manufacturers National Bank, Lewiston	10,000 00	10,800 00	10,000 00	
National Shoe & Leather Bank, Auburn	3,500 00	3,850 00	3,500 00	
Norway National Bank, Norway.....	7,600 00	9,120 00	7,600 00	
Total national bank stock owned.....	35,600 00			35,600 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association.....		50 00	50 00	
Norway Water Company.....		200 00	200 00	
Portland Gas Light Company.....		1,720 00	1,720 00	1,970 00
Loan on town of Rumford bond.....		500 00	500 00	
Loans on Florida Southern Railroad bond.....		250 00	350 00	
Loan on Logansport Home Telephone Co., Ind. bonds		500 00	500 00	
Loan to Norway Water Company.....		3,000 00	3,000 00	
Loans on names.....		284 51	284 51	
Loans on life insurance policies.....		500 00	500 00	
Loan on personal property.....		20 00	20 00	
Loan on Maine Savings Bank, Portland, book.....		225 00	225 00	
Loans on mortgages of real estate.....		97,416 85	97,416 85	102,796 34
Real estate, investment.....		5,000 00	5,000 00	
Real estate, foreclosure.....		2,720 00	2,720 00	7,720 00
Cash on deposit.....		2,186 61	2,186 61	
Cash on hand.....		1,144 65	1,144 65	3,331 26
Unpaid accrued interest.....		5,962 18		\$495,855 10
Due depositors, earned dividend, accrued State tax and bills payable.....		502,909 78		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable.....		483,717 48		
		\$19,192 30		

PENOBSCOT SAVINGS BANK—BANGOR.

September 10, 1909.

FRANKLIN A. WILSON, President. GEO. H. HOPKINS, Treasurer.
 RALPH WHITTIER, Assistant Treasurer.

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

Organized February 3, 1869.

LIABILITIES.

Deposits	\$2,380,502 67
Reserve fund	168,788 43
Undivided profits	63,357 32
	\$3,112,648 42

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R.R. Aid	\$25,000 00	\$25,875 00	\$25,000 00	
Cumberland, 3½s, 1924, Ct. H. Washington, 4s, opt 1923, R.R. Aid	30,000 00	29,550 00	29,475 00	
City of Bangor, Reg. 3½s, 1910, Water Bangor, 4s, 1928, Funding	5,000 00	5,000 00	5,000 00	
Bangor, 4s, 1935, Water, Ref. Belfast, 4s, 1918, Refunding	10,000 00	10,650 00	10,000 00	
Gardiner, Reg. 3½s, 1919, Ref. Old Town, 4s, 1918, Refunding	25,000 00	25,750 00	25,000 00	
Portland, 4s, 1929, Funding	9,000 00	8,910 00	9,000 00	
Waterville, 3½s, 1926, Refund. Eden, Reg. 4s, 1909-19, Fund. Fort Fairfield, 3½s, 1915-19, Bridge	10,000 00	10,200 00	10,000 00	
Houlton, 3½s, 1920, Refund. Houlton, 4s, 1918, Refunding Orono, 4s, 1913, Funding	40,000 00	42,200 00	40,000 00	
Town of Brunswick Village Corporation, 4s, 1915-19, Sewer	10,000 00	9,850 00	9,662 00	
Portland Water Dist., 4s, 1928	27,500 00	27,637 50	27,500 00	
Total public funds of Maine	433,500 00			\$432,637 00
Commonwealth of Massachusetts, Reg. 3½s, 1941, Metropolitan Water Loan	100,000 00	100,000 00	100,000 00	
Commonwealth of Massachusetts, Reg. 3s, 1930	100,000 00	92,500 00	96,750 00	
County of Hennepin & Minneapolis, Minn. 4½s, 1924, Ct. H. & City Hall Lawrence, O., 5s, 1912, Turnpike	26,000 00	28,600 00	26,000 00	
Ramsay, Minn., 4½s, 1918, Ct. House	1,000 00	1,030 00	1,000 00	
City of Duluth, Minn., 4s, 1921, Park Galesburg, Ill., 5s, 1910, Wat. Muskegon, Mich., 5s, 1910-20, Water	11,000 00	11,715 00	11,000 00	
Newport, Ky., 5s, 1914, Ref. New York, N. Y., Reg. 4s, 1956 Municipal	10,000 00	10,250 00	10,000 00	
Omaha, Neb., 4½s, 1924, Sewer	2,000 00	2,020 00	2,000 00	
	15,000 00	15,975 00	15,000 00	
	10,000 00	10,500 00	10,000 00	
	100,000 00	105,500 00	100,000 00	
	10,000 00	10,850 00	10,000 00	

PENOBSCOT 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 Omaha, Neb., 4s, 1933, Sewer Refunding.	\$10,000 00	\$10,400 00	\$10,000 00	
St. Paul, Minn., 4½s, 1917, Bdg Stillwater, Minn., 5s, 1911, Permanent Improvement. . .	20,000 00	20,500 00	20,000 00	
Superior, Wis., 4s, 1914, Ref.	1,000 00	1,020 00	1,000 00	
	3,750 00	3,750 00	3,750 00	
Total public funds out of Maine.	419,750 00			\$416,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.	53,000 00	59,360 00	53,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.	51,000 00	56,610 00	51,000 00	
Bangor & Aroostook, Car Trust 5s, 1910	10,000 00	10,000 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935	40,000 00	41,600 00	39,750 00	
Boston & Maine, 4s, 1926.	25,000 00	25,000 00	25,000 00	
Boston & Maine, 4s, 1942.	50,000 00	50,000 00	50,000 00	
Boston & Maine, 4½s, 1929.	5,000 00	5,300 00	5,000 00	
Boston & Maine, 4½s, 1944.	25,000 00	27,500 00	25,000 00	
Knox & Lincoln, 5s, 1921.	10,000 00	10,800 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933.	100,000 00	100,000 00	100,000 00	
Maine Central Collateral Trust 5s, 1923.	17,000 00	18,700 00	17,000 00	
Maine Central, Consol Mort. 4s, 1912.	25,000 00	25,000 00	25,000 00	
Maine Central, 4½s, 1916.	6,000 00	6,180 00	6,000 00	
Maine Central, Reg. 7s, 1912.	10,000 00	10,800 00	10,000 00	
Maine Central, Coupon 7s, 1912.	20,000 00	21,600 00	20,000 00	
Maine Central, 4s, 1914 (notes).	20,000 00	20,000 00	19,850 00	
Northern Maine Seaport, 5s, 1935.	25,000 00	27,000 00	25,000 00	
Penobscot Shore Line, Reg. 4s, 1920.	65,000 00	65,000 00	65,000 00	
Portland & Ogdensburg, 4½s, 1928.	10,000 00	10,300 00	10,000 00	
Portland Railroad, 4½s, 1913.	10,000 00	10,100 00	10,000 00	
Portland Railroad, 3½s, opt. 1931.	25,000 00	23,125 00	25,000 00	
Portland Union Railway Station Co., 4s, 1927.	10,000 00	10,000 00	10,000 00	
Somerset 5s, 1917.	17,000 00	17,850 00	17,000 00	
Somerset, 5s, 1911 (notes).	30,000 00	30,000 00	30,000 00	
Washington County, 3½s, opt. 1924.	10,000 00	9,000 00	9,600 00	
Total railroad bonds of Maine.	669,000 00			668,200 00
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995.	40,500 00	40,905 00	40,500 00	
Atchison, Topeka & Santa Fe, 4s, 1958.	12,000 00	11,460 00	11,340 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	20,000 00	20,200 00	20,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	21,000 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	20,100 00	20,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	20,000 00	18,200 00	18,150 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.	5,000 00	5,000 00	4,000 00	
Boston & Northern St., Mass., 4s, 1954.	10,000 00	9,000 00	9,050 00	
Buffalo Railway, N. Y., 5s, 1931.	10,000 00	10,750 00	10,000 00	
Burlington Ry. & Lt. Co., Ia., 5s, opt. 1902	5,000 00	5,000 00	3,750 00	
Central Pacific, 4s, 1949.	25,000 00	24,250 00	24,658 00	
Chicago, Rock Island & Pacific, 4s, 1988	20,000 00	20,100 00	20,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.	20,000 00	17,000 00	18,000 00	
Concord & Montreal, 4s, 1920.	40,000 00	40,000 00	40,000 00	
Detroit Railway, Mich., 5s, 1924.	15,000 00	15,300 00	15,000 00	
Globe Street, Fall River, Mass., 5s, 1912	10,000 00	10,100 00	10,000 00	
Hereford, 4s, 1930.	20,000 00	20,000 00	20,000 00	
Illinois Central, St. Louis Division & Terminal, 3½s, 1951.	10,000 00	9,000 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	10,700 00	10,000 00	
Lowell & Suburban Street, Mass., 5s, 1911	20,000 00	20,000 00	20,000 00	
Nahumkeag Street, Salem, Mass., 5s, 1910	20,000 00	20,000 00	20,000 00	
New Haven & West Haven & Winchester Ave., Conn., 5s, 1912.	22,000 00	22,000 00	22,000 00	

PENOBSCOT SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York Central & Hudson River, Lake Shore Collateral Trust Gold 3½s, 1998	\$10,000 00	\$8,500 00	\$10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	9,200 00	10,000 00	
Old Colony Street, Mass., 4s, 1954	10,000 00	8,500 00	8,950 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,500 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divs., 4s, 1933	20,000 00	18,000 00	18,750 00	
Southern Indiana, 4s, 1951	20,000 00	16,000 00	16,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	20,000 00	21,000 00	20,000 00	
Toledo Terminal, 4½s, 1957	22,000 00	21,120 00	22,000 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	30,000 00	30,000 00	
Wabash-Pittsburg Terminal, 4s, 1954	20,000 00	10,000 00	10,000 00	
Zanesville Electric, O., 4s, opt. 1904	5,000 00	4,750 00	5,000 00	
Total railroad bonds out of Maine	631,500 00			\$304,973 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1910-12	10,000 00	10,000 00	10,000 00	
Bodwell Water Power Co., Old Town, 5s, optional 1910	25,000 00	18,750 00	12,500 00	
Eastern Manufacturing Co., Bangor, 5s, 1910-11	3,000 00	3,000 00	3,000 00	
First National Bank Bldg. Co., Ellsworth, 4s, 1919	4,000 00	4,000 00	4,000 00	
Oldtown Woolen Company, 5s, 1919	10,000 00	10,000 00	9,900 00	
Portland Gas Light Co., 4s, 1936	10,000 00	10,000 00	9,800 00	
Portland Water Company, 4s, 1927	20,000 00	20,700 00	20,000 00	
PublicWorks Company, Bangor, 5s, 1929	33,000 00	35,640 00	33,000 00	
Total corporation bonds owned	115,000 00			102,200 00
<i>Railroad Stock Owned.</i>				
European & North American	50,400 00	65,520 00	50,400 00	
Portland & Ogdensburg	50,000 00	26,000 00	24,922 50	
Portland & Rumford Falls	5,000 00	10,000 00	5,000 00	
Total railroad stock of Maine	105,400 00			80,322 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	1,500 00	2,550 00	1,500 00	
Union Insurance Company, Bangor	1,000 00	2,000 00	1,000 00	
Total corporation stock owned	12,500 00			12,500 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	13,500 00	6,000 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	21,500 00			21,500 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	
City of Galveston, Tex.		600 00	600 00	
Houston, Tex.		2,600 00	2,600 00	
Newport News, Va.		1,000 00	1,000 00	
Tacoma, Wash.		750 00	750 00	5,950 00

PENOBSCOT SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Aurora, Elgin & Chicago, Ill.	\$1,000 00	\$1,000 00	
Bangor & Aroostook	18,182 74	18,182 74	
Detroit Railway, Mich.	900 00	900 00	
Ithaca Street, N. Y.	4,000 00	4,000 00	
Maine Central	2,500 00	2,500 00	
Milwaukee Electric Ry. & Light Co. Minn.	925 00	925 00	
Multnomah Street, Portland, Oregon	500 00	500 00	
New York, Auburn & Lansing	6,100 00	6,100 00	
Omaha Street, Neb.	925 00	925 00	\$35,032 74
<i>Loans on Corporation Bonds.</i>			
Old Town Woolen Company	250 00	250 00	
Orono Pulp & Paper Company	62,500 00	62,500 00	
Portland Electric Company	8,500 00	8,500 00	
Public Works Company, Bangor	1,700 00	1,700 00	
Rodick Realty Company, Eden	20,000 00	20,000 00	92,950 00
<i>Loans on Railroad Stock.</i>			
Bangor Railway & Electric Company	15,500 00	15,500 00	
Boston & Lowell	2,000 00	2,000 00	
Concord & Montreal	1,500 00	1,500 00	
Connecticut River	5,000 00	5,000 00	
European & North American	30,629 68	30,629 68	
Fitchburg	3,700 00	3,700 00	
Maine Central	100 00	100 00	
Norwich & Worcester	1,550 00	1,550 00	
Pennsylvania	3,750 00	3,750 00	63,729 68
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company	1,500 00	1,500 00	
Aroostook Construction Company	15,000 00	15,000 00	
Lockwood Company, Waterville	7,600 00	7,600 00	
Merchants' Insurance Company, Bangor	500 00	500 00	
Nekonegan Paper Company, Old Town	5,000 00	5,000 00	
Old Town Woolen Company	10,000 00	10,000 00	
Union Insurance Company, Bangor	1,400 00	1,400 00	
Union Land Company, Old Town	4,291 00	4,291 00	
Veazie Lumber Company	9,500 00	9,500 00	54,791 00
<i>Loans on National Bank Stock.</i>			
Bucksport National Bank	4,800 00	4,800 00	
First National Bank, Bangor	2,000 00	2,000 00	
Second National Bank, Bangor	25,000 00	25,000 00	31,800 00
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor	5,000 00	5,000 00	
Kenduskeag Trust Company, Bangor	3,100 00	3,100 00	8,100 00
Loans to Bangor Young Men's Christian Association	5,250 00	5,250 00	
Loan to town of Pittsfield	4,000 00	4,000 00	
Loans on mortgages of real estate	374,199 06	374,199 06	383,449 06
Real estate, foreclosure	6,800 06	6,800 06	6,800 06
Premium account		9,333 41	9,333 41
Cash on deposit	70,533 07	70,533 07	
Cash on hand	7,346 90	7,346 90	77,879 97
Unpaid accrued interest	32,274 62		3,112,648 42
Due depositors, earned dividend and accrued State tax	3,250,794 63		
	2,927,708 81		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$323,085 82		

PEOPLE'S SAVINGS BANK—LEWISTON.

April 30, 1909.

C. I. BARKER, President.

E. C. WELLMAN, Treasurer.

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

Organized March 9, 1875.

LIABILITIES.

Deposits	\$1,637,342 24
Reserve fund	83,850 00
Undivided profits	7,137 03
	\$1,728,329 27

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	\$3,135 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	20,500 00	20,000 00	
City of Auburn, 3½s, 1925, Refunding	10,000 00	9,850 00	10,000 00	
Auburn, 4s, 1925, Water	3,000 00	3,135 00	3,000 00	
Belfast, 4s, 1918, Refunding . .	5,000 00	5,150 00	5,000 00	
Gardiner, 4s, 1933, Refunding . .	2,000 00	2,120 00	2,000 00	
Lewiston, 3½s, 1931, Refund . .	10,000 00	9,800 00	10,000 00	
Lewiston, 4s, 1913-23, Refund . .	15,000 00	15,450 00	15,000 00	
Portland, 4½s, 1909, Refund . .	5,000 00	5,000 00	4,950 00	
Waterville, 3½s, 1935, Funding	5,000 00	4,900 00	5,000 00	
Waterville, 4s, 1937, Refund . .	5,000 00	5,325 00	5,000 00	
Town of East Livermore, 3 9-10s, 1909-10, School	2,000 00	2,000 00	2,000 00	
East Livermore, 3½s, 1910-17, School	6,000 00	5,940 00	6,000 00	
Lubec, 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Mechanic Falls, 3½s, 1911, Gen.	2,000 00	1,990 00	2,000 00	
Old Orchard, 4s, 1919, Refund . .	1,500 00	1,500 00	1,500 00	
Brunswick & Topsham Water Dist., 4s, 1926-36	15,000 00	15,525 00	15,000 00	
Livermore Falls Water Dist., 4s, 1929 . .	10,000 00	10,350 00	10,000 00	
Total public funds of Maine	129,500 00			\$129,450 00
County of Beaver, Pa., 4s, 1930, Bridge	10,000 00	10,350 00	10,000 00	
Douglas, Wis., 4s, 1917, Asylum	5,000 00	5,050 00	5,000 00	
Fayette, O., 4½s, 1910, Fund . .	6,000 00	6,030 00	6,000 00	
Franklin, O., 4s, 1909-14, Imp. and Extension	3,000 00	3,030 00	3,000 00	
Lawrence, O., 5s, 1913, Turnpk	3,000 00	3,120 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refund . .	25,000 00	25,500 00	25,000 00	
Portage, Wis., 5s, 1912, Ref . .	3,000 00	3,090 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Ref.	2,000 00	2,230 00	2,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	2,000 00	2,020 00	2,000 00	
Woodbury, Ia., 4s, 1920, Ref.	5,000 00	5,100 00	5,000 00	
Wyandotte, Kan., 4½s, 1923, Funding	10,000 00	10,800 00	10,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,375 00	5,000 00	
City of Chicago, Ill., 4s, 1910-13, San District	15,000 00	15,075 00	15,000 00	
Chicago, Ill., 4s, 1918, Fund . .	5,000 00	5,150 00	5,000 00	
Cleveland, O., 4s, 1922, School	5,000 00	5,200 00	5,000 00	
Columbus, O., 4s, opt. 1912-13, Sewer	25,000 00	25,250 00	25,000 00	
Dayton, O., 3½s, 1916, Bridge	7,000 00	6,895 00	6,860 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 East Liverpool, O., 5s, 1914, Board of Education	\$3,000 00	\$3,150 00	\$3,000 00	
Elwood, Ind., 6s, 1921, Refund	2,000 00	2,380 00	2,000 00	
Elyria, O., 4s, 1936, Water	5,000 00	5,000 00	5,000 00	
Emporia, Kan., 4½s, 1929, Ref	10,000 00	10,000 00	10,000 00	
Huntington, Ind., 6s, 1912-14, Sewer	4,500 00	4,792 50	4,500 00	
Indianapolis, Ind., 4s, 1909-15, Funding	7,000 00	7,070 00	7,000 00	
Kansas City, Kan., 6s, 1909, Internal Improvement	1,500 00	1,500 00	1,500 00	
Kansas City, Kan., 5s, 1910-11, Internal Improvement	5,000 00	5,050 00	5,000 00	
Lima, O., 4s, 1913-18, Water	10,000 00	10,050 00	10,000 00	
Lincoln, Neb., 4s, opt. 1909, Refunding	16,000 00	16,000 00	16,000 00	
Newark, O., 5s, 1912, St. Imp	4,000 00	4,120 00	4,000 00	
New York, N. Y., Reg. 4s, 1916, General	5,000 00	5,075 00	5,000 00	
New York, N. Y., Reg. 4s, 1956, General	5,000 00	5,275 00	5,000 00	
Omaha, Neb., 4s, 1909, St. Imp	4,000 00	4,000 00	4,000 00	
Owensboro, Ky., 4s, 1930, St. Improvement	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Wat	1,000 00	1,035 00	1,000 00	
Pawtucket, R. I., 4s, 1934, Bdg	15,000 00	15,600 00	15,000 00	
Pawtucket, R. I., 4s, 1944, Funding	10,000 00	10,500 00	10,000 00	
St. Paul, Minn., 5s, 1915, Wat. and Sewer	8,000 00	8,600 00	8,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	4,000 00	4,000 00	4,000 00	
Superior, Wis., 4s, 1914, Ref.	5,000 00	5,000 00	5,000 00	
Toledo, O., 4s, 1942, Park	5,000 00	5,350 00	5,000 00	
Winona, Minn., 5s, 1918, Sew.	3,000 00	3,255 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	5,225 00	5,000 00	
Borough of Dunmore, Pa., 4s, 1922, Sch. District	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	295,500 00			\$295,060 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	14,000 00	15,400 00	13,875 00	
Bangor & Aroostook, 5s, 1943	20,000 00	22,400 00	19,762 50	
Bangor & Aroostook, Consol. 4s, 1951	29,000 00	26,100 00	27,542 50	
Boston & Maine, 4s, 1926	25,000 00	25,000 00	24,900 00	
Boston & Maine, 4½s, 1929	5,000 00	5,300 00	5,000 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	5,050 00	5,000 00	
Maine Central, 4½s, 1916	10,000 00	10,300 00	10,000 00	
Maine Central, 4½s, 1917	4,000 00	4,140 00	4,000 00	
Maine Central, 4½s, 1912	8,000 00	8,160 00	8,000 00	
Maine Central, 5s, 1912	4,000 00	4,400 00	4,000 00	
Maine Central, 5s, 1923	17,200 00	18,576 00	17,200 00	
Maine Central, 7s, 1912	5,000 00	5,000 00	5,000 00	
Penobscot Shore Line, Reg. 4s, 1920	17,000 00	17,000 00	17,000 00	
Portland & Rumford Falls, 4s, 1927	10,000 00	11,200 00	10,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	7,500 00	7,500 00	7,500 00	
Somerset, 4s, 1950	10,000 00	9,800 00	9,550 00	
Somerset, 5s, 1911	20,000 00	20,000 00	19,825 00	
Washington County Ry., 3½s, opt. 1924	1,000 00	900 00	890 00	
Total railroad bonds of Maine	224,700 00			222,045 00

PEOPLE'S SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	\$15,000 00	\$15,750 00	\$15,000 00	
Baltimore & Ohio, Southwestern Div., 3½s 1925.....	8,000 00	7,280 00	7,272 50	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.....	5,000 00	4,500 00	4,612 50	
Buffalo & Susquehanna, 4s, 1951.....	10,000 00	9,000 00	10,000 00	
Central Branch, 4s, 1919.....	10,000 00	9,300 00	9,500 00	
Central Branch, Union Pacific, 4s, 1948	5,000 00	4,550 00	4,550 00	
Central Pacific, 4s, 1949.....	10,000 00	9,700 00	9,850 00	
Chicago Railways Co., 4-5s, 1927, Series A	1,500 00	1,500 00	1,500 00	
Chicago Railways Co., 4-5s, 1927, Series B	1,500 00	1,350 00	1,500 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	4,250 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	15,000 00	15,000 00	
Hereford, 4s, 1930.....	12,000 00	12,000 00	11,945 00	
Hoosac Tunnel & Wilmington, 5s, 1922.....	5,000 00	5,100 00	5,000 00	
Illinois Central, St. Louis Div. & Term., 1st Mortgage 3½s, 1951.....	10,000 00	9,000 00	9,587 50	
Indiana, Illinois & Iowa 4s, 1950.....	10,000 00	10,000 00	9,750 00	
Kansas City & Pacific, 4s, 1990.....	5,000 00	4,750 00	4,275 00	
Lehigh & New York, 4s, 1945.....	3,000 00	2,850 00	2,940 00	
Lehigh Valley of New York, 4½s, 1940.....	3,000 00	3,210 00	3,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,050 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.....	3,000 00	3,120 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944.....	5,000 00	5,250 00	4,912 50	
New Haven & Derby, 5s, 1918.....	5,000 00	5,400 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	9,200 00	9,940 00	
Omaha Street, Neb., 5s, 1914.....	5,000 00	5,000 00	4,950 00	
Pennsylvania, 5s, 1910.....	10,000 00	10,100 00	9,837 50	
Pontiac, Oxford & Northern, 6s, 1916.....	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949.....	5,000 00	4,500 00	5,000 00	
St. Joseph & Grand Island, 4s, 1947.....	5,000 00	4,750 00	4,700 00	
St. Lawrence & Adirondack, 5s, 1996.....	4,000 00	4,600 00	4,000 00	
St. Louis, Iron Mountain & Southern, Gen. Con. Railway & Land Grant, 5s, 1931	5,000 00	5,500 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933.....	10,000 00	9,000 00	9,506 25	
St. Louis Southwestern, 4s, 1989.....	5,000 00	4,750 00	4,931 25	
Southern Indiana, 4s, 1951.....	10,000 00	8,000 00	9,550 00	
Toledo & Ohio Central, Western Div., 5s, 1935.....	5,000 00	5,600 00	5,000 00	
Toledo Terminal, 4½s, 1957.....	11,000 00	10,560 00	11,000 00	
Trenton Passenger, N. J., 6s, opt. 1930.....	5,000 00	5,825 00	5,000 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, opt. 1904.....	2,000 00	1,900 00	2,000 00	
Total railroad bonds out of Maine.....	278,000 00			272,080 00
<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 Co., 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	10,350 00	9,787 50	
Standish Water & Construction Co., 4s, 1928.....	3,000 00	3,105 00	3,000 00	
Total corporation bonds owned.....	106,000 00			104,812 50

PEOPLE'S SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Kennebec Central.....	\$500 00	\$500 00	\$500 00	\$500 00
Hereford.....	2,500 00	2,375 00	2,400 00	2,400 00
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston.....	7,600 00	8,360 00	7,600 00	
Little Androscoggin Water Power Co., Auburn.....	200 00	110 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	9,870 00	9,400 00	
First National Bank, Auburn.....	1,000 00	1,400 00	1,000 00	
First National Bank, Bangor.....	2,400 00	3,600 00	2,400 00	
First National Bank, Bath.....	1,000 00	1,250 00	1,000 00	
First National Bank, Lewiston.....	29,600 00	42,920 00	29,000 00	
Manufacturers National Bank, Lewiston	28,000 00	30,240 00	28,000 00	
National Shoe & Leather Bank, Auburn	1,650 00	1,815 00	1,650 00	
Richmond National Bank, Richmond..	2,000 00	2,000 00	2,000 00	
Total national bank stock owned.....	75,050 00			75,050 00
<i>Loans on Corporation Bonds.</i>				
Continental Mills.....		1,000 00	1,000 00	
Kora Temple Association, Lewiston.....		5,500 00	5,500 00	
Lewiston Journal Company.....		5,000 00	5,000 00	11,500 00
<i>Loans on Corporation Stock.</i>				
Libbey & Dingley Company, Lewiston.....		6,500 00	6,500 00	
Little Androscoggin Water Power Company, Auburn		2,500 00	2,500 00	
National Shoemakers, Lewiston.....		4,400 00	4,400 00	
Pepperell Manufacturing Company, Biddeford.....		3,000 00	3,000 00	
Sagamore Manufacturing Company, Fall River, Mass.		475 00	475 00	
Somerset Timberland Company, Waterville.....		2,500 00	2,500 00	19,375 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston.....		29,500 00	29,500 00	
St. John Lumber Company, Van Buren (endorsed) ..		5,000 00	5,000 00	
Washburn Chair Company, North Turner (endorsed)		1,000 00	1,000 00	35,500 00
Loan on city of New York bond.....		525 00	525 00	
Loans on Rumford Falls & Rangeley Lakes Railroad bonds.....		2,000 00	2,000 00	
Loan on Burrill National Bank, Ellsworth, stock.....		95 00	95 00	
Loan on Lewiston Trust & Safe Deposit Company stock		522 98	522 98	
Loan to Manufacturers National Bank, Lewiston.....		18,000 00	18,000 00	
Loan to county of Androscoggin.....		10,000 00	10,000 00	
Loans on People's Savings Bank books.....		600 00	600 00	
Loans on mortgages of real estate.....		432,052 03	432,052 03	463,795 01
Real estate, investment.....		16,437 13	16,437 13	
Real estate, foreclosure.....		1,859 26	1,859 26	
Vault.....		4,375 00	4,375 00	22,671 39
Premium account.....			19,606 80	19,606 80
Cash on deposit.....		41,114 53	41,114 53	
Cash on hand.....		5,194 04	5,194 04	46,308 57
Unpaid accrued interest.....		20,524 62		1,728,329 27
Due depositors, earned dividend and accrued State tax.....		1,765,948 09		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		\$120,159 64		

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—BATH.

April 9, 1909.

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	\$842,786 76
Reserve fund	18,347 09
Undivided profits	9,285 12
	\$870,418 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>
Town of York, 3s, 1909-31, High School	\$4,500 00	\$4,140 00	\$4,200 00	\$4,300 00
City of Chicago, Ill., 4½s, 1914, San Dis	5,000 00	5,175 00	5,000 00	
Hammond, Ind., 5s, 1918, Sch.	3,000 00	3,225 00	3,000 00	
Key West, Fla., 5s, 1917, City				
Market	5,000 00	5,000 00	4,900 00	
Marshalltown, Ia., 4½s, opt.				
1911, Funding	2,000 00	2,020 00	2,000 00	
New York, N. Y., 4½s, 1957,				
Municipal	5,000 00	5,825 00	5,000 00	
Total public funds out of Maine	20,000 00			19,900 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	17,000 00	18,700 00	16,925 00	
Bangor & Aroostook, 5s, 1943	12,000 00	13,440 00	11,768 75	
Bangor & Aroostook, Consol. 4s, 1951 ..	15,000 00	13,500 00	14,250 00	
Bangor & Aroostook, Car Trust 5s, 1912 ..	5,000 00	5,000 00	4,898 50	
Boston & Maine, 4s, 1926	5,000 00	5,000 00	5,000 00	
Boston & Maine, 4½s, 1929	5,000 00	5,300 00	5,000 00	
Maine Central, 5s, 1923	3,000 00	3,300 00	3,000 00	
Maine Central, 4s, 1914 (notes)	5,000 00	5,000 00	4,862 50	
Northern Maine Seaport, 5s, 1935	5,000 00	5,400 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	3,000 00	2,940 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 ..	15,000 00	16,800 00	15,000 00	
Somerset, 4s, 1955	15,000 00	14,700 00	14,550 00	
Somerset, 5s, 1911 (notes)	10,000 00	10,000 00	9,912 50	
Washington County, 3½s, opt. 1924	10,000 00	9,000 00	9,381 25	
Total railroad bonds of Maine	130,000 00			127,588 50
Auburn & Syracuse Elec., N. Y., 5s, opt.				
1912	15,000 00	15,150 00	15,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941 ..	5,000 00	5,000 00	4,950 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925 ..	5,000 00	4,550 00	4,437 50	
Berkshire Street, Pittsfield, Mass., 5s, 1922 ..	5,000 00	5,100 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s,				
1919	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923 ..	10,000 00	10,000 00	10,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920 ..	3,000 00	3,000 00	3,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950 ..	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	10,000 00	9,000 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s,				
optional 1902	3,000 00	3,000 00	3,000 00	
Central Indiana, 4s, 1953	3,000 00	2,790 00	2,910 00	
Central Pacific, 4s, 1949	10,000 00	9,700 00	9,900 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>
Chesapeake & Ohio, 4½s, 1992.....	\$10,000 00	\$10,500 00	\$10,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	14,000 00	11,900 00	14,000 00	
Chicago, Peoria & St. Louis, Prior Lien, 4½s, 1930.....	10,000 00	10,000 00	10,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	10,000 00	10,000 00	10,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.....	10,000 00	9,000 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	8,000 00	10,000 00	
Cincinnati, Hamilton & Dayton, 4s, 1954.....	5,000 00	4,600 00	4,725 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	1,000 00	850 00	1,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	4,250 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	5,000 00	5,000 00	
Detroit & Toledo Shore Line, 4s, 1955.....	5,000 00	4,500 00	4,286 00	
Dover, Somersworth & Rochester St., 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	
Duluth Street, Minn., 5s, 1930.....	5,000 00	5,050 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950.....	15,000 00	15,000 00	14,525 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	5,000 00	4,800 00	4,725 00	
Kansas City Southern, 3s, 1950.....	3,000 00	2,250 00	2,520 00	
Lehigh & New York, 4s, 1945.....	10,000 00	9,500 00	9,300 00	
Lehigh Valley of New York, 4½s, 1940.....	10,000 00	10,700 00	10,000 00	
Leroy & Caney Valley Air Line, 5s, 1926.....	5,000 00	5,150 00	5,000 00	
Lexington & Boston Street, Mass., 4½s, 1920.....	10,000 00	10,000 00	10,000 00	
Lowell, Lawrence & Haverhill St., 5s, opt. Marion Railway, Light & Power Co., O., 5s, 1924.....	1,000 00	1,030 00	1,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,000 00	4,950 00	
Ogdensburg & Lake Champlain, 4s, 1948.....	15,000 00	16,950 00	15,000 00	
Rutland Canadian, 4s, 1949.....	10,000 00	9,200 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996.....	5,000 00	4,500 00	5,000 00	
St. Louis & San Francisco, Con. Mort. 4s, 1951.....	10,000 00	11,500 00	10,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911.....	2,000 00	1,700 00	1,950 00	
Southern Indiana, 4s, 1951.....	20,000 00	20,000 00	20,000 00	
Taunton Street, Mass., 5s, 1914.....	5,000 00	4,000 00	4,675 00	
Toledo, St. Louis & Western, 3½s, 1925.....	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1924.....	10,000 00	9,000 00	8,675 00	
Tri-City Railway & Light Co., 5s, 1923.....	5,000 00	5,675 00	5,000 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	5,000 00	5,000 00	4,750 00	
Wabash Pittsburg Terminal, 4s, 1954.....	10,000 00	10,000 00	10,000 00	
Wabash Pittsburg Terminal, 4s, 1954.....	5,000 00	2,500 00	4,618 75	
Total railroad bonds out of Maine.....	380,000 00			\$373,897 25
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1911-12.....	10,000 00	10,000 00	10,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935.....	5,000 00	3,750 00	4,900 00	
Hyde Windlass Co., Bath, 5s, 1913-25.....	10,000 00	10,000 00	9,800 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	3,000 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	13,650 00	13,000 00	
Total corporation bonds of Maine.....	59,500 00			59,200 00
Bennington Water Power & Light Co., Vt., 5s, optional 1903.....	14,000 00	14,000 00	13,000 00	

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Company, N. H., 4½s, opt. 1902.....	\$5,000 00	\$5,000 00	\$5,000 00	
Crystal Water Company of Staten Island, N. Y., 4s, 1925.....	700 00	700 00	700 00	
Municipal Water Works Co., Fort Smith, Ark., 4½s, optional 1903.....	2,250 00	2,250 00	2,250 00	
Omaha Water Company, Neb., 5s, 1946.....	5,000 00	4,250 00	5,000 00	
Total corporation bonds out of Maine.....	26,950 00			\$25,950 00
<i>Railroad Stock Owned.</i>				
Duluth-Superior Traction Co., preferred.....	2,000 00	1,500 00	1,450 00	1,450 00
<i>Corporation Stock Owned.</i>				
Sagadahoc Real Estate Association, Bath.....	1,500 00	1,500 00	1,500 00	1,500 00
Crystal Water Company of Staten Island, N. Y., preferred.....	300 00	300 00	300 00	300 00
<i>National Bank Stock Owned.</i>				
First National Bank, Portland.....	3,000 00	3,150 00	3,000 00	
First National Bank, Wiscasset.....	500 00	500 00	500 00	
Lincoln National Bank, Bath.....	300 00	300 00	300 00	
Total national bank stock owned.....	3,800 00			3,800 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>				
Bangor & Aroostook.....		4,000 00	4,000 00	
Berkshire Street, Pittsfield, Mass.....		1,000 00	1,000 00	
Schneetady Railway, N. Y.....		600 00	600 00	5,600 00
<i>Loans on Corporation Stock.</i>				
Little Androscoggin Water Power Co., Auburn.....		500 00	500 00	
Sagadahoc Real Estate Association, Bath.....		2,600 00	2,600 00	
Torrey Roller Bushing Works, Bath.....		2,900 00	2,900 00	
Worumbo Manufacturing Company, Lisbon Falls.....		11,487 00	11,487 00	17,487 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank.....		500 00	500 00	
First National Bank, Bath.....		2,025 00	2,025 00	
Lincoln National Bank, Bath.....		1,000 00	1,000 00	
Marine National Bank, Bath.....		5,000 00	5,000 00	
People's National Bank, Waterville.....		82 40	82 40	8,607 40
Loan on Ellicott Square Co., Buffalo, N. Y., bond.....		150 00	150 00	
Loan on Bath Trust Company stock.....		1,000 00	1,000 00	
Loan to Grace Church, Bath.....		700 00	700 00	
Loans on vessel property.....		10,005 74	10,005 74	
Loans on personal property.....		642 00	642 00	
Loans on People's Safe Deposit & Savings Bank books.....		2,250 00	2,250 00	
Loans on mortgages of real estate.....		128,543 34	128,543 34	143,291 08
Real estate, investment.....		25,000 00	25,611 73	
Safe deposit department.....		5,000 00	5,000 00	
Safe, furniture and fixtures.....		4,500 00	4,500 00	35,111 73
Premium account.....			14,507 85	14,507 85

PEOPLE'S SAFE DEPOSIT AND SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$24,736 69	\$24,736 69	
Cash on hand.....	2,191 47	2,191 47	\$26,928 16
Unpaid accrued interest.....	11,327 34		\$870,418 97
Due depositors, earned dividend and accrued State tax.....	871,910 98		
	853,394 67		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$18,516 31		

PHILLIPS SAVINGS BANK—PHILLIPS.

September 28, 1909.

GEORGE A. FRENCH, President.

N. P. NOBLE, Treasurer.

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

Organized March 29, 1871.

LIABILITIES.

Deposits	\$215,529 03
Reserve fund	9,525 00
Undivided profits	3,604 60
	\$228,658 63

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Avon, orders	\$1,000 00	\$1,000 00	\$1,000 00	
Avon, 4s, opt. Refunding	1,500 00	1,500 00	1,500 00	
Rangeley, 4s, opt. 1913, Sch. H	2,200 00	2,200 00	2,200 00	
Madison Village Corporation, 4s, 1928	2,000 00	2,000 00	2,000 00	
Phillips Village Corporation, order	300 00	300 00	300 00	
Van Buren Water District, 4s, 1925	3,000 00	3,000 00	2,850 50	
Van Buren Water District, 5s, 1912	4,000 00	4,120 00	4,000 00	
Total public funds of Maine	14,000 00			\$13,830 50
County of Allegheny, Pa., 4s, 1936, Road	5,000 00	5,325 00	5,000 00	
Cuyahoga, O, 4s, 1911, Public Building	5,000 00	5,025 00	5,000 00	
Oakland, Mich., 4s, 1912, Court House	5,000 00	5,025 00	5,000 00	
Worcester, Md., 5s, 1915-24, Ct. House and Jail	5,000 00	5,425 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. Imp.	2,000 00	2,000 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>				
Bangor & Aroostook, 5s, 1943	10,000 00	11,200 00	9,775 00	
Knox & Lincoln, 5s, 1921	2,000 00	2,160 00	2,000 00	
Maine Central, 7s, 1912	100 00	108 00	100 00	
Rockland, Thomaston & Camden, 4s, 1921	6,000 00	6,000 00	6,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	4,000 00	4,000 00	3,740 00	
Sanford & Cape Porpoise, 5s, 1928	5,000 00	5,000 00	4,775 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,850 00	
Total railroad bonds of Maine	32,100 00			31,240 00
Auburn & Syracuse Electric, N. Y., 5s, 1942	2,000 00	2,020 00	2,000 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911	4,000 00	4,000 00	4,000 00	
Central Pacific, 4s, 1949	3,000 00	2,910 00	3,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	5,000 00	4,250 00	5,000 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928	3,000 00	2,880 00	2,835 00	
Marion Railway, Light & Power Co., O., 5s, 1924	2,000 00	2,000 00	1,950 00	
St. Joseph & Grand Island, 4s, 1947	2,000 00	1,900 00	1,700 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,750 00	
Total railroad bonds out of Maine	26,000 00			25,235 0

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>
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	5,000 00	5,000 00	5,000 00	
Newport Water Company, 5s, 1915	2,000 00	2,000 00	2,000 00	
Newport Water Company, 4s, 1929	3,000 00	3,000 00	2,700 00	
Phillips Water Company, 5s, 1916	1,000 00	1,000 00	1,000 00	
Rumford Falls Power Co., 4s, 1945	1,000 00	1,000 00	925 00	
Total corporation bonds of Maine	26,500 00			\$26,125 00
Scituate Water Company, Mass., 5s, 1921	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, preferred	5,600 00	5,000 00	4,300 00	
Portland & Ogdensburg	10,000 00	5,200 00	4,750 00	
Portland & Rumford Falls	1,600 00	3,200 00	1,600 00	
Total railroad stock owned	16,600 00			10,650 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 00	3,400 00	3,400 00	
First National Bank, Lewiston	1,400 00	2,050 00	1,400 00	
National Shoe & Leather Bank, Auburn	2,300 00	2,570 00	2,300 00	
Norway National Bank, Norway	2,200 00	2,640 00	2,200 00	
Total national bank stock owned	10,700 00			10,700 00
<i>Other Bank Stock Owned.</i>				
People's Trust Company, Farmington	250 00	250 00	250 00	
Rumford Falls Trust Company	1,000 00	1,900 00	1,000 00	
Westbrook Trust Company	1,000 00	1,000 00	1,000 00	
Total other bank stock owned	2,250 00			2,250 00
<i>Loans on Corporation Stock.</i>				
Jenkins & Bogert Manfg. Co., Kingfield		1,000 00	1,000 00	
Phillips Lumber & Electric Company		200 00	200 00	
Phillips Water Company		6,500 00	6,500 00	7,700 00
Loan on Columbus Northern Ry., Power & Equipment Company, O., bonds		5,000 00	5,000 00	
Loan on Bath Water Supply Company bond		321 25	321 25	
Loan to Phillips Water Company (endorsed)		3,600 00	3,600 00	
Loans on life insurance policies		1,450 00	1,450 00	
Loans on personal property		1,384 00	1,384 00	
Loans on Phillips Savings Bank books		1,160 90	1,160 90	
Loans on mortgages of real estate		39,282 19	39,282 19	52,198 34
Real estate, investment		5,480 34	5,480 34	
Safe and furniture		1,549 79	1,549 79	7,030 13
Premium account			1,440 00	1,440 00
Cash on deposit		2,731 72	2,731 72	
Cash on hand		2,527 94	2,527 94	5,259 66
Unpaid accrued interest		2,093 00		\$228,658 63
Due depositors, earned dividend and accrued State tax		237,892 13		
		219,414 03		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$18,478 10		

PISCATAQUIS SAVINGS BANK—DOVER.

September 11, 1909.

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	\$848,979 34
Reserve fund	43,187 47
Undivided profits	14,384 21
	\$906,551 02

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R.R. Aid	\$5,000 00	\$5,125 00	\$5,000 00	
Penobscot, 3½s, 1912-30, Court House	4,000 00	3,960 00	4,000 00	
Washington, 4s, opt. 1923, R.R. Aid	10,000 00	10,250 00	10,000 00	
City of Brewer, 4s, 1921, Refunding	4,000 00	4,100 00	4,000 00	
Rockland, 3½s, 1917, Refund.	5,000 00	4,950 00	5,000 00	
Waterville, 3½s, 1926, Refund.	1,000 00	985 00	1,000 00	
Dover-Foxcroft Water Dist. 3½s, 1918-33	18,000 00	17,400 00	17,375 00	
Gardiner Water District, 4s, 1934	1,000 00	1,040 00	1,000 00	
Livermore Falls Water District, 4s, 1929	5,000 00	5,175 00	5,000 00	
Portland Water District, 4s, 1928	5,000 00	5,175 00	5,000 00	
Total public funds of Maine	58,000 00			\$57,975 00
County of Franklin, Kan., 6s, 1910, Ref.	5,000 00	5,100 00	5,000 00	
Franklin, O., 4s, 1911, Bridge	2,000 00	2,010 00	2,000 00	
Jackson, O., 4s, 1926, Turnpike	1,000 00	1,015 00	1,000 00	
Lyon, Kan., 4½s, opt. 1915, Ref.	7,000 00	7,105 00	7,000 00	
Sedgwick, Kan., 5½s, 1910, Ref.	5,000 00	5,075 00	5,000 00	
Woodbury, Ia., 4s, opt. 1909, Refunding	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bridge	1,000 00	1,025 00	1,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,550 00	5,000 00	
City of Ashland, Wis., 5s, 1912, Imp.	2,000 00	2,000 00	2,000 00	
Cambridge, Mass., 4s, 1926, St.	5,000 00	5,225 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	10,400 00	10,000 00	
Cleveland, O., 4s, 1916, Pav. etc	3,000 00	3,075 00	3,000 00	
Elwood, Ind., 6s, 1921, Refund	5,000 00	5,950 00	5,000 00	
Elyria, O., 4s, 1924, Water	5,000 00	5,000 00	5,000 00	
Emporia, Kan., 4½s, opt. 1910, Refunding	3,000 00	3,000 00	3,000 00	
Lansing, Mich., 4s, 1920, Wat.	5,000 00	5,050 00	5,000 00	
Lexington, Ky., 4s, 1933, Sch. District	3,000 00	3,060 00	3,000 00	
Newark, O., 4s, 1914, St. Imp.	2,000 00	2,010 00	2,000 00	
Owensboro, Ky., 4s, opt. 1915, Street Improvement	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Wat	5,000 00	5,175 00	5,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	5,000 00	5,225 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	3,090 00	3,000 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>
City of Steubenville, O., 4s, opt. 1914, Water.....	\$5,000 00	\$5,000 00	\$5,000 00	
Stillwater, Minn., 5s, 1912, Permanent Improvement.....	5,000 00	5,150 00	5,000 00	
Westport, Mo., 6s, 1913, School District.....	5,000 00	5,625 00	5,000 00	
Youngstown, O., 5s, 1921-4, Sanitary.....	5,000 00	5,575 00	5,000 00	
Town of Littleton, N. H., 3½s, opt. 1913, Water and Light.....	1,500 00	1,477 50	1,500 00	
Borough of Dunmore, Pa., 4s, 1914, Fund. Dunmore, Pa., 4s, 1922, Sch. District, Refunding.....	4,000 00	4,000 00	4,000 00	
	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine.....	132,500 00			\$132,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,200 00	9,985 00	
Bangor & Aroostook, Van Buren Ext. 5s, 1943.....	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	11,000 00	9,900 00	10,550 00	
Bangor & Aroostook, Car Trust, 5s, 1913.....	5,000 00	5,000 00	4,862 50	
Bangor Railway & Electric Co., 5s, 1933.....	5,000 00	5,200 00	4,893 00	
Boston & Maine Reg. 4½s, 1944.....	3,000 00	3,300 00	3,000 00	
Portland Railroad, 3½s, opt. 1931.....	5,000 00	4,625 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	5,000 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	8,000 00	8,900 00	8,000 00	
Sanford & Cape Poispoise, 5s, 1928.....	10,000 00	10,000 00	9,700 00	
Total railroad bonds of Maine.....	72,000 00			70,903 00
Aurora, Elgin & Chicago, Ill., 5s, 1941.....	5,000 00	5,000 00	4,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,250 00	5,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925.....	5,000 00	4,550 00	4,481 25	
Berkshire St., Pittsfield, Mass., 5s, 1922.....	5,000 00	5,100 00	5,000 00	
Boston & Northern, 4s, 1954.....	5,000 00	4,500 00	4,575 00	
Boston & Worcester St., Mass., 4½s, 1922.....	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950.....	5,000 00	5,100 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,375 00	4,950 00	
Central Branch, 4s, 1919.....	4,000 00	3,720 00	3,900 00	
Central Branch, Union Pacific, 4s, 1948.....	5,000 00	4,550 00	4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930.....	5,000 00	5,000 00	5,000 00	
Chicago Railways Co., Ill., 4s, 1927, Series A.....	2,500 00	2,500 00	2,500 00	
Chicago Railways Co., Ill., 4s, 1927, Series B.....	2,500 00	2,230 00	2,500 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911.....	5,000 00	4,600 00	4,825 00	
Cicero & Proviso St., Chicago, 5s, 1915.....	10,000 00	8,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	3,000 00	2,550 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	10,000 00	8,500 00	10,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	5,000 00	5,650 00	5,000 00	
Columbus, Buckeye Lake & Newark Trac. 5s, 1921.....	5,000 00	5,000 00	4,975 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	5,000 00	5,000 00	
Detroit Railway, Mich., 5s, 1924.....	5,000 00	5,100 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955.....	5,000 00	3,500 00	4,200 00	
Dover, Somersworth & Rochester St., N.H. 5s, 1921.....	5,000 00	5,000 00	5,000 00	

PISCATAQUIS SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	\$5,000 00	\$5,000 00	\$5,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912	13,000 00	13,000 00	13,000 00	
Indians, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Lexington & Boston, Mass., 4½s, 1920	10,000 00	10,000 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	2,020 00	2,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00	5,000 00	5,000 00	
Naumkeag St., Salem, Mass., 5s, 1910	5,000 00	5,000 00	4,900 00	
New Haven & West Haven & Winchester Ave., Conn., 5s, 1912	3,000 00	3,000 00	3,000 00	
New York, Auburn & Lansing, 5s, opt. 1915	5,000 00	5,100 00	4,900 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1913	5,000 00	5,175 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	10,000 00	10,250 00	10,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, optional 1916	5,000 00	5,000 00	4,750 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	5,500 00	5,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,700 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,600 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,500 00	4,800 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	3,000 00	3,000 00	2,940 00	
Trenton Passenger, N. J., 6s, 1930-1	10,000 00	11,650 00	10,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954	3,000 00	1,500 00	2,775 00	
Williamsport & North Branch, 4½s, 1931	8,000 00	8,000 00	8,000 00	
Total railroad bonds out of Maine	287,000 00			\$283,121 25
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Company, 5s, 1916	9,000 00	9,000 00	9,000 00	
Bodwell Water Power Co., Old Town, 5s, optional 1910	12,000 00	9,000 00	12,000 00	
Caribou Water, Light & Power Co., 5s, opt. 1908	3,000 00	3,000 00	3,000 00	
Dover & Foxcroft Light & Heat Co., 4s, optional 1906	15,000 00	15,000 00	15,000 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Lewiston Gas Light Company, 4s, 1924	5,000 00	4,750 00	5,000 00	
Madison Water Company, 5s, opt. 1902	5,000 00	5,000 00	5,000 00	
Maine & New Hampshire Granite Co., 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	1,970 00	1,960 00	
Oakland Water Company, 5s, 1918	3,000 00	3,000 00	2,970 00	
Rockland-Rockport Lime Co., 5s, opt. 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	2,000 00	2,100 00	2,000 00	
Rumford Falls Power Co., 4s, 1945	5,000 00	5,000 00	4,987 50	
Total corporation bonds of Maine	81,000 00			80,917 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	5,100 00	5,000 00	
Total corporation bonds out of Maine	10,000 00			10,000 00

PISCATAQUIS SAVINGS BANK—Concluded.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland & Ogdensburg	\$10,000 00	\$5,200 00	\$4,750 00	
Portland & Rumford Falls	5,000 00	10,000 00	10,000 00	
Total railroad stock of Maine	15,000 00			\$14,750 00
New York Central & Hudson River	2,500 00	3,250 00	2,381 25	
Pennsylvania	2,500 00	3,325 00	2,500 00	
Total railroad stock out of Maine	5,000 00			4,881 25
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,500 00	3,710 00	3,500 00	
First National Bank, Bangor	1,300 00	1,950 00	1,300 00	
First National Bank, Dexter	3,000 00	3,300 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	5,060 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	4,250 00	2,500 00	
Rumford Falls Trust Company	2,000 00	3,800 00	2,000 00	
Total other bank stock owned	4,500 00			4,500 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.		600 00	600 00	
Bangor Railway & Electric Company		750 00	750 00	1,350 00
<i>Loans on Corporation Stock.</i>				
American Chic Company		5,440 00	5,440 00	
American Woolen Company, preferred		400 00	400 00	
Arlington Mills, Mass.		110 00	110 00	
Lord & Kitchin, Inc., Foxcroft		2,500 00	2,500 00	
Milo Electric Light & Power Company		500 00	500 00	8,950 00
<i>Loans to Municipalities.</i>				
Town of Milo		6,500 00	6,500 00	
Dover & Foxcroft Water District		1,500 00	1,500 00	8,000 00
Loans on Kineo Trust Company, Dover stock		1,075 00	1,075 00	
Loans to Guilford Manufacturing Company		7,000 00	7,000 00	
Loans on life insurance policies		2,100 00	2,100 00	
Loans on personal property		2,198 18	2,198 18	
Loans on Piscataquis Savings Bank books		110 00	110 00	
Loans on mortgages of real estate		147,346 16	147,346 16	159,829 34
Real estate, investment		14,000 00	14,000 00	
Real estate, foreclosure		3,154 08	3,154 08	17,154 08
Premium account			5,335 00	5,335 00
Cash on deposit		29,104 40	29,104 40	
Cash on hand		540 20	540 20	29,644 60
Unpaid accrued interest		13,793 05		\$906,551 02
Due depositors, earned dividend and accrued State tax		926,683 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax		860,956 82		
		\$65,726 75		

PORTLAND SAVINGS BANK—PORTLAND.

October 19, 1909.

JAMES P. BAXTER, President.

EDWARD A. NOYES, Treasurer.

ALFRED A. MONTGOMERY, Assistant Treasurer.

TRUSTEES—James P. Baxter, William H. Moulton, Fritz H. Jordan, Alfred H. Berry, Frank D. True, James Cunningham, Edward A. Noyes.

Organized April 18, 1852.

LIABILITIES.

Deposits	\$12,109,549 17
Reserve fund	1,100,343 19
Undivided profits	237,936 13
	\$13,447,828 49

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1914, Ref. .	\$10,000 00	\$10,150 00	\$10,000 00	
Portland, 3½s, 1920, Ref. .	90,000 00	89,100 00	90,000 00	
Portland, 3½s, 1922, Ref. .	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, 1910-45.	188,000 00	181,420 00	188,000 00	
Portland Water District, 4s, 1928.	200,060 00	207,000 00	200,000 00	
Total public funds of Maine.	838,000 00			\$838,000 00
County of Allegheny, Pa., 4s, 1925, Jail.	100,000 00	104,500 00	100,000 00	
Allegheny, Pa., 4s, 1933, Road.	100,000 00	106,000 00	100,000 00	
Bay, Mich., 4s, 1925, Ref.	30,000 00	30,900 00	30,000 00	
Bay, Mich., 4s, 1928, Bdg.	15,000 00	15,525 00	15,000 00	
Blue Earth, Minn., 5s, 1919 Court House.	35,000 00	38,325 00	35,000 00	
Cuyahoga, O., 4s, 1918-20, Building.	75,000 00	77,250 00	75,000 00	
Hancock, Ind., 5s, 1917-28, Funding.	67,000 00	74,035 00	67,000 00	
Jackson, Ind., 5s, 1910, Funding.	5,000 00	5,050 00	5,000 00	
Lawrence, O., 5s, 1920-2, Pike.	20,000 00	22,100 00	20,000 00	
Lucas, O., 4½s, 1913-25, Bridge.	41,000 00	44,075 00	41,000 00	
McCracken, Ky., 4s, 1934, Refunding.	50,000 00	51,000 00	50,000 00	
Muskingum, O., 4½s, 1921-4, Refunding.	25,000 00	27,000 00	25,000 00	
Nassau, N. Y., 5s, 1923-4, Road.	50,000 00	57,000 00	50,000 00	
Ramsey, Minn., 4½s, 1918, Court House.	50,000 00	53,250 00	50,000 00	
Reno, Kan., 5½s, 1919, Ref.	35,000 00	38,850 00	35,000 00	
Rush, Ind., 5s, 1910-15, Refunding.	60,000 00	61,800 00	60,000 00	
Sumner, Kan., 4s, opt. 1906 Refunding.	35,000 00	35,000 00	34,650 00	
City of Akron, O., 4s, 1927, Fund.	25,000 00	25,375 00	25,000 00	
Altoona, Pa., 4s, 1933-5, School District.	50,000 00	51,000 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	Anderson, Ind., 5s, 1918, Water	\$10,000 00	\$13,400 00	\$40,000 00	
	Baltimore, Md., Reg. 4s, 1954, Improvement	100,000 00	108,500 00	100,000 00	
	Baltimore Md., Reg. 4s, 1955, Park	50,000 00	54,250 00	50,000 00	
	Chicago, Ill., 4s, 1920-22, Sanitary District	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, Permanent Improvement	50,000 00	51,250 00	50,000 00	
	Cincinnati O., 3½s, opt. 1932, Sinking Fund	100,000 00	98,000 00	100,000 00	
	Cleveland, O., 4s, 1925, Sew. District	85,000 00	88,825 00	85,000 00	
	Cleveland, O., 4s, 1922, Sch. District	145,000 00	150,800 00	145,000 00	
	Cleveland, O., 4s, 1925, Water	50,000 00	52,250 00	50,000 00	
	Columbus, O., 4s, opt. 1913, Sewer	150,000 00	152,250 00	150,000 00	
	Des Moines, Ia., 4½s, 1917-27, City Hall	43,000 00	46,225 00	43,000 00	
	Elgin, Ill 4s, 1918-22, Water	30,000 00	30,300 00	30,000 00	
	Evansville, Ind., 5s, 1912, Funding	15,000 00	15,525 00	15,000 00	
	Evansville, Ind., 4½s, 1912, Funding	25,000 00	25,500 00	25,000 00	
	Indianapolis, Ind., 4½s, 1910-24, School Comis.	60,000 00	63,600 00	60,000 00	
	Lansing, Mich., 4½s, 1910-15, Water	25,000 00	25,500 00	25,000 00	
	Lansing, Mich., 5s, 1913-23, Electric Light	50,000 00	54,250 00	50,000 00	
	Milwaukee, Wis., 3½s, 1910-20, Municipal Improve.	85,000 00	84,575 00	85,000 00	
	Muskegon, Mich., 5s, 1911-24, Water	34,000 00	37,060 00	34,000 00	
	Newport, Ky., 5s, 1918, St.	30,000 00	32,550 00	30,000 00	
	New York, N. Y., Reg. 3½s, 1953, Aqueduct	50,000 00	47,250 00	45,000 00	
	New York, N. Y., Reg. 3½s, 1953, Rapid Transit	100,000 00	94,500 00	90,000 00	
	New York, N. Y., Reg. 3½s, 1952, Docks and Ferries	250,000 00	236,250 00	225,000 00	
	New York, N. Y., 4s, 1956, Municipal	175,000 00	184,625 00	175,000 00	
	Omaha, Neb., 4½s, 1933, Engine House	40,000 00	44,800 00	40,000 00	
	Omaha, Neb., 4s, 1933, Renewal	50,000 00	52,000 00	50,000 00	
	Philadelphia, Pa., Reg. 3½s, 1934, Municipal	150,000 00	147,000 00	150,000 00	
	Port Huron, Mich., 4s, 1932, Canal	50,000 00	51,000 00	50,000 00	
	Portland, Ore., 4s, 1933, Park, etc.	100,000 00	104,000 00	100,000 00	
	Racine, Wis., 4s, 1915-23, School	50,000 00	50,500 00	50,000 00	
	St. Louis, Mo., 4s, 1928, Asy.	100,000 00	105,000 00	100,000 00	
	St. Louis, Mo., 4s, 1928, Hospital	50,000 00	52,500 00	50,000 00	
	Seattle, Wash., 4s, 1929, Park	100,000 00	100,000 00	100,000 00	
	Stamford, Conn., 4s, 1924, Sewer	25,000 00	25,750 00	25,000 00	
	Wilkesbarre, Pa., 4s, 1928-34, Improvement	100,000 00	103,500 00	100,000 00	
Total public funds out of Maine		3,600,000 00		\$3,559,650 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor Railway & Electric Co., 5s, 1935	\$25,000 00	\$26,000 00	\$25,000 00	
Maine Central, Consolidated, 7s, 1912	5,500 00	5,940 00	5,500 00	
Maine Central, Consolidated, 4s, 1912	29,000 00	29,000 00	29,000 00	
Portland Railroad, 1st Mort, 4½s, 1913	100,000 00	101,000 00	100,000 00	
Portland Railroad, Consolidated, 3½s, 1951	100,000 00	92,500 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort. 5s, 1915	75,000 00	78,000 00	75,000 00	
Portland & Rumford Falls, 4s, 1927	25,000 00	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	
Sandy River & Rangeley Lakes, 4s, 1928	30,000 00	30,000 00	28,050 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, opt. 1924	50,000 00	45,000 00	46,000 00	
Total railroad bonds of Maine	649,500 00			\$336,050 00
Allegheny & Western, 1st 4s, 1998	25,000 00	25,000 00	25,000 00	
Aitchison, Topeka & Santa Fe, Gen. Mortgage 4s, 1995	25,000 00	25,250 00	25,000 00	
Auburn & Syracuse Electric, N. Y., 5s, optional 1912	100,000 00	101,000 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	52,500 00	50,000 00	
Bennington & Rutland, 4½s, 1927	50,000 00	50,500 00	50,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	25,000 00	25,500 00	25,000 00	
Boston, Milton & Brockton St., Mass., 1st Mortgage 5s, 1919	25,000 00	25,000 00	25,000 00	
Boston & Worcester St., Mass., 4½s, 1923	25,000 00	25,000 00	25,000 00	
Braintree & Weymouth St., Mass., 1st Mortgage 5s, 1917	25,000 00	25,375 00	25,000 00	
Bridgeport Traction Co., Conn., 5s, 1923	25,000 00	26,500 00	25,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917	25,000 00	25,250 00	25,000 00	
Brockton & Plymouth St., 4½s, 1920	25,000 00	25,000 00	25,000 00	
Brooklyn Union Elevated, N. Y., 1st Mortgage 5s, 1950	50,000 00	51,000 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	22,750 00	22,750 00	
Central Pacific, 4s, 1949	50,000 00	48,500 00	49,250 00	
Chesapeake & Ohio, Gen. Mort. 4½s, 1992	57,000 00	59,850 00	57,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	25,000 00	25,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	60,000 00	60,000 00	60,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	90,000 00	81,000 00	90,000 00	
Chicago & St. Louis, 1st Mort. 6s, 1915	74,000 00	81,770 00	74,000 00	
Chicago & West Michigan, Con. Mort. 5s, 1921	44,000 00	44,880 00	43,050 00	
Cicero & Proviso St., Chicago, 5s, 1915	25,000 00	20,000 00	25,000 00	
Cincinnati, Dayton & Chicago, 4s, 1942	25,000 00	21,250 00	23,812 50	
Cincinnati, Richmond & Muncie, 5s, optional 1910	50,000 00	42,500 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Div., 4s, 1991	51,000 00	48,450 00	51,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	25,000 00	24,000 00	25,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	\$25,000 00	\$23,750 00	\$25,000 00	
Cleveland Terminal & Valley, 4s, 1995	50,000 00	50,000 00	49,500 00	
Current River, 5s, 1927	28,000 00	28,000 00	28,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922	30,000 00	30,000 00	28,950 00	
Dayton, Springfield & Urbana Elec., O., 5s, optional 1905	50,000 00	50,000 00	50,000 00	
Denver City Tramway, Col., 5s, 1919	23,000 00	23,250 00	23,000 00	
Flint & Pere Marquette, 1st Mort. 6s, 1920	25,000 00	28,250 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	53,500 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	25,000 00	26,750 00	25,000 00	
Gardner, Westminster & Fitchburg St. Mass., 5s, 1920	25,000 00	25,000 00	25,000 00	
Hartford & Springfield St., 5s, 1921	25,000 00	25,000 00	25,000 00	
Indiana, Columbus & Eastern Traction, 5s, optional 1911	25,000 00	25,000 00	23,750 00	
Indiana, Decatur & Western, 1st Mort. 5s, 1935	25,000 00	26,250 00	25,000 00	
Iowa Central, 5s, 1938	25,000 00	27,000 00	25,000 00	
Iowa Central, 4s, 1951	40,000 00	32,000 00	39,000 00	
Jackson & Battle Creek Traction, Mich 5s, 1923	50,000 00	50,000 00	49,000 00	
Kentucky Central, 4s, 1987	25,000 00	25,000 00	24,500 00	
Lehigh & New York, 1st Mort. 4s, 1945	25,000 00	23,750 00	22,750 00	
Lehigh Valley of New York, 1st Mort. 4s, 1940	35,000 00	37,450 00	35,000 00	
Lexington & Boston St., Mass., 4½s, 1920	50,000 00	50,000 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	25,000 00	24,000 00	
Mason City & Fort Dodge, 4s, 1955	50,000 00	45,000 00	45,875 00	
Montville Street, Conn., 5s, 1920	25,000 00	25,750 00	25,000 00	
Nahant & Lynn St., Mass., 5s, opt. 1915	25,000 00	25,250 00	25,000 00	
Nashua Street, N. H., 4s, opt. 1906	25,000 00	25,000 00	25,000 00	
New Bedford, Middleboro & Brockton St., Mass., 1st Mortgage 5s, 1920	25,000 00	25,000 00	25,000 00	
Newport & Fall River St., 5s, 1918	25,000 00	25,000 00	25,000 00	
Newton & Boston St., Mass., 1st Mort. 5s, 1912	25,000 00	25,000 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935	50,000 00	53,500 00	50,000 00	
New York Central & Hudson River, 3s, 1997	25,000 00	23,750 00	25,000 00	
Norfolk Central Street, Mass., 5s, opt. 1903	17,500 00	17,500 00	17,500 00	
Norfolk Suburban Street, Mass., 1st Mortgage 5s, optional 1899	19,000 00	19,000 00	19,000 00	
Norfolk Western Street, Mass., 1st Mortgage 5s, optional 1904	25,000 00	22,500 00	25,000 00	
North Side Electric St., Chicago 1st Mortgage 6s, 1915	25,000 00	22,500 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	32,000 00	25,000 00	
Norwich & Westerly, R. I., 5s, 1936	25,000 00	20,000 00	24,750 00	
Ogdensburg & Lake Champlain, 4s, 1948	100,000 00	92,000 00	100,000 00	
Omaha Street, Neb., 5s, 1914	25,000 00	25,000 00	24,375 00	
People's Street, Groveland, Mass., 5s, 1928	25,000 00	25,000 00	25,000 00	
People's Street, Scranton, Pa., 6s, 1918	50,000 00	53,500 00	50,000 00	

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Pontiac, Oxford & Northern, 1st Mort. 6s, 1916.....	\$25,000 00	\$25,000 00	\$25,000 00	
Port Reading, 1st Mort. 5s, 1941.....	25,000 00	27,000 00	25,000 00	
Providence & Fall River, St., 1st Mort 5s, 1921.....	25,000 00	22,500 00	25,000 00	
Providence & Taunton St., 5s, 1918.....	25,000 00	25,000 00	25,000 00	
Rutland-Canadian, 4s, 1949.....	50,000 00	45,000 00	50,000 00	
St. Lawrence & Adirondack, 1st Mort. 5s, 1996.....	25,000 00	28,750 00	25,000 00	
St. Louis & San Francisco, 1st Mort. 5s, 1987.....	25,000 00	25,750 00	25,000 00	
St. Louis & San Francisco, Ref. Mort. 4s, 1951.....	25,000 00	21,250 00	24,375 00	
St. Paul & Duluth, 5s, 1931.....	25,000 00	28,125 00	25,000 00	
Schneectady Railway, N. Y., 4½s, opt. 1911.....	50,000 00	50,000 00	50,000 00	
Scioto Valley & New England, 1st Mortgage 4s, 1989.....	50,000 00	48,500 00	50,000 00	
Sioux City Traction, Ia., 5s, 1919.....	25,000 00	25,000 00	25,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947.....	50,000 00	50,000 00	47,500 00	
Toledo Traction, O., 1st Con. Mort. 6s, 1912.....	25,000 00	25,000 00	24,000 00	
Utica Belt Line, N. Y., 1st Mort. 5s, 1939.....	25,000 00	27,250 00	24,275 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941.....	50,000 00	50,000 00	49,000 00	
Wilkesbarre & Eastern, 1st Mort. 5s, 1942.....	50,000 00	51,000 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	25,000 00	25,000 00	
Total railroad bonds out of Maine.....	3,168,500 00			\$3,142,737 50
<i>Corporation Bonds Owned.</i>				
American Realty Co., 1st Mort. 5s, opt. 1903.....	75,000 00	75,000 00	75,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935.....	50,000 00	37,500 00	49,000 00	
Camden & Rockland Water Co., 4½s, 1917.....	50,000 00	50,000 00	50,000 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	25,000 00	25,000 00	24,375 00	
Lewiston Gas Light Company, 4s, 1924.....	25,000 00	23,750 00	25,000 00	
Maine Water Company, 5s, 1931.....	25,000 00	25,000 00	25,000 00	
Mallison Power Company, Gorham, 5s optional 1908.....	25,000 00	25,000 00	23,750 00	
Mechanic Falls Water Company, 4s, 1915.....	25,000 00	25,000 00	25,000 00	
New England Elevator Co., Portland, 1st Mortgage, 3½s, 1910-41.....	140,000 00	135,800 00	140,000 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 Co., 4s, 1910-37.....	74,000 00	74,000 00	74,000 00	
Portland Water Company, 4s, 1927.....	50,000 00	51,750 00	50,000 00	
Rumford Falls Power Company, 4s, optional 1915.....	150,000 00	150,000 00	134,375 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	25,000 00	25,000 00	
Total corporation bonds of Maine.....	899,000 00			877,650 00

PORTLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Co., N. H., 5s, opt. 1902	\$25,000 00	\$25,000 00	\$25,000 00	
Municipal Water Works Co., Ft. Smith Ark., 4½s, 1922.....	13,750 00	13,750 00	11,000 00	
Total corporation bonds out of Maine	38,750 00			\$36,000 00
<i>Railroad Stock Owned.</i>				
Eastern Maine.....	20,000 00	23,000 00	20,000 00	
European & North American.....	21,300 00	27,690 00	21,300 00	
Portland & Ogdensburg.....	130,000 00	67,600 00	60,000 00	
Total railroad stock owned.....	171,300 00			101,300 00
<i>Corporation Stock Owned.</i>				
Portland Safe Deposit Company....	26,500 00	31,800 00	26,500 00	26,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	3,000 00	3,130 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	
Total national bank stock owned....	47,800 00			47,639 00
<i>Loans on Public Funds.</i>				
City of Cincinnati, O.....		800 00	800 00	
Omaha, Neb.....		1,800 00	1,800 00	
Portland.....		800 00	800 00	3,400 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe.....		5,000 00	5,000 00	
Bangor & Aroostook.....		2,325 00	2,325 00	
Chicago Railways, Ill.....		1,500 00	1,500 00	
Cleveland, Akron & Columbus.....		3,000 00	3,000 00	
Connecticut Railway & Lighting Company		1,200 00	1,200 00	
Duluth Street, Minn.....		4,130 00	4,130 00	
Illinois Valley.....		2,000 00	2,000 00	
Iowa Central.....		1,000 00	1,000 00	
King's County Elevated, N. Y.....		4,000 00	4,000 00	
Louisville & Southern Indiana Traction		2,700 00	2,700 00	
Maine Central.....		12,000 00	12,000 00	
Nashville Railway & Light Company, Tenn		750 00	750 00	
New York, Ontario & Western.....		1,000 00	1,000 00	
Northern Pacific.....		3,000 00	3,000 00	
Oregon Short Line.....		1,500 00	1,500 00	
Rio Grande Western.....		1,800 00	1,800 00	
St. Joseph Ry., Light, Heat & Power Co., Mo.		800 00	800 00	
Sioux City Traction, Ia.....		1,900 00	1,900 00	
Urbana & Champaign Ry., Gas & Electric Co., Ill		8,000 00	8,000 00	
Wichita Railroad & Light Company, Kansas....		4,000 00	4,000 00	61,605 00
<i>Loans on Corporation Bonds.</i>				
American Water Supply Company.....		3,000 00	3,000 00	
Beloit Water Works, Wis.....		8,250 00	8,250 00	
Brockport-Holley Water Works, N. Y.....		350 00	350 00	
Butte Water Company, Mont.....		484 20	484 20	
City Water Company, East St. Louis, Ill.....		1,800 00	1,800 00	
Fort Smith Water Company, Ark.....		6,000 00	6,000 00	
Indianapolis Water Company Ind.....		10,020 00	10,020 00	
International Paper Company, New York.....		1,500 00	1,500 00	
Leadville Water Company, Col.....		300 00	300 00	
Maine Water Company.....		800 00	800 00	
Mutual Life Insurance Company, New York....		1,000 00	1,000 00	
Newark Water Works Company, O.....		475 00	475 00	
Omaha Water Company, Neb.....		2,000 00	2,000 00	
Ontario Power Company, Toronto.....		1,800 00	1,800 00	
Owensboro Water Works Company, Ky.....		575 00	575 00	

PORTLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Peaks Island Water & Light Company	\$20,000 00	\$20,000 00	
Plainfield Gas & Electric Light Company, N. J.	850 00	850 00	
South Dakota Water Company, Sioux Falls	2,000 00	2,000 00	
Wichita Water Company, Kansas	900 00	900 00	\$61,604 20
<i>Loans on Railroad Stock.</i>			
Boston & Lowell	8,000 00	8,000 00	
Maine Central	825 00	825 00	
Portland	3,300 00	3,300 00	
Portland & Rumford Falls	4,500 00	4,500 00	16,625 00
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company	950 00	950 00	
Camden & Rockland Water Company	2,000 00	2,000 00	
Eastern Argus Publishing Company, Portland	20,700 00	20,700 00	
Portland Gas Light Company	4,000 00	4,000 00	
Proprietors of the Central Wharf in Portland	408 50	408 50	
Proprietors Union Wharf, Portland	7,000 00	7,000 00	
Pullman Company, Chicago	1,500 00	1,500 00	
State Publishing Company, Portland	4,040 00	4,040 00	40,598 50
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland	22,700 00	22,700 00	
First National Bank, Portland	1,200 00	1,200 00	23,900 00
<i>Loans to Corporations.</i>			
Berlin Mills Company (endorsed)	92,317 37	92,317 37	
Central Wharf Company, Portland	3,000 00	3,000 00	
Goodall Worsted Company, Sanford (endorsed)	10,000 00	10,000 00	
Haskell Silk Company, Westbrook	6,000 00	6,000 00	
Maine Historical Society, Portland	6,000 00	6,000 00	
Mechanic Falls Water, Electric Light & Power Co.	853 23	853 23	
Merchants Marine Railway Co., Portland (endorsed)	7,000 00	7,000 00	
North Berwick Water Company	5,500 00	5,500 00	
Portland Public Library	2,500 00	2,500 00	
Proprietors of the Central Wharf in Portland	2,500 00	2,500 00	
Proprietors Union Wharf, Portland	16,500 00	16,500 00	
Richardson Wharf Company, Portland (endorsed)	13,000 00	13,000 00	
Roman Catholic Bishop of Portland	133,565 00	133,565 00	
St. Paul's Parish in Portland, Maine (endorsed)	200 00	200 00	
Williston Church, Portland (endorsed)	5,500 00	5,500 00	304,435 60
Loan on Portland Trust Company stock	1,203 00	1,203 00	
Loans on Portland Savings Bank books	7,895 00	7,895 00	
Loans on mortgages of real estate	2,401,271 56	2,401,271 56	2,410,369 56
Real estate, investment	1,067,151 94	1,067,151 94	
Real estate, foreclosure	29,223 98	29,223 98	1,096,375 92
Cash on deposit	147,473 60	147,473 60	
Cash on hand	15,914 55	15,914 55	163,388 15
Unpaid accrued interest	145,464 10		13,447,828 43
	13,793,380 03		
Due depositors, earned dividend and accrued State tax	12,359,479 97		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$1,433,900 06		

ROCKLAND SAVINGS BANK—ROCKLAND.

July 22, 1909.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

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

Organized April 18, 1868.

LIABILITIES.

Deposits	\$2,062,819 35
Reserve fund	99,319 42
Undivided profits	21,729 74
	\$2,183,868 51

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 4s, 1912-13, School	\$10,500 00	\$10,605 00	\$10,500 00	
Kennebec Water Dist., 3½s, 1925	25,000 00	24,250 00	23,750 00	
Total public funds of Maine	35,500 00			\$34,250 00
Commonwealth of Massachusetts, Reg. 3½s				
1941 Metropolitan Water Loan	75,000 00	75,000 00	75,000 00	
County of Alpena, Mich., 5s, 1917-18, Rd. Improvement	10,000 00	10,700 00	10,000 00	
Anne Arundel, Md., 5s, 1913-28 School	18,000 00	19,890 00	18,000 00	
Franklin, Ky., 4s, 1919, Ref.	15,000 00	15,000 00	15,000 00	
Lyon, Kan., 4½s, 1911, Refund.	15,000 00	15,075 00	15,000 00	
Lyon, Kan., 4½s, 1919, Refund.	5,000 00	5,100 00	5,000 00	
Madison, Ky., 4s, opt. 1919, Ref.	20,000 00	20,200 00	20,000 00	
Sedgwick, Kan., 5s, opt. 1919-22, Refunding	10,000 00	10,900 00	10,000 00	
Talbot, Md., 4s, 1910-22, Con. Redemp.	8,000 00	8,000 00	8,000 00	
Vernon, Mo., 4½s, 1919, Refund	10,000 00	10,500 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Ref	3,000 00	3,015 00	3,000 00	
Wyandotte, Kan., 4½s, 1927-9, Bridge	20,000 00	21,400 00	20,000 00	
City of Ashland, Wis., 5s, 1909, Fund.	17,000 00	17,000 00	17,000 00	
Elwood, Ind., 6s, 1921, Refund	10,000 00	11,900 00	10,000 00	
Hazleton, Pa., 4s, 1916-18, Sch. District	6,500 00	6,500 00	6,500 00	
Los Angeles, Cal., 4½s, 1918, Water	20,000 00	20,800 00	20,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit	75,000 00	71,250 00	75,000 00	
Owensboro, Ky., 4s, opt. 1915, Street Improvement	20,000 00	20,000 00	20,000 00	
Sault Ste Marie, Mich., 5s, 1917 Refunding	10,000 00	10,700 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, Refunding	10,000 00	11,150 00	10,000 00	
Town of Killingly, Conn., 3½s, 1920, Ref	20,000 00	19,300 00	20,000 00	
Coal Township, Pa., 4½s, opt. 1908, Ref.	10,000 00	10,000 00	10,000 00	
Total public funds out of Maine	417,500 00			417,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935	30,000 00	31,200 00	29,875 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	

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine Central, 5s, 1923.....	\$7,000 00	\$7,700 00	\$7,000 00	
Northern Maine Seaport, 5s, 1935.....	23,000 00	24,840 00	23,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	50,000 00	50,000 00	50,000 00	
Penobscot Shore Line, Coupon 4s, 1920.....	6,000 00	6,000 00	6,000 00	
Rockland, Thomaston & Camden, 4s, 1920.....	11,000 00	11,000 00	10,820 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	25,060 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	22,000 00	21,807 50	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917.....	2,000 00	1,000 00	500 00	
Total railroad bonds of Maine.....	247,000 00			\$242,902 50
Amesbury & Hampton St., Mass., 5s, 1919.....	10,000 00	9,000 00	10,000 00	
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995.....	12,375 00	12,498 75	11,877 30	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.....	6,600 00	6,237 00	4,734 55	
Auburn & Syracuse Electric, N. Y., 5s, optional 1912.....	15,000 00	15,150 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	21,000 00	20,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.....	10,000 00	9,000 00	9,050 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	5,000 00	5,000 00	4,875 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	10,000 00	10,000 00	10,000 00	
Bristol County Street, Mass., 5s, 1921.....	14,000 00	10,500 00	14,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.....	10,000 00	10,100 00	10,000 00	
Brockton & East Bridgewater St., Mass., 5s, 1918.....	7,000 00	7,000 00	7,000 00	
Burlington Ry. & Light Co., Ia., 6s, opt. 1902.....	10,000 00	10,000 00	9,750 00	
Canton-Massillon Elec., O., 5s, 1920.....	25,000 00	25,000 00	24,750 00	
Central Branch, 4s, 1919.....	20,000 00	27,900 00	28,100 00	
Chicago & Cincinnati, 5s, opt. 1912.....	20,000 00	17,000 00	20,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.....	8,000 00	8,000 00	7,976 25	
Chicago Railways Co., 4-5s, 1927, Series B.....	8,000 00	7,200 00	7,943 75	
Cicero & Proviso St., Chicago, 5s, 1915.....	10,000 00	8,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912.....	25,000 00	21,250 00	25,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	25,000 00	21,250 00	25,000 00	
Clearfield & Jefferson, 6s, 1927.....	10,000 00	12,000 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933.....	10,000 00	11,300 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	10,000 00	10,000 00	
Detroit Railway, Mich., 5s, 1924.....	10,000 00	10,200 00	10,000 00	
Dover, Somersworth & Rochester St., 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.....	25,000 00	25,000 00	23,990 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
Grafton & Upton, 4s, 1912.....	9,000 00	8,730 00	8,685 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.....	10,000 00	10,000 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	22,500 00	23,875 00	
Illinois Central, Louisville Div., 3½s, 1953.....	1,000 00	900 00	945 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	29,000 00	29,000 00	28,640 00	

ROCKLAND SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Kansas City Belt, 6s, 1916	\$15,000 00	\$16,200 00	\$15,000 00	
Lehigh Valley of New York, 4½s, 1940	8,000 00	8,500 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,600 00	10,000 00	
Marion Railway, Light & Pow. Co., 5s, 1924	10,000 00	10,000 00	9,700 00	
Merrymack, Delaware & Virginia, 5s, 1955	45,000 00	45,450 00	45,000 00	
Merrimack Valley Street, 5s, optional	5,000 00	5,000 00	4,937 50	
Milford, Attleboro & Woonsocket, 5s, 1919	25,000 00	25,000 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	19,040 00	16,000 00	
Oregon Railroad & Navigation Co., Con., Mortgage 4s, 1946	10,000 00	9,900 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943	15,000 00	13,500 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	13,500 00	15,000 00	
Rutland, 4½s, 1941	25,000 00	25,625 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,500 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	30,000 00	27,000 00	28,406 25	
Southern Indiana, 4s, 1951	10,000 00	8,000 00	9,250 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	20,000 00	18,000 00	19,000 00	
Toledo Terminal, 4½s, 1957	27,500 00	26,400 00	27,500 00	
Trenton Passenger, N. J., 6s, opt. 1929	15,000 00	17,400 00	15,000 00	
Utica & Mohawk Valley, 4½s, 1941	25,000 00	25,000 00	25,000 00	
Washington Central, 4s, 1948	7,000 00	6,650 00	7,000 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	25,000 00	25,000 00	
Total railroad bonds out of Maine	920,475 00			\$906,250 60
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935	15,000 00	11,250 00	15,000 00	
Camden & Rockland Water Co., 4½s, 1917	1,000 00	1,000 00	1,000 00	
Rockland-Rockport Lime Co., 5s, 1920	33,500 00	33,500 00	33,500 00	
Total corporation bonds of Maine	49,500 00			49,500 00
Jeffersonville Water Supply Co., Ind., 6s, optional 1910	5,000 00	2,500 00	3,750 00	3,750 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	2,500 00	2,875 00	2,350 00	2,350 00
Union Pacific, preferred	20,000 00	19,000 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	10,706 00	10,100 00	
Camden National Bank, Camden	5,900 00	9,440 00	5,900 00	
Canal National Bank, Portland	3,600 00	3,816 00	3,600 00	
Casco National Bank, Portland	7,500 00	7,875 00	7,500 00	
First National Bank, Lewiston	1,700 00	2,465 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	2,200 00	2,000 00	
North National Bank, Rockland	200 00	270 00	200 00	
Northern National Bank, Hallowell	800 00	960 00	800 00	
Norway National Bank, Norway	500 00	600 00	500 00	
Rockland National Bank, Rockland	18,600 00	29,760 00	18,600 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	56,950 00			56,950 00

ROCKLAND SAVINGS BANK—Concluded.

RESOURCES.

<i>Other Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Rockland Trust Company, Rockland . . .	\$5,000 00	\$5,000 00	\$5,000 00	
Security Trust Company, Rockland . . .	2,500 00	3,125 00	2,500 00	
Total other bank stock owned	7,500 00			\$7,500 00
<i>Loans on Railroad Bonds.</i>				
Georges Valley		750 00	1,000 00	
Richmond Light & Railroad Co., N. Y.		3,500 00	3,500 00	
Rockland, Thomaston & Camden Street		6,000 00	6,000 00	10,500 00
<i>Loans on Corporation Bonds.</i>				
Camden & Rockland Water Company		700 00	700 00	
Ellsworth Water Company		2,500 00	2,500 00	
Mt. Waldo Granite Works, Frankfort (endorsed)		57,500 00	57,500 00	
Rockland-Rockport Lime Company		1,100 00	1,100 00	61,800 00
<i>Loans on Corporation Stocks.</i>				
Asphalt Construction Company, N. J.		25,000 00	25,000 00	
Bodwell Granite Company, Rockland		25,825 00	25,825 00	
Boston Insurance Company		9,375 00	9,375 00	
Camden Anchor-Rockland Machine Company		8,500 00	8,500 00	
Camden & Rockland Water Company		2,050 00	2,050 00	
Glenceo Lime & Cement Co., pfd., St. Louis, Mo.		10,475 00	10,475 00	
Hallowell Granite Works		2,500 00	2,500 00	
Little Androsgoggin Water Power Co., Auburn		500 00	500 00	
Northern Maine Power Packet Company		400 00	400 00	
Old Colony Insurance Company, Boston		1,125 00	1,125 00	85,750 00
<i>Loans on National Bank Stock.</i>				
North National Bank, Rockland		500 00	500 00	
Portland National Bank, Portland		3,000 00	3,000 00	
Rockland National Bank, Rockland		3,275 00	3,275 00	6,775 00
<i>Loans to Corporations.</i>				
Bodwell Granite Company, Rockland		5,000 00	5,000 00	
Bodwell Granite Company, Rockland (endorsed)		5,000 00	5,000 00	
Bodwell Granite Company (John Peirce acceptance)		5,000 00	5,000 00	
Camden Anchor-Rockland Machine Co., (endorsed)		5,000 00	5,000 00	
Georges Valley Railroad Company		2,000 00	2,000 00	22,000 00
Loan on United States bonds		200 00	200 00	
Loans on Rockland, Thomaston & Camden St. Ry. stock		53,926 96	53,926 96	
Loans on Rockland Trust Company stock		4,400 00	4,400 00	
Loans on names		14,363 95	21,954 61	
Loans on life insurance policies		2,350 31	2,350 31	
Loans on mortgages of real estate		83,181 56	83,181 56	166,013 44
Real estate, investment		9,000 00	9,000 00	
Real estate, foreclosure		410 05	410 05	
Furniture and fixtures		5,435 55	5,435 55	14,845 60
Premium account			18,362 16	18,362 16
Cash on deposit		48,739 15	48,739 15	
Cash on hand		11,630 06	11,630 06	60,369 21
Unpaid accrued interest		34,761 32		2,183,868 51
		2,216,596 66		
Due depositors, earned dividend and accrued State tax		2,080,855 88		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$135,740 78		

SACO SAVINGS BANK—SACO.

September 24, 1909.

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	\$1,415,307 63
Reserve fund	40,100 00
Undivided profits	60,619 56
	\$1,516,027 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>
City of Saco, 3½s, 1910-39, Refunding	\$15,000 00	\$14,775 00	\$14,550 00	\$14,550 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1931	14,000 00	12,600 00	13,425 00	
Northern Maine Seaport, 5s, 1935	20,000 00	21,600 00	20,060 00	
Total railroad bonds of Maine	34,000 00			33,425 00
Ashland Light, Power & St. Ry., 5s, 1939	16,000 00	16,000 00	15,400 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	15,000 00	15,750 00	15,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	10,000 00	10,200 00	10,060 00	
Chicago, Peoria & St. Louis, 4½s, 1930 ..	18,000 00	18,000 00	17,092 50	
Cicero & Proviso St., Chicago, 5s, 1915 ..	10,000 00	8,000 00	10,000 00	
Columbus, Delaware & Marion, O., 5s, 1921	15,000 00	15,150 00	14,250 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906	25,000 00	25,000 00	25,000 00	
Detroit, Toledo & Ironton, 4s, 1955	35,000 00	38,500 00	46,750 00	
Dover, Somersworth & Rochester St., N.H. 5s, 1921	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	10,000 00	10,000 00	9,600 00	
Duluth Street, Minn., 5s, 1930	30,000 00	30,300 00	30,000 00	
Freeport Railway, Light & Power Co., Ill., 5s, 1922	20,000 00	20,000 00	19,400 00	
Fort Dodge, Des Moines & Southern, 5s, 1937	16,000 00	11,200 00	16,000 00	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,000 00	10,000 00	
Indiana, Columbus & Eastern, 5s, 1926 ..	10,000 00	10,000 00	9,500 00	
Iowa Central, 4s, 1951	25,000 00	20,000 00	19,006 00	
Kansas City, Clinton & Springfield, 5s, 1925	20,000 00	20,000 00	20,000 00	
Litchfield & Madison, 5s, 1934	55,000 00	55,000 00	55,000 00	
Manistee Light & Traction Co., Mich., 5s, 1926	13,000 00	11,700 00	12,850 00	
Marion Railway, Light & Power Co., O., 5s, 1924	10,000 00	10,000 00	9,650 00	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	30,300 00	29,850 00	
Mason City & Fort Dodge, 4s, 1955	15,000 00	13,500 00	12,568 75	
Missouri, Kansas & Texas, Ext. 5s, 1944	45,000 00	47,250 00	45,000 00	
Missouri, Kansas & Texas, 4s, 2004	20,000 00	17,300 00	17,000 00	
New York, Auburn & Lansing, 5s, 1935	25,000 00	25,500 00	24,500 00	
Norwich & Westerly, 5s, 1936	25,000 00	20,000 00	24,750 00	
Peoria Railway Terminal, 4s, 1937	8,000 00	7,200 00	6,303 75	
Pere Marquette of Indiana, 4s, 1943	15,000 00	13,500 00	14,362 50	
Raritan River, 5s, 1939	15,000 00	16,500 00	15,000 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>
Rochester, Syracuse & Eastern, 5s, opt. 1915	\$35,000 00	\$33,250 00	\$33,500 00	
St. Joseph Railway, Light, Heat & Power Company, Mo., 5s, 1937	10,000 00	10,000 00	10,000 00	
St. Louis & San Francisco, Gen. Lien, 5s, 1927	20,000 00	18,000 00	18,200 00	
Southern Indiana, 4s, 1951	15,000 00	12,000 00	11,860 50	
Staten Island, 4½s, 1943	25,000 00	25,000 00	25,060 00	
Toledo Terminal, 4½s, 1957	17,000 00	16,320 00	16,427 50	
Wabash Pittsburg Terminal, 4s, 1954	60,000 00	30,000 00	53,135 89	
Western Maryland, 4s, 1952	25,000 00	21,250 00	22,750 00	
Wheeling & Lake Erie, 4s, 1949	15,000 00	13,125 00	13,200 00	
Wilkes-Barre & Eastern, 5s, 1942	5,000 00	5,100 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	833,000 00			\$788,007 39
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1930	1,000 00	1,000 00	1,000 00	
Eastern Steamship Company, 5s, 1927	25,000 00	25,000 00	25,000 00	
Old Orchard Water Company, 4s, 1922	15,000 00	15,000 00	15,000 00	
Stockton Springs Water Co., 4½s, 1926	10,000 00	10,000 00	10,000 00	
York Light & Heat Co., Biddeford, 5s, 1927	10,000 00	10,600 00	9,500 00	
Total corporation bonds of Maine	61,000 00			60,500 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	18,200 00	27,300 00	18,200 00	
Portland & Ogdensburg	10,000 00	5,200 00	4,550 00	
Total railroad stock of Maine	28,200 00			22,750 00
Athison, Topeka & Santa Fe, preferred	1,700 00	1,768 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	700 00		
Fort Dodge, Des Moines & Southern, pref.	6,000 00	1,800 00	3,200 00	
Fort Dodge, Des Moines & Southern, com.	10,000 00	1,000 00		
Manistee Light & Traction Co., Mich., com.	6,500 00	650 00	-	
St. Joseph & Grand Island, 1st preferred	2,100 00	1,050 00	1,250 00	
St. Joseph & Grand Island, 2nd preferred	750 00	225 00	250 00	
Total railroad stock out of Maine	37,050 00			11,166 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 Light & Heat Co., Biddeford, com.	2,500 00	500 00	250 00	
York Manufacturing Co., Saco	25,500 00	33,150 00	21,250 00	
Total corporation stock of Maine	46,600 00			38,350 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	10,000 00	10,600 00	9,740 00	
Canal National Bank, Portland	2,500 00	2,650 00	2,500 00	
Casco National Bank, Portland	900 00	945 00	900 00	
Cumberland National Bank, Portland	600 00	612 00	600 00	
First National Bank, Biddeford	12,200 00	18,300 00	12,200 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	
Ocean National Bank, Kennebunk	933 33	933 33	933 33	
Saco National Bank, Saco	14,800 00	14,800 00	14,800 00	
York National Bank, Saco	1,800 00	2,520 00	1,800 00	
Total national bank stock owned	52,733 33			52,403 33

SACO SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aurora, Elgin & Chicago, Ill.	\$2,800 00	\$2,800 00	
Duluth, Rainy Lake & Winnipeg.	1,400 00	1,400 00	\$4,200 00
<i>Loans on Railroad Stock.</i>			
Boston & Maine.	13,914 82	13,914 82	
Fitchburg, preferred.	150 00	150 00	14,064 82
<i>Loans on Corporation Stock.</i>			
Amoskeag Manufacturing Company, Manchester, N.H.	2,986 68	2,986 68	
Androscoggin Mills, Lewiston.	1,660 00	1,660 00	
Biddeford & Saco Water Company.	300 00	300 00	
Lawton Mills Corporation, Cona.	500 00	500 00	
Pepperell Manufacturing Company, Biddeford.	300 00	300 00	
Saratoga Victory Manufacturing Company, N. Y.	915 00	915 00	
York Manufacturing Company, Saco.	13,081 54	13,081 54	19,743 22
<i>Loans on National Bank Stock.</i>			
Biddeford National Bank.	2,768 67	2,768 67	
Saco National Bank.	5,512 52	5,512 52	
York National Bank, Saco.	1,162 77	1,162 77	9,443 96
<i>Loans on Savings Bank Books.</i>			
Saco Savings Bank.	725 00	725 00	
Saco & Biddeford Savings Institution, Saco.	875 00	875 00	1,600 00
Loan on American Writing Paper Company bonds.	4,500 00	4,500 00	
Loans on mortgages of real estate.	361,047 41	411,047 41	415,547 41
Real estate, foreclosure.	12,551 94	12,551 94	12,551 94
Premium account.		2,871 59	2,871 59
Cash on deposit.	3,920 84	3,920 84	
Cash on hand.	920 96	920 96	4,851 80
Unpaid accrued interest.	29,100 59		1,516,027 19
Due depositors, earned dividend and accrued State tax.	1,519,302 07		
	1,430,286 99		
Estimated market value of resources above liability for deposits, earned dividend and State tax.	\$89,015 08		

SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

September 22, 1909.

SUMNER C. PARCHER, President. WALTER T. GOODALE, Treasurer.
CHARLES C. HODSDON, Assistant Treasurer.

TRUSTEES—Sumner C. Parcher, Charles H. Sawyer, Harry P. Garland, Jasper D. Cochrane, Walter T. Goodale.

Organized March 29, 1827.

LIABILITIES.

Deposits	\$3,591,441 54
Reserve fund	200,059 17
Undivided profits	140,370 97
	\$3,931,871 68

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, Railroad Aid	\$20,000 00	\$31,350 00	\$30,000 00	
Cumberland, 3½s, 1924, County Building	25,000 00	24,625 00	24,562 50	
City of Gardiner, 4s, 1933, Refunding	28,000 00	29,680 00	28,000 00	
Waterville, 3½s, 1926, Refund.	2,000 00	1,970 00	1,950 00	
Augusta Water District, 4s, 1934	3,000 00	3,120 00	3,000 00	
Total public funds of Maine	88,000 00			\$87,512 50
City of Duluth, Minn., 4s, 1931, Perm. Improvement	25,000 00	25,875 00	25,000 00	
Pawtucket, R. I., 4s, 1923, Gen. and Highway	25,000 00	25,625 00	25,000 00	
Total public funds out of Maine	50,000 00			50,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	35,000 00	38,500 00	34,025 00	
Bangor & Aroostook, 4s, 1951	23,000 00	29,700 00	29,395 00	
Bangor & Aroostook, 5s, 1943	17,000 00	19,040 00	17,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	3,000 00	3,330 00	3,000 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	
Northern Maine Seaport, 5s, 1935	25,000 00	27,000 00	25,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	50,000 00	56,000 00	50,000 00	
Somerseset, 4s, 1955	100,000 00	98,000 00	55,340 00	
Washington County Railway, 3½s, 1954	50,000 00	45,000 00	44,250 00	
Total railroad bonds of Maine	347,500 00			291,410 00
American Dock & Improvement Co., N. J. 5s, 1921	1,000 00	1,100 00	1,000 00	
Ashland Light, Power & Street Ry. 5s, 1939	10,000 00	10,000 00	9,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	50,000 00	50,000 00	49,750 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942	20,000 00	20,200 00	20,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	36,750 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915	10,000 00	10,000 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	40,000 00	40,800 00	39,960 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>
Black Rocks & Salisbury Beach, Mass., 5s, 1911	\$10,000 00	\$10,000 00	\$9,400 00	
Boston & Worcester St., Mass., 4½s, 1923	25,000 00	25,000 00	24,550 00	
Bridgewater, Whitman & Rockland St., 5s, 1917	10,000 00	10,150 00	10,000 00	
Brockton, Bridgewater & Taunton St., 5s, 1917	10,000 00	10,100 00	10,000 00	
Chesapeake & Ohio, 4½s, 1992	25,000 00	26,250 00	25,000 00	
Chicago & Cincinnati, 5s, opt. 1912	50,000 00	42,500 00	50,000 00	
Chicago & North Michigan, 5s, 1931	5,000 00	5,100 00	4,750 00	
Chicago Railways Co., 4-5s, 1927, Series A	10,000 00	10,000 00	10,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	10,000 00	9,000 00	10,000 00	
Chicago & West Michigan, 5s, 1921	20,000 00	20,400 00	18,682 50	
Cicero & Proviso St., Chicago, 5s, 1915	10,000 00	8,000 00	10,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	50,000 00	42,500 00	50,000 00	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1936	1,000 00	1,000 00	975 00	
Cincinnati, Indianapolis & Western, 4s, 1953	10,000 00	9,000 00	9,600 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	50,000 00	42,500 00	50,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, W. W. V. Division, 4s, 1940	5,000 00	4,750 00	4,500 00	
Columbus, Delaware & Marion, O., 5s, 1921	55,000 00	55,550 00	50,000 00	
Columbus, London & Springfield, O., 5s, 1920	50,000 00	50,000 00	45,810 00	
Columbus, Newark & Zanesville, O., 5s, 1924	25,000 00	25,000 00	25,000 00	
Current River, 5s, 1927	2,000 00	2,000 00	1,924 25	
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 St., Ia., 6s, 1921	25,000 00	27,250 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946	17,500 00	16,100 00	10,300 00	
Detroit, Toledo & Ironton, 4s, 1955	100,000 00	70,000 00	67,404 17	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	50,000 00	50,000 00	44,637 50	
Duluth Street, Minn., 5s, 1930	15,000 00	15,150 00	15,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917	5,000 00	5,000 00	5,000 00	
Evansville Electric, Ind., 4s, 1921	10,000 00	9,000 00	9,900 00	
Fort Dodge, Des Moines & Southern, 5s, 1937	24,000 00	16,800 00	18,865 32	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920	25,000 00	25,000 00	25,000 00	
Gloucester, Essex & Beverly St., Mass., 5s, 1916	12,000 00	12,240 00	12,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	25,000 00	25,000 00	25,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923	30,000 00	30,600 00	30,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	7,000 00	7,070 00	7,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	12,000 00	10,865 00	
Kings County Elevated, Brooklyn, N. Y., 4s, 1949	40,000 00	35,000 00	25,000 00	
Leavenworth Terminal & Bridge, 5s, 1923	5,000 00	4,850 00	5,000 00	
Litchfield & Madison, 5s, 1924	50,000 00	50,000 00	50,000 00	
Louisville, Henderson & St. Louis, 5s, 1946	25,000 00	27,500 00	25,000 00	
Marion Railway Light & Power Co., O., 5s, 1924	25,000 00	25,000 00	24,000 00	
Maryland, Delaware & Virginia, 5s, 1955	100,000 00	101,000 00	99,875 00	
Memphis, Kansas & Colorado, 7s, 1910	1,000 00	1,000 00	1,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	15,000 00	15,000 00	15,000 00	
Mystic Valley Street, Mass., 5s, 1919	10,000 00	10,000 00	10,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
New York, Auburn & Lansing, 5s, 1935	50,000 00	51,000 00	49,000 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>
New York Central & Hudson River, 4s, 1934	\$10,000 00	\$9,450 00	\$9,550 00	
New York, New Haven & Hartford, 6s, 1948	20,000 00	26,000 00	20,000 00	
New York, New Haven & Hartford, 3½s, 1956	21,000 00	22,050 00	10,500 00	
Northampton & Amherst St., Mass., 5s, 1920	15,000 00	15,000 00	15,000 00	
Norwich & Westerly, 5s, 1936	50,000 00	40,000 00	49,500 00	
Passenger & Belt, Lexington, Ky., 6s, 1910-14	15,000 00	15,450 00	15,000 00	
Peoria Railway Terminal, 4s, 1937	20,000 00	18,000 00	17,350 00	
Pere Marquette, 6s, 1912	18,460 00	18,460 00	18,460 00	
Pontiac, Oxford & Northern, 6s, 1916	35,000 00	35,000 00	35,000 00	
Rochester, Syracuse & Eastern, N. Y., 5s, optional 1915	50,000 00	47,500 00	48,400 00	
Rockford & Interurban, 5s, opt. 1907	25,000 00	25,000 00	24,125 00	
Rutland, 4½s, 1941	50,000 00	51,250 00	50,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	25,000 00	22,500 00	22,370 00	
St. Louis & San Francisco, S. W. Div., 5s, 1947	10,000 00	10,100 00	10,000 00	
Sioux City Traction, Ia., 5s, 1919	25,000 00	25,000 00	25,000 00	
Southern Indiana, 4s, 1951	50,000 00	40,000 00	44,000 00	
South Shore & Boston St., Mass., 5s, 1919	25,000 00	25,375 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,300 00	6,000 00	
Taunton & Brockton St., Mass., 5s, 1918	10,000 00	10,000 00	10,000 00	
Toledo Terminal, 4½s, 1957	40,000 00	38,400 00	39,775 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,075 00	5,000 00	
Trenton Passenger, N. J., 6s, 1918-31	20,000 00	22,700 00	20,000 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	50,000 00	49,625 00	
Warren, Brookfield & Spencer St., Mass., 5s, 1916	15,000 00	14,250 00	15,000 00	
West Roxbury & Roslindale St., Mass., 5s, optional 1901	10,000 00	10,100 00	10,000 00	
West Shore, Registered 4s, 2361	85,000 00	88,400 00	85,000 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921	10,000 00	10,300 00	10,000 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	25,000 00	25,000 00	
Worcester & Holden Street, Mass., 5s, 1923	20,000 00	20,000 00	20,000 00	
Total railroad bonds out of Maine	2,117,960 00			1,994,313 75
<i>Corporation Bonds Owned.</i>				
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	7,500 00	9,800 00	
Dana Warp Mills, Westbrook, 5s, 1922	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927	40,000 00	40,000 00	39,600 00	
Maine & New Hampshire Granite Co., 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	10,000 00	10,000 00	
Old Orchard House, 6s, 1911	24,500 00	24,500 00	24,500 00	
Portland Lighting & Power Co., 4½s, 1921	35,000 00	35,000 00	35,000 00	
Total corporation bonds of Maine	191,500 00			183,765 00
Berlin Water Co., 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	
Omaha Water Company, Neb. 5s, 1946	18,000 00	15,300 00	16,025 00	
Palmetto Cotton Mills, Columbia, S. C., 4s, 1914	3,000 00	2,250 00	-	
Total corporation bonds out of Maine	56,000 00			51,025 00

SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

RESOURCES.

<i>Railroad Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Boston & Maine	\$165,100 00	\$247,650 00	\$165,100 00	
Bridgton & Saco River	11,600 00	10,440 00	9,630 00	
Eastern Maine	10,000 00	11,500 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	20,000 00	9,875 00	
York Harbor & Beach	7,000 00	5,250 00	6,675 00	
Total railroad stock of Maine	333,300 00			\$293,456 62
Boston & Albany	3,700 00	8,895 00	3,700 00	
Boston & Lowell	32,500 00	74,750 00	32,500 00	
Connecticut River	5,000 00	13,750 00	5,000 00	
Detroit, Hillsdale & Southwestern	6,500 00	6,630 00	4,000 00	
Duluth-Superior Traction Co., preferred	2,400 00	1,800 00	-	
Fitchburg, preferred	14,000 00	18,760 00	10,500 00	
Michigan Central	29,100 00	50,925 00	25,000 00	
New York, New Haven & Hartford	53,700 00	88,605 00	53,700 00	
Pere Marquette, preferred	22,300 00	11,150 00	8,000 00	
Sandusky & Cincinnati, preferred	100 00	100 00	100 00	
Syracuse Rapid Transit, N. Y., common	7,000 00	5,250 00	-	
West End Boston, preferred	32,150 00	69,444 00	32,150 00	
Total railroad stock out of Maine	208,450 00			174,650 00
<i>Corporation Stock Owned.</i>				
Bates Manufacturing Company, Lewiston	5,400 00	13,770 00	4,050 00	
Great Falls Manufacturing Company	16,200 00	32,400 00	16,200 00	
Hill Manufacturing Company, Lewiston	6,100 00	7,320 00	9,730 00	
Lockwood Company, Waterville	11,700 00	11,700 00	11,700 00	
Pepperell Manufacturing Co., Biddeford	42,700 00	129,100 00	40,550 00	
York Manufacturing Company, Saco	66,600 00	86,580 00	46,840 00	
Total corporation stock of Maine	148,700 00			129,070 00
Central New Jersey Land Improvement Co., New York	675 00	540 00	-	
Omaha Water Company, Neb., 1st pref.	3,080 00	1,327 50	-	
Omaha Water Company, Neb., 2nd pref.	3,350 00	670 00	-	
Total corporation stock out of Maine	7,085 00			-
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	8,000 00	8,480 00	7,935 00	
Canal National Bank, Portland	10,200 00	10,812 00	10,200 00	
Casco National Bank, Portland	10,900 00	11,445 00	10,900 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 owned	59,200 00			59,155 00
<i>Loans on Railroad Bonds.</i>				
Chicago, Rock Island & Pacific		11,000 00	11,000 00	
Gulf & Ship Island		1,000 00	1,000 00	
Wisconsin Electric		750 00	750 00	12,750 00
<i>Loans on Corporation Bonds.</i>				
Artesian Water Company, Salisbury Beach, Mass...		29,136 80	29,136 80	
Automatic Electric Company, Chicago		4,000 00	4,000 00	
Castine Water Company		30,000 00	30,000 00	
Franklin Realty Company, Portland		9,500 00	9,500 00	72,636 80

SACO AND BIDDEFORD SAVINGS INSTITUTION—Concluded.

RESOURCES.

<i>Loans on Railroad Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe, preferred	\$1,000 00	\$1,000 00	
Boston & Maine	1 48	1 48	\$1,001 48
<i>Loans on Corporation Stock.</i>			
Amalgamated Copper Company	2,000 00	2,000 00	
Copper Range Consolidated Company	2,000 00	2,000 00	
Goodall Worsted Company, Sanford	2,500 00	2,500 00	
Pepperell Manufacturing Company, Biddeford	8,350 00	8,350 00	
Shetucket Company, Norwich, Conn.	1,500 00	1,500 00	
York Manufacturing Company, Saco	75,777 10	75,777 10	92,127 10
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston	50 00	50 00	
Saco & Biddeford Savings Institution, Saco	250 00	250 00	300 00
Loans on Saco National Bank stock	8,723 10	8,723 10	
Loans on mortgages of real estate	288,205 17	288,205 17	296,928 27
Real estate, investment	50,000 00	12,000 00	
Real estate, foreclosure	89,669 39	89,669 39	101,669 39
Cash on deposit	37,634 05	37,634 05	
Cash on hand	2,466 72	2,466 72	40,100 77
Unpaid accrued interest	70,931 75		3,931,871 68
Due depositors, earned dividend and accrued State tax	4,641,186 06		
	3,631,357 01		
Estimated market value of resources above liability for deposits, earned dividend and State tax	1,009,829 05		

SEARSPORT SAVINGS BANK—SEARSPORT.

October 7, 1909.

FRANK I. PENDLETON, President.

JAMES P. NICHOLS, Treasurer.

TRUSTEES—F. I. Pendleton, A. M. Ross, J. N. Pendleton, J. A. Clement, C. E. Adams, John C. Blanchard, C. O. Sawyer.

Organized April 1, 1874.

LIABILITIES.

Deposits.....	\$234,991 53
Reserve fund.....	13,000 00
Undivided profits.....	4,275 34
	\$252,266 87

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Ellsworth, 4s, 1917, Refunding	\$1,000 00	\$1,025 00	\$1,000 00	
County of Washington, 4s, opt. 1923, R.R.	1,000 00	1,025 00	1,000 00	
Portland Water District, 4s, 1928.....	5,000 00	5,175 00	5,000 00	
Total public funds of Maine.....	7,000 00			\$7,000 00
City of Alpena, Mich., 4s, 1933-4, Elec. Light.....	8,000 00	8,000 00	7,975 00	
Coffeyville, Kan., 6s, 1912, St. Improvement.....	5,000 00	5,000 00	5,000 00	
East Liverpool, O., 4s, 1937, Ref. Emporia, Kan., 4½s 1922, Elec. Light.....	5,000 00	5,100 00	5,000 00	
Muskegon, Mich., 4s, 1934, Pub. Wharf.....	3,000 00	3,000 00	3,000 00	
New York, N. Y., 4½s, 1957, General.....	1,000 00	1,040 00	1,000 00	
Pawtucket, R. I., 4s, 1923, Gen. Funding.....	5,000 00	5,825 00	5,000 00	
St. Paul, Minn., 5s, 1915, Sew. Sault Ste Marie, Mich., 5s, 1917, Refunding.....	1,000 00	1,025 00	1,000 00	
Toledo, O., 3½s, 1921, St. Imp. Water.....	1,000 00	1,075 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	8,000 00	8,560 00	8,000 00	
South Omaha, Neb., 5s, 1923, School District.....	3,000 00	3,000 00	3,000 00	
Stillwater, Minn., 5s, 1919, Permanent Improvement.....	1,000 00	1,080 00	1,000 00	
Toledo, O., 4½s, 1916, Bd. of Ed. Toledo, O., 4s, opt. 1919, Ref. Toledo, O., 3½s, 1921, St. Imp. School.....	5,000 00	5,400 00	5,000 00	
	4,000 00	4,160 00	4,000 00	
	11,000 00	11,330 00	11,000 00	
	1,000 00	990 00	1,000 00	
Town of New Britain, Conn., 3½s, 1915, School.....	1,000 00	980 00	1,000 00	
Total public funds out of Maine.....	63,000 00			62,975 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,200 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	14,000 00	12,600 00	13,265 00	
Boston & Maine, 4s, 1926.....	5,000 00	5,000 00	4,875 00	
Total railroad bonds of Maine.....	24,000 00			23,140 00
Ashland Light, Power & St. Ry., Wis., 5s, 1939.....	3,000 00	3,000 00	2,850 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941..	9,000 00	9,000 00	8,883 75	
Brookton, Bridgewater & Taunton St., Mass., 5s, 1917.....	1,000 00	1,010 00	1,000 00	
Cincinnati & Northern, 4s, 1951.....	3,000 00	2,700 00	2,820 00	

SEARSPORT 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>
Columbus, Newark & Zanesville Elec., 5s, 1924.	\$5,000 00	\$5,000 00	\$4,925 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,500 00	4,250 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt, 1911	6,000 00	6,000 00	5,955 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913	9,000 00	9,000 00	9,000 00	
Louisville, Henderson & St. Louis, 5s, 1946	5,000 00	5,500 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	15,000 00	15,150 00	15,000 00	
New York, New Haven & Hartford, 4s, 1959	5,000 00	4,850 00	4,600 00	
Old Colony Street, 4s, 1934	5,000 00	4,250 00	4,550 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,500 00	4,900 00	
Toledo, Peoria & Western, 4s, 1917	2,000 00	1,820 00	1,949 00	
Toledo Terminal, 4s, 1957	6,600 00	6,336 00	6,600 00	
Wheeling & Lake Erie, 4s, 1949	5,000 00	4,375 00	4,880 00	
Wilkes-Barre & Eastern, 5s, 1942	8,000 00	8,160 00	7,985 00	
Total railroad bonds out of Maine	97,600 00			\$95,147 75
<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	1,000 00	1,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	1,000 00	1,000 00	1,060 00	
Rockland-Rockport Lime Co., 5s, 1920	1,000 00	1,060 00	990 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,500 00	1,500 00	1,492 50	
Total corporation bonds owned	7,500 00			7,482 50
<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	210 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	9,800 00	14,700 00	9,800 00	
Total national bank stock owned	18,300 00			18,300 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Bath		5,000 00	5,000 00	
Lincoln National Bank, Bath		2,500 00	2,500 00	
Searsport National Bank		150 00	150 00	7,650 00
Loans on mortgages of real estate		13,595 00	13,595 00	13,595 00
Real estate, foreclosure		1,000 00	1,000 00	1,000 00
Premium account			3,280 84	3,280 84
Cash on deposit		3,794 51	3,794 51	
Cash on hand		1,317 27	1,317 27	5,111 78
Unpaid accrued interest		4,675 60		\$252,266 87
Due depositors, earned dividend and accrued State tax		264,984 38		
		239,045 30		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$25,939 08		

SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

June 9, 1909.

S. J. WALTON, President.

CARLETON P. MERRILL, Treasurer.

TRUSTEES—L. W. Weston, S. J. Walton, Bin W. Page, Chas. W. Cook, David A. Haig.

Organized October 2, 1869.

LIABILITIES.

Deposits	\$1,935,774 77
Reserve fund	100,000 00
Undivided profits	36,767 29
	\$2,072,542 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, 1912-15, R.R. Aid	\$7,000 00	\$7,245 00	\$7,000 00	
Somerset, 3½s, opt. 1909, Court House	4,500 00	4,500 00	4,500 00	
City of Augusta, 4s, 1934, Imp. & Ref.	25,000 00	26,500 00	25,000 00	
Town of Caribou, 4s, 1928, School	8,000 00	8,120 00	8,000 00	
Damariscotta, 3½s, 1928-32, Refunding	5,000 00	4,725 00	5,000 00	
Eustis, 3½s, 1919, Refunding	4,000 00	3,840 00	4,000 00	
Mercer, order	600 00	600 00	600 00	
Norridgewock, 3½s, 1909-24, Refunding	2,000 00	1,940 00	2,000 00	
Norridgewock, order	5,000 00	5,000 00	5,000 00	
Presque Isle, order	600 00	600 00	600 00	
Skowhegan, 4s, opt. 1923, Bidg.	11,000 00	11,275 00	11,000 00	
Skowhegan, 4s, opt. 1917, Bidg.	28,000 00	28,420 00	28,000 00	
Gardiner Water District, 4s, 1934	10,000 00	10,400 00	10,000 00	
Kennebec Water District, 3½s, 1925	10,000 00	9,700 00	9,500 00	
Livermore Falls Water Dist. 4s, 1929	10,000 00	10,350 00	10,000 00	
Total public funds of Maine	180,700 00			\$130,200 00
County of Anne Arundel, Md., 4s, 1956, Bridge and Funding	15,000 00	15,375 00	15,000 00	
Atchison, Kan., 4s, opt. 1914, Refunding	10,000 00	10,000 00	10,000 00	
Athens, O., 5s, 1924, General Funding	8,000 00	9,000 00	8,000 00	
Douglas, Wis., 4s, 1919, Asy.	5,000 00	5,050 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	10,000 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike	15,000 00	16,425 00	15,000 00	
Hancock, O., 4½s, 1910-20, Funding	6,000 00	6,210 00	6,000 00	
Jefferson, Ind., 4s, 1920-21, Rd	10,000 00	10,000 00	10,000 00	
Lucas, O., 4s, 1921-3, Bridge	9,000 00	9,300 00	9,000 00	
Lyon, Kan., 4½s, 1919, Refund.	15,000 00	15,200 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	5,050 00	5,000 00	
Outagamie, Wis., 5s, 1910, Asy.	5,000 00	5,050 00	5,000 00	
Portage, Wis., 5s, 1912, Refund.	10,000 00	10,500 00	10,000 00	
Reno, Kan., 5½s, 1919, Refund. (called)	11,000 00	11,000 00	11,000 00	
Winneshiek, Ia., 4½s, 1921, Ct. House	10,000 00	10,450 00	10,000 00	
Woodbury, Ia., 4s, opt. 1910, Funding	15,000 00	15,000 00	15,000 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>Totals.</i>
City of	Alpena, Mich., 4s, 1930, Elec. Light	\$10,000 00	\$10,060 00	\$10,000 00	
	Alpena, Mich., 5s, 1930, Water	8,000 00	9,120 00	8,000 00	
	Ashland, Wis., 5s, 1911-12, Imp	10,000 00	10,250 00	10,000 00	
	Battle Creek, Mich., 4s, 1924, Sewer	10,000 00	10,150 00	10,000 00	
	Bay City, Mich., 4s, 1916, Wat. Refunding	10,000 00	10,100 00	10,000 00	
	Cincinnati, O., 5s, opt. 1910, Sinking Fund	4,000 00	4,060 00	4,000 00	
	Elkhart, Ind., 4s, 1919, School	7,000 00	7,070 00	7,000 00	
	Hazleton, Pa., 4s, opt. 1905, Sewer	12,000 00	12,000 00	12,000 00	
	Hazleton, Pa., 4s, 1922-4, Sch. District	8,000 00	8,000 00	8,000 00	
	Indianapolis, Ind., 5s, 1911, School City	10,000 00	10,250 00	10,000 00	
	Ishpeming, Mich., 4s, 1915, Sch. District	9,000 00	9,000 00	9,000 00	
	Lacrosse, Wis., 3½s, opt. 1909, Water and Sewer	4,000 00	4,000 00	4,000 00	
	Lexington, Ky., 4s, 1933, Bd. of Education	10,000 00	10,200 00	10,000 00	
	Manistee, Mich., 4s, 1912, Wat.	10,000 00	10,000 00	10,000 00	
	Marshalltown, Ia., 4½s, opt. 1911, Refunding	10,000 00	10,100 00	10,000 00	
	Massillon, 4s, 1920-2, Sch. Dist.	10,000 00	10,000 00	10,000 00	
	Muncie, Ind., 5s, 1913, Fund.	10,000 00	10,400 00	10,000 00	
	Muskegon, Mich., 4s, 1923, St. Improvement	10,000 00	10,250 00	10,000 00	
	New York, N. Y., Reg. 3½s, 1949, Rapid Transit	15,000 00	14,250 00	15,000 00	
	New York, N. Y., 4½s, 1957, Water	5,000 00	5,825 00	5,000 00	
	Omaha, Neb., 4s, 1919, Sewer	10,000 00	10,200 00	10,000 00	
	Omaha, Neb., 4½s, 1934, Renew.	10,000 00	11,200 00	10,000 00	
	Owensboro, Ky., 4s, opt. 1915, Street Improvement	10,000 00	10,000 00	10,000 00	
	Port Huron, Mich., 3½s, 1920, Park	7,000 00	6,750 00	7,000 00	
	Racine, Wis., 4s, 1920-4, Street Improvement	15,000 00	15,225 00	15,000 00	
	Sault Ste Marie, Mich., 5s, 1917 Refunding	20,000 00	21,400 00	20,000 00	
	Sioux City, Ia., 4½s, opt. 1906, Refunding	5,000 00	5,000 00	5,000 00	
	South Bend, Ind., 3½s, 1911, General Purposes	10,000 00	9,950 00	9,800 00	
	Toledo, O., 4s, opt. 1919, Ref.	10,000 00	10,300 00	10,000 00	
	West Bay City, Mich., 5s, 1925, Refunding	9,000 00	10,035 00	9,000 00	
	Youngstown, O., 4½s, 1917-22, Refunding	15,000 00	15,825 00	15,000 00	
Total public funds out of Maine		472,000 00			\$471,800 00
<i>Railroad Bonds Owned.</i>					
	Bangor & Aroostook, 5s, 1943	25,000 00	28,000 00	25,000 00	
	Bangor & Aroostook, 4s, 1951	10,000 00	9,000 00	9,500 00	
	Bangor Railway & Electric, 5s, 1935	10,000 00	10,400 00	9,750 00	
	Maine Central, 7s, 1912	50,000 00	54,000 00	50,000 00	
	Maine Central, 5s, 1923	35,000 00	38,500 00	35,000 00	
	Penobscot Shore Line, Reg. 4s, 1920	30,000 00	30,000 00	30,000 00	
	Rumford Falls & Rangeley Lakes, 5s, 1937	16,000 00	17,920 00	16,000 00	
	Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	10,000 00	9,300 00	
	Somerset, 4s, 1955	20,000 00	19,600 00	19,300 00	
	Washington County, 3½s, opt. 1924	74,000 00	66,600 00	67,100 00	
Total railroad bonds of Maine		280,000 00			270,950 00

SKOWHEGAN SAVINGS BANK—Continued.

RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore, Chesapeake & Atlantic, 5s, 1934	\$20,000 00	\$21,000 00	\$20,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,050 00	10,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925	10,000 00	9,000 00	9,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	20,000 00	18,200 00	18,000 00	
Boston & Northern St., 4s, 1934	5,000 00	4,500 00	4,500 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	20,000 00	20,400 00	20,000 00	
Buffalo Railway, N. Y., 5s, 1931	12,000 00	12,900 00	12,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	10,000 00	10,150 00	10,000 00	
Central Branch, Union Pacific, 4s, 1948	10,000 00	9,100 00	9,100 00	
Central Vermont, 4s, 1920	20,000 00	18,000 00	20,000 00	
Chicago, Burlington & Quincy, Ill. Div., 3½s, optional 1929	15,000 00	13,725 00	15,000 00	
Cincinnati & Indiana Western, 5s, opt 1912	10,000 00	8,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt 1910	10,000 00	8,500 00	10,000 00	
Cleveland Electric, O., 5s, 1913	12,000 00	12,000 00	12,000 00	
Dayton, Springfield & Urbana, O., 5s, 1928	12,000 00	12,000 00	12,000 00	
Des Moines Street, Ia., 6s, 1917	10,000 00	10,650 00	10,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,100 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt 1911	2,000 00	2,000 00	2,000 00	
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	5,350 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	9,000 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944	10,000 00	10,500 00	10,000 00	
National Railways of Mexico, Prior Lien, 4½s, 1957	6,000 00	5,700 00	4,500 00	
National Railways of Mexico, Gen. Mort. 4s, 1977	3,200 00	2,880 00	2,000 00	
New York, New Haven & Hartford, Deb. 4s, 1955	20,000 00	19,400 00	20,000 00	
Northern Pacific, Prior Lien, 4s, 1997	30,000 00	30,900 00	27,000 00	
Northern Pacific, Gen. Lien, 3s, 2047	20,000 00	15,000 00	11,500 00	
Ogdensburg & Lake Champlain, 4s, 1948	15,000 00	13,800 00	15,000 00	
Old Colony Street, 4s, 1954	5,000 00	4,250 00	4,500 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,000 00	9,550 00	
St. Lawrence & Adirondack, 5s, 1996	5,000 00	5,750 00	5,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	12,000 00	10,800 00	11,400 00	
St. Paul & Northern Pacific, 6s, 1923	10,000 00	12,100 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	9,000 00	9,500 00	
Toledo Terminal, 4½s, 1957	22,000 00	21,120 00	20,000 00	
Trenton Passenger, N. J., 6s, opt. 1929	5,000 00	5,800 00	5,000 00	
Tri-City Ry. & Lt. Co., Ia., 5s, 1923	5,000 00	5,000 00	4,900 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	519,200 00			\$492,450 00
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Company, 5s, 1927	15,000 00	15,000 00	14,200 00	
Hyde Windlass Co., Bath, 5s, 1924	5,000 00	5,000 00	4,900 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	6,000 00	6,000 00	6,000 00	
Orono Water Company, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Portland Water Company, 4s, 1927	5,000 00	5,175 00	5,000 00	
Skowhegan Electric Light Co., 5s, 1919	34,500 00	34,500 00	34,500 00	

SKOWHEGAN 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>
Skowhegan Grange No. 208, 4s, 1907, (extended)	\$600 00	\$600 00	\$600 00	
Stockton Springs Water Co., 4½s, 1926 ..	10,000 00	10,000 00	9,400 00	
Total corporation bonds owned	81,100 00			\$79,600 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	16,600 00	19,090 00	16,600 00	
Portland & Ogdensburg	30,000 00	15,600 00	13,650 00	
Total railroad stock of Maine	46,600 00			30,250 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	315 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	28,000 00	40,600 00	28,000 00	
Gardiner National Bank, Gardiner	850 00	1,020 00	850 00	
National Shoe & Leather Bank, Auburn	7,000 00	7,700 00	7,000 00	
People's National Bank, Waterville	2,100 00	2,100 00	2,100 00	
Portland National Bank, Portland	2,500 00	4,000 00	2,500 00	
Presque Isle National Bank, Presque Isle	500 00	950 00	500 00	
Second National Bank, Skowhegan	1,400 00	1,568 00	1,400 00	
Ticonic National Bank, Waterville	3,800 00	4,560 00	3,800 00	
Total national bank stock owned	67,250 00			67,250 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>				
Northern Pacific		1,000 00	1,000 00	
Spokane & Inland Empire		300 00	300 00	1,300 00
<i>Loans on Corporation Stock.</i>				
Madison Water Company		2,500 00	2,500 00	
North Anson & Skowhegan Telegraph Company		525 00	525 00	
West Skowhegan Aqueduct Company		1,100 00	1,100 00	4,125 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Leavenworth, Kan		900 00	900 00	
First National Bank, Skowhegan		11,000 00	11,000 00	
People's National Bank, Waterville		150 00	150 00	
Presque Isle National Bank		3,000 00	3,000 00	15,050 00
<i>Loans to Corporations.</i>				
Roman Catholic Bishop of Portland		10,000 00	10,000 00	
Skowhegan Pulp Company		12,500 00	12,500 00	
Skowhegan Water Company		1,450 00	1,450 00	
Stratton Manufacturing Company (endorsed)		11,000 00	11,000 00	34,950 00
<i>Loans to Municipalities.</i>				
County of Somerset		4,000 00	4,000 00	
Town of Skowhegan		13,000 00	13,000 00	
Skowhegan Village Corporation		12,000 00	12,000 00	
Flagstaff Plantation		570 00	570 00	
Moose River Plantation		1,300 00	1,300 00	30,870 00
Loan on Portland & Rumford Falls Railway stock ..	24,562 50		24,562 50	
Loan on Pittsfield Trust Company stock	1,000 00		1,000 00	
Loan on name	350 00		700 00	
Loan on personal property	500 00		500 00	
Loans on Skowhegan Savings Bank books	500 00		500 00	
Loans on mortgages of real estate	395,204 16		395,204 16	422,466 66
Real estate foreclosure		122 30	122 30	122 30

SKOWHEGAN SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	\$19,619 78	\$19,619 78	
Cash on hand.....	538 32	538 32	\$20,158 10
Unpaid accrued interest.....	36,448 13		2,072,542 06
Due depositors, earned dividend and accrued State tax.....	2,174,453 19		
	1,975,680 58		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$198,772 61		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

May 13, 1909.

GEO. C. YEATON, President.

REBECCA O. YOUNG, Treasurer.

TRUSTEES—Geo. C. Yeaton, E. A. Stevens, R. L. Goodwin, B. F. Davis, F. M. Hersom, H. C. Willard, W. I. Cummings.

Organized February 2, 1866.

LIABILITIES.

Deposits	\$551,928 73
Reserve fund	25,786 29
Undivided profits	11,063 81
	\$588,778 83

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R.R. Aid	\$10,000 00	\$10,250 00	\$10,000 00	\$10,000 00
State of New York, Reg. 4s, 1958, Highways	50,000 00	55,750 00	50,000 00	
City of Boston, Mass., Reg. 4s, 1913, St	10,000 00	10,150 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hospital	10,000 00	10,050 00	10,000 00	
Boston, Mass., 4s, 1921, Park	10,000 00	10,350 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exp	20,000 00	20,700 00	20,000 00	
Cleveland, O., Reg. 4s, 1914, Municipal	10,000 00	10,150 00	10,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer	5,000 00	5,200 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, School	5,000 00	5,225 00	5,000 00	
New York, N. Y., 4s, 1955, Municipal	10,000 00	10,550 00	10,000 00	
New York, N. Y., Reg. 3½s, 1918, Street and Park	10,000 00	9,800 00	10,000 00	
Port Huron, Mich., 5s, 1911, Rd	2,000 00	2,040 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer	1,000 00	1,020 00	1,000 00	
Woonsocket, R. I., 4s, 1923, City Hall	5,000 00	5,125 00	5,000 00	
Total public funds out of Maine	148,000 00			148,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Reg. 5s, 1943	20,000 00	22,400 00	20,000 00	
Bangor & Aroostook, Piscataquis Div., Reg. 5s, 1943	10,000 00	11,100 00	10,000 00	
Bangor & Aroostook, Reg. 4s, 1951	20,000 00	18,000 00	19,300 00	
Boston & Maine, Reg. 4s, 1926	30,000 00	30,000 00	29,800 00	
Boston & Maine, Reg. 4s, 1937	15,000 00	15,000 00	15,000 00	
Boston & Maine, Reg. 4½s, 1929	10,000 00	10,600 00	10,000 00	
Knox & Lincoln, 5s, 1921	20,000 00	21,600 00	20,000 00	
Maine Central, Reg. 7s, 1912	25,000 00	27,000 00	24,970 00	
Maine Central & E. & N. A., 4s, 1933	10,000 00	10,000 00	10,000 00	
Northern Maine Seaport, Reg. 5s, 1935	10,000 00	10,800 00	10,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,250 00	5,000 00	
Somerset, 4s, 1955	10,000 00	9,800 00	9,700 00	
Total railroad bonds of Maine	195,000 00			193,770 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>
Baltimore & Ohio, Prior Lien, Reg. 3½s, 1925	\$10,000 00	\$9,350 00	\$9,950 00	
Baltimore & Ohio, Reg. 4s, 1943	20,000 00	20,100 00	19,900 00	
Belleville & Carondelet, 6s, 1923	7,000 00	8,260 00	7,000 00	
Chicago, Burlington & Quincy, Ill. Div., Reg. 3½s, optional 1929	10,000 00	9,150 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, Gen. Mort. Reg. 4s, 1938	15,000 00	15,075 00	15,000 00	
Chicago, St. Paul, Minneapolis & Omaha, 6s, 1930	10,000 00	12,700 00	10,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,100 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	6,270 00	6,000 00	
Fitchburg, Reg. 4s, 1927	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	10,000 00	10,000 00	10,000 00	
Illinois Central, St. Louis Div. & Term., 3½s, 1951	10,000 00	9,000 00	9,300 00	
Michigan Central, Detroit & Bay City Div. 5s, 1931	10,000 00	11,600 00	10,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	10,000 00	10,400 00	9,500 00	
Morris & Essex, Reg. 7s, 1915	5,000 00	5,725 00	5,000 00	
Ohio River, 5s, 1937	10,000 00	11,000 00	10,000 00	
Pennsylvania, (notes) 5s, 1910	10,000 00	10,100 00	9,925 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,350 00	5,000 00	
Total railroad bonds out of Maine	183,000 00			\$180,825 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	19,000 00	20,900 00	19,000 00	
Total national bank stock owned	21,000 00			21,000 00
Loan on South Berwick National Bank stock		900 00	900 00	
Loans on mortgages of real estate		19,569 09	19,569 09	20,469 09
Cash on deposit		10,231 92	10,231 92	
Cash on hand		482 08	482 08	10,714 00
Unpaid accrued interest		5,483 59		\$588,778 83
Due depositors, earned dividend and accrued State tax		623,406 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax		554,952 28		
		\$68,454 40		

SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

April 14, 1909.

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, Henry D. Hammond, James S. Wright, Edward W. Penley.

Organized March 6, 1873.

LIABILITIES.

Deposits	\$363,550 98
Reserve fund	11,500 00
Undivided profits	12,108 76
	\$387,159 74

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1921, Court H	\$5,000 00	\$4,950 00	\$4,950 00	
Washington, 4s, opt. 1923, R.R.	4,000 00	4,100 00	4,000 00	
Livermore Falls Water District, 4s, 1929	2,000 00	2,070 00	2,000 00	
Total public funds of Maine	11,000 00			\$10,950 00
County of Allegheny, Pa., 4s, 1937, Road	2,000 00	2,120 00	2,000 00	
Bourbon, Kan., 6s, 1909, Fund	1,000 00	1,000 00	1,000 00	
King, Wash., 5s, 1928, Refund.	5,000 00	5,650 00	5,000 00	
Lyon, Kan., 4s, opt. 1909, Ref.	2,000 00	2,000 00	2,000 00	
City of Alpena, Mich., 4s, 1931, Elec.				
Light	3,000 00	3,000 00	3,000 00	
Boston, Mass., Reg. 3½s, 1928,				
Highways	5,000 00	4,925 00	5,000 00	
Columbus, O., 3½s, 1921, Sch.				
District	1,000 00	990 00	1,000 00	
Columbus, O., 4s, 1920, Epidem	5,000 00	5,175 00	5,000 00	
Danbury, Conn., 3½s, 1932,				
Funding	5,000 00	4,725 00	4,925 00	
Ishpeming, Mich., 4s, 1916, Sch.				
District	3,000 00	3,000 00	3,000 00	
Marquette, Wis., 4s, 1918, Dock				
and Wharf	5,000 00	5,050 00	5,000 00	
Massillon, O., 4½s, 1914, Pav.	5,000 00	5,125 00	5,000 00	
Muskegon, Mich., 4s, 1917, St.				
Improvement	4,000 00	4,000 00	4,000 00	
Borough of Dunmore, Pa., 4s, 1911, Sch.				
District	2,500 00	2,500 00	2,500 00	
Total public funds out of Maine	48,500 00			48,425 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,500 00	4,750 00	
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,750 00	
Boston & Maine, 4s, 1926	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 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	4,500 00	4,575 00	
Bristol County Street, Mass., 5s, 1921	5,000 00	3,750 00	5,000 00	
Brookton & Plymouth St., Mass., 4½s, 1920	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 00	5,000 00	
Canton-Massillon Electric, O., 5s, 1920	10,000 00	10,000 00	10,000 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>
Central Branch, 4s, 1919.....	\$5,000 00	\$4,650 00	\$4,800 00	
Cicero & Proviso St., Chicago, 5s, 1915..	3,000 00	2,400 00	3,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	4,250 00	5,000 00	
Citizens' Electric St., Newburyport, Mass. 5s, 1920.....	5,000 00	5,100 00	5,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922.....	5 000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, opt. 1906.....	6 000 00	6,000 00	6,000 00	
Des Moines Street, Ia., 6s, opt. 1918.....	3,000 00	3,210 00	3,000 00	
Detroit & Mackinac, 4s, 1995.....	1,030 00	900 00	500 00	
Hartford & Springfield Street, 5s, 1921..	5 000 00	5,000 00	4,975 00	
Hereford, 4s, 1930.....	5 000 00	5,000 00	5,000 00	
Lehigh & New York, 4s, 1945.....	2 000 00	1,900 00	1,955 00	
Lexington & Boston St., Mass., 4½s, 1920	5 000 00	5,000 00	5,000 00	
Manhattan, N. Y., 4s, 1990.....	3,600 00	3,000 00	3,000 00	
New Bedford Middleboro & Brockton St., Mass., 5s, 1920.....	10 000 00	10,000 00	10,000 00	
Newton Street, Mass., 5s, 1912.....	10,000 00	10,000 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047	3,500 00	2,625 00	2,500 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,700 00	3,000 00	
Old Colony Street, Mass., 4s, 1954.....	5 000 00	4,250 00	4,100 00	
Rutland Ry. Lt. & Power Co., Vt., 5s, 1946	5 000 00	5,000 00	4,750 00	
Sioux City Traction, Ia., 5s, 1919.....	3,000 00	3,000 00	3,000 00	
Toledo Terminal, 4½s, 1957.....	5,000 00	5,200 00	5,500 00	
Utica & Mohawk Valley, 4½s, 1941.....	5 000 00	5,000 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941.....	3 000 00	2,400 00	2,700 00	
Williamsport & North Branch, 4½s, 1931	7 000 00	7,000 00	7,000 00	
Total railroad bonds out of Maine.....	146,000 00			\$142,440 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 Company of Maine, Portland, 4½s, 1925.....	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927..	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Norway Shoe Shop Company, 5s, optional	600 00	600 00	460 00	
Total corporation bonds of Maine.....	30,600 00			30,460 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, So. Paris	1,000 00	1,000 00	1,000 00	
Mt. Mica Building Association, So. Paris	1,000 00	1,000 00	1,000 00	
Norway Water Company.....	500 00	500 00	500 00	
Pythian Building Association, South Paris	500 00	500 00	500 00	
Richmond Water Works.....	2,800 00	2,900 00	2,000 00	
Sanborn Shoe Company, Norway.....	300 00	100 00	100 00	
Total corporation stock of Maine.....	6,100 00			5,100 00
Oconto City Water Supply Co., Wis....	12,400 00	12,400 00	9,300 00	
Rensselaer Water Co., N. Y.....	400 00	100 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	525 00	500 00	
First National Bank, Bath.....	1,000 00	1,250 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,450 00	1,000 00	
First National Bank, Portland.....	2,700 00	2,835 00	2,700 00	
Manufacturers' National Bank, Lewiston	1,000 00	1,000 00	1,000 00	

SOUTH PARIS 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 Shoe & Leather Bank, Auburn	\$7,600 00	\$8,360 00	\$7,600 00	
Norway National Bank, Norway	4,100 00	4,920 00	4,100 00	
Total national bank stock owned	18,600 00			\$18,600 00
<i>Loans on Corporation Stock.</i>				
Cummings Manufacturing 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	5,500 00
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston		475 00	475 00	
People's Savings Bank, Lewiston		425 00	425 00	900 00
Loan on town of Anson bond		200 00	200 00	
Loan on Southern Indiana Railway bonds		5,000 00	5,000 00	
Loan on People's Gas Light & Coke Co., Buffalo, N. Y. bonds		1,875 00	1,875 00	
Loan to First Congregational Parish of Paris		200 00	200 00	
Loan to South Paris Village Corporation		100 00	100 00	
Loan on names		300 00	300 00	
Loans on life insurance policies		1,124 00	1,124 00	
Loan on personal property		140 00	140 00	
Loans on mortgages of real estate		64,760 40	64,760 40	73,699 40
Real estate, investment		2,500 00	2,500 00	
Real estate, foreclosure		3,200 00	3,200 00	5,700 00
Premium account			1,400 00	1,400 00
Cash on deposit		8,387 54	8,387 54	
Cash on hand		1,385 30	1,385 30	9,772 84
Unpaid accrued interest		6,002 28		387,159 74
Due depositors, earned dividend and accrued State tax		397,771 52		
		369,893 55		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$27,877 97		

THOMASTON SAVINGS BANK—THOMASTON.

October 15, 1909.

LEVI SEAVEY, President.

J. A. ANDREWS, Treasurer.

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

Organized March 1, 1870.

LIABILITIES.

Deposits	\$506,170 34
Reserve fund	36,000 00
Undivided profits	20,245 24
	\$562,415 58

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	\$5,060 00	\$5,225 00	\$5,000 00	
Knox, 6s, 1910, Court House	3,000 00	3,075 00	3,000 00	
Total public funds of Maine	8,000 00			\$8,000 00
County of Anne Arundel, Md., 5s, 1918, Bridge	5,000 00	5,425 00	5,000 00	
Athens, O., 5s, 1929, Funding	9,000 00	10,395 00	9,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	10,000 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike	8,000 00	8,760 00	8,000 00	
Lyon, Kan., 4½s, opt. 1910, Ref.	7,000 00	7,000 00	7,000 00	
Madison, Ky., 4s, opt. 1919, Ref.	6,000 00	6,060 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Refunding	10,000 00	10,300 00	10,000 00	
Vernon, Mo., 4½s, 1918, Ref.	5,000 00	5,225 00	5,000 00	
Warren, Ky., 4s, opt. 1914, Ref.	5,000 00	5,025 00	5,000 00	
Wyandotte, Kan., 4½s, 1930, Bridge	10,000 00	10,700 00	10,000 00	
City of Joplin, Mo., 4s, opt. 1910, Sch. District	10,000 00	10,000 00	10,000 00	
Lexington, Ky., 4s, 1933, Sch. District	5,000 00	5,100 00	5,000 00	
Newport, Ky., 5s, 1919, Street	2,000 00	2,190 00	2,000 00	
Owensboro, Ky., 4s, opt. 1915, Street	10,000 00	10,000 00	10,000 00	
Peru, Ind., 4½s, 1913, Sch. City	3,000 00	3,060 00	3,000 00	
Sault Ste Marie, Mich., 4s, 1921 Water	5,000 00	5,000 00	5,000 00	
Superior, Wis., 4s, 1924, Ref.	3,750 00	3,750 00	3,750 00	
Total public funds out of Maine	113,750 00			113,750 00
<i>Railroad Bonds Owned.</i>				
Penobscot Shore Line, Reg. 4s, 1920	10,000 00	10,000 00	10,000 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	
Total railroad bonds of Maine	25,000 00			24,900 00
Auburn & Syracuse Electric, N. Y., 5s, optional 1912	5,000 00	5,050 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	10,500 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	5,250 00	7,000 00	
Canton-Massillon Elec., O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,650 00	4,575 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>
Chicago & Cincinnati, 5s, opt. 1912	\$5,000 00	\$4,250 00	\$5,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series A	1,000 00	1,000 00	1,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series B	4,000 00	3,600 00	4,000 00	
Cicero & Proviso St., Chicago, 5s, 1915	5,000 00	4,000 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	8,500 00	10,000 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	5,000 00	4,250 00	5,000 00	
Cleveland Electric, O., 5s, 1913	10,000 00	10,000 00	10,000 00	
Des Moines Street, Ia., 6s, opt. 1912	5,000 00	5,150 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906	5,000 00	5,000 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,200 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,000 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	9,700 00	9,800 00	
Hartford & Springfield St., 5s, 1921	10,000 00	10,000 00	10,000 00	
Hereford, 4s, 1930	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	8,000 00	8,000 00	7,750 00	
Lehigh & New York, 4s, 1945	5,000 00	4,750 00	4,950 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,100 00	10,000 00	
Montville Street, Conn., 5s, 1920	10,000 00	10,300 00	10,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Norfolk Western St., Mass., 5s, opt. 1904	5,000 00	4,500 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1997	12,000 00	12,360 00	10,060 00	
People's Street, Scranton, Pa., 6s, 1918	5,000 00	5,350 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	10,000 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915	7,000 00	6,650 00	6,500 00	
St. Joseph & Grand Island, 4s, 1947	1,000 00	950 00	900 00	
St. Lawrence & Adirondack, 5s, 1996	5,000 00	5,750 00	5,000 00	
Sioux City Traction, Ia., 5s, 1919	10,000 00	10,000 00	10,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,625 00	
Toledo Terminal, 4½s, 1957	5,500 00	5,280 00	5,500 00	
Union Pacific, 4s, 1947	7,000 00	7,210 00	7,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Williamsport & North Branch, 4½s, 1931	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine	285,500 00			\$281,250 00
<i>Corporation Bonds Owned.</i>				
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	3,000 00	3,000 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	10,000 00	10,500 00	10,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	43,000 00			42,750 00
<i>Corporation Stock Owned.</i>				
Mackay Companies, preferred	1,500 00	1,125 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	
Thomaston National Bank, Thomaston	4,800 00	5,280 00	4,800 00	
Total national bank stock owned	24,600 00			24,600 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland	600 00	750 00	600 00	600 00

THOMASTON SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Totals.</i>
Casco National Bank, Portland	\$275 00	\$275 00	
Georges National Bank, Thomaston	1,800 00	1,800 00	\$2,075 00
Loan on United States bond	100 00	100 00	
Loan on Bar Harbor Electric Light Company bond	500 00	500 00	
Loan on Metropolitan Gas & Electric Co., pfd. stock	350 00	350 00	
Loan on personal property	350 00	350 00	
Loans on mortgages of real estate	25,582 38	25,582 38	26,882 38
Real estate, investment	3,000 00	3,000 00	
Furniture and fixtures	7,000 00	7,000 00	10,000 00
Premium account		10,450 00	10,450 00
Cash on deposit	14,613 69	14,613 69	
Cash on hand	1,544 51	1,544 51	16,158 20
Unpaid accrued interest	7,692 45		\$562,415 58
Due depositors, earned dividend and accrued State tax	565,623 03		
	519,766 39		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$45,856 64		

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

April 10, 1909.

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	\$314,776 46
Reserve fund	16,500 00
Undivided profits	9,423 47
	\$340,699 93

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Madison Village Corporation, 4s, 1928, Electric Light	\$5,000 00	\$5,075 00	\$5,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	12,000 00	12,480 00	12,000 00	
Total public funds owned	17,000 00			\$17,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,500 00	4,837 50	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,912 50	
Somerset, 4s, 1955	5,000 00	4,900 00	4,800 00	
Washington County, 3½s, opt. 1924	6,000 00	5,400 00	5,310 00	
Total railroad bonds of Maine	21,000 00			19,860 00
Aurora, Elgin & Chicago, Ill., 5s, 1941 ..	5,000 00	5,000 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,250 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	5,000 00	5,100 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	5,000 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	4,250 00	5,000 00	
Cicero & Proviso St., Chicago, 5s, 1915 ..	5,000 00	4,000 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1934	5,000 00	4,600 00	4,562 50	
Current River, 5s, 1927	5,000 00	5,000 00	5,000 00	
Dayton, Lebanon & Cincinnati, 5s, opt. 1906	3,820 00	20 00	620 00	
Detroit & Mackinac, 4s, 1995	3,000 00	2,700 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,900 00	
Haverhill & Amesbury St., Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Iowa Central, 4s, 1951	5,000 00	4,000 00	4,875 00	
Lehigh & New York, 4s, 1945	3,000 00	2,850 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	5,200 00	5,000 00	
Newark Passenger, N. J., 5s, 1930	5,000 00	5,450 00	5,000 00	
Newton Street, Mass., 5s, 1912	6,000 00	6,060 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	5,000 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	5,000 00	4,250 00	4,875 00	
Scioto Valley & New England, 4s, 1989	5,000 00	4,850 00	5,000 00	
Southern Indiana, 4s, 1951	10,000 00	8,000 00	9,400 00	
Toledo Consolidated Street, O., 5s, 1909	5,000 00	5,000 00	5,000 00	
Wabash Pittsburg Terminal, 4s, 1954	5,000 00	2,500 00	4,618 75	
Total railroad bonds out of Maine	133,820 00			128,621 25

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT
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>
Berlin Mills Co., (Me. & N. H.) 5s, 1930	\$10,000 00	\$10,000 00	\$9,725 00	
Hyde Windlass Co., Bath, 5s, 1922	5,000 00	5,000 00	4,900 00	
Machias Water Company, 5s, 1916	1,000 00	1,000 00	1,000 00	
Maine Steamship Company, Portland, 6s, 1926	3,000 00	3,360 00	3,000 00	
Public Works Company, Bangor, 5s, 1929	5,000 00	5,400 00	5,000 00	
Rockland Water Company, 5s, 1919	5,000 00	5,250 00	5,000 00	
Total corporation bonds owned	29,000 00			\$28,625 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	2,000 00	3,000 00	2,000 00	
Portland & Rumford Falls	3,000 00	6,000 00	3,000 00	
Total railroad stock of Maine	5,000 00			5,000 00
Detroit & Mackinac, preferred	1,900 00	1,505 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	2,100 00	2,226 00	2,100 00	
First National Bank, Bath	3,000 00	3,750 00	3,000 00	
First National Bank, Brunswick	200 00	500 00	200 00	
First National Bank, Portland	2,700 00	2,835 00	2,700 00	
National Shoe & Leather Bank, Auburn	1,500 00	1,650 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	
York National Bank, Saco	800 00	1,120 00	800 00	
Total national bank stock owned	20,780 00			20,780 00
<i>Loans on National Bank Stock.</i>				
Pejepscot National Bank, Brunswick		1,775 00	1,775 00	
Union National Bank, Brunswick		533 00	533 00	2,308 00
Loan on Brunswick Manufacturing Company bonds		4,000 00	4,000 00	
Loan on Fairfield Lawn Swing Company, Brunswick, stock		3,387 33	3,387 33	
Loan to Brunswick & Topsham Water District		5,000 00	5,000 00	
Loans on names		643 46	943 46	
Loans on mortgages of real estate		91,646 69	91,646 69	104,977 48
Real estate, foreclosure		6,583 04	6,583 04	6,583 04
Premium account			3,962 51	3,962 51
Cash on deposit		2,342 84	2,342 84	
Cash on hand		139 81	139 81	2,482 65
Unpaid accrued interest		6,357 91		\$340,699 93
Due depositors, earned dividend and accrued State tax		345,610 08		
		315,786 96		
Estimated market value of resources above liability for deposits, earned dividend and State tax		\$29,823 12		

TREMONT SAVINGS BANK—TREMONT.

September 3, 1909.

PERRY W. RICHARDSON, President.

H. P. RICHARDSON, Treasurer.

TRUSTEES—Perry W. Richardson, Herbert P. Richardson, Eugene M. Stanley,
Maurice R. Rich, Everett A. Stanley.

Organized January 17, 1874.

LIABILITIES.

Deposits	\$71,484 30
Reserve fund	3,896 46
Undivided profits	1,430 29
	\$76,811 05

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Ellsworth, 4s, 1912, Refunding	\$600 00	\$606 00	\$600 00	
Town of Tremont, orders	209 00	209 00	209 00	
Total public funds of Maine	809 00			\$809 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	1,000 00	1,120 00	1,000 00	
Bangor & Aroostook, 4s, 1951	7,090 00	6,200 00	6,760 00	
Bangor Railway & Electric Co., 5s, 1935	2,000 00	2,080 00	2,000 00	
Boston & Maine, 4s, 1926	2,000 00	2,000 00	2,000 00	
Bridgton & Saco River, 4s, 1928	1,000 00	1,000 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	1,000 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	
Somersset, 4s, 1955	3,000 00	2,940 00	2,910 00	
Total railroad bonds of Maine	21,500 00			21,170 00
Ashland Light, Power & St. Ry., Wis., 5s, 1939	3,000 00	3,000 00	3,000 00	3,000 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921	1,000 00	1,000 00	1,000 00	
Berlin Mills Company, 5s, 1918	2,000 00	2,000 00	2,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	500 00	500 00	500 00	
Rockland-Rockport Lime Co., 5s, 1920	500 00	500 00	500 00	
Southwest Harbor Water Co., 4s, 1922	1,500 00	1,500 00	1,500 00	
Standish Water & Construction Co., 4s, 1928	1,000 00	1,035 00	1,000 00	
Total corporation bonds owned	6,500 00			6,500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bar Harbor	400 00	480 00	400 00	400 00
<i>Other Bank Stock Owned.</i>				
Bar Harbor Banking & Trust Company	500 00	1,250 00	500 00	500 00
<i>Loans to Municipalities.</i>				
Town of Southwest Harbor		740 00	740 00	
Tremont		3,400 00	3,400 00	4,140 00

TREMONT SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans on names	\$3,576 78	\$3,576 78	
Loan on life insurance policy	75 00	75 00	
Loans on mortgages of real estate	31,702 14	31,702 14	\$35,353 87
Real estate foreclosure	250 00	250 00	250 00
Cash on deposit	4,242 49	4,242 49	
Cash on hand	445 69	445 69	4,688 18
Unpaid accrued interest	1,407 85		\$76,811 05
Due depositors, earned dividend and accrued State tax	78,859 90		
	72,134 28		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$6,725 62		

WATERVILLE SAVINGS BANK—WATERVILLE.

August 20, 1909.

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, Frank E. Hammond.

Organized May 4, 1869.

LIABILITIES.

Deposits.....	\$1,886,446 49
Reserve fund.....	92,235 00
Undivided profits.....	35,881 75
	\$2,014,563 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>
County of Cumberland, 3½s, 1922, Court House.....	\$15,000 00	\$14,775 00	\$14,661 00	
City of Belfast, 4s, 1918, Refunding.....	5,000 00	5,150 00	5,000 00	
Biddeford, 4s, 1914, Refunding.....	10,000 00	10,150 00	10,000 00	
Biddeford, 3½s, 1935, Refund.....	5,000 00	4,925 00	5,000 00	
Lewiston, 4s, 1927, Funding.....	5,000 00	5,250 00	5,000 00	
Waterville, 4s, 1939, Refund.....	10,000 00	10,700 00	10,000 00	
Waterville, 3½s, 1925, Refund.....	10,000 00	9,850 00	10,000 00	
Town of Baileyville, 4½s, 1923-5, Fund.....	6,000 00	6,000 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1936.....	10,000 00	10,400 00	10,000 00	
Kennebec Water District, 3½s, 1925.....	30,000 00	29,100 00	28,825 00	
Portland Bridge District, 3½s, 1915-17.....	10,000 00	9,850 00	9,575 00	
Portland Water District 4s, 1928.....	10,000 00	10,350 00	10,000 00	
Total public funds of Maine.....	126,000 00			\$124,061 00
County of Fayette, O., 4½s, 1917-18, Fund.....	10,000 00	10,350 00	10,000 00	
Fulton, O., 4s, 1914, Road Imp.....	5,000 00	5,025 00	5,000 00	
King, Wash., 5s, 1928, Fund.....	10,000 00	11,300 00	10,000 00	
Muskingum, O., 5s, 1913, Hall.....	6,000 00	6,270 00	6,000 00	
Reno, Kan., 6s, 1919, Refund.....	4,000 00	4,600 00	4,000 00	
Woodbury, Ia., 4s, opt. 1910, Funding.....	5,000 00	5,000 00	5,000 00	
City of Akron, O., 4s, 1913-14, School District.....	10,000 00	10,050 00	10,000 00	
Alpena, Mich., 4s, 1934-5, Elec. Light.....	10,000 00	10,000 00	10,000 00	
Bellaire, O., 4½s, 1914, Water.....	5,000 00	5,125 00	5,000 00	
Clinton, Ia., 5s, 1912, Refund.....	5,000 00	5,150 00	5,000 00	
Columbus, O., 4½s, 1914, Viad.....	1,000 00	1,040 00	1,000 00	
Dayton, O., 4s, 1920, Sch. Dist.....	5,000 00	5,160 00	5,000 00	
Findlay, O., 3½s, 1920-1, City H.....	5,000 00	4,775 00	5,000 00	
Ironton, O., 5s, 1915, Refund.....	5,000 00	5,275 00	5,000 00	
Kansas City, Mo., 3½s, 1919, School District.....	5,000 00	4,950 00	5,000 00	
Lincoln, Neb., 5s, 1914, Ref.....	5,000 00	5,250 00	5,000 00	
Madison, Wis., 4s, 1925, High School.....	5,000 00	5,075 00	5,000 00	
Muskegon, Mich., 5s, 1923-4, Water.....	2,000 00	2,280 00	2,000 00	
Newark, O., 5s, 1919, Refund.....	6,000 00	6,570 00	6,000 00	
New York, N. Y., Reg. 4s, 1936, Municipal.....	10,000 00	10,400 00	10,000 00	
New York, N. Y., Reg. 4s, 1956 Municipal.....	5,000 00	5,275 00	5,000 00	

WATERVILLE SAVINGS BANK—Continued.

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Owensboro, Ky., 4s, opt. 1911, Water	\$5,000 00	\$5,000 00	\$5,000 00	
Paducah, Ky., 4½s, 1926, Wat.	10,000 00	10,750 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal	10,000 00	10,200 00	10,060 00	
Saginaw, Mich., 4s, 1909-10, Sewer	1,400 00	1,400 00	1,400 00	
Sault Ste Marie, Mich., 4½s, 1928, Refunding	5,000 00	5,325 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sew.	10,000 00	10,650 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. Improvement	10,000 00	9,900 00	10,000 00	
Topeka, Kan., 5s, 1912, Refund	5,000 00	5,150 00	5,000 00	
Woonsocket, R. I., Reg. 3½s, 1931, Water, Funding	5,000 00	4,825 00	5,000 00	
Yonkers, N. Y., Reg. 4½s, 1953	10,000 00	11,300 00	10,000 00	
Total public funds out of Maine	205,400 00			\$205,400 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	5,000 00	5,500 00	4,900 00	
Bangor & Aroostook, 5s, 1943	10,000 00	11,200 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	5,000 00	5,550 00	5,000 00	
Bangor & Aroostook, 4s, 1951	10,000 00	9,000 00	9,550 00	
Bath Street, 5s, 1913	5,000 00	5,000 00	4,500 00	
Boston & Maine, 4½s, 1929	10,000 00	10,600 00	10,000 00	
Boston & Maine, 4s, 1926	5,000 00	5,600 00	5,000 00	
Calais Street, 6s, 1914	5,000 00	3,750 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,400 00	5,000 00	
Maine Central, 7s, 1912	6,000 00	6,480 00	6,000 00	
Maine Central, 4½s, 1917	5,000 00	5,150 00	5,000 00	
Portland & Rumford Falls, 4s, 1927	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924	3,030 00	3,000 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	20,000 00	18,000 00	18,075 00	
Waterville & Fairfield Ry. & Lt. Co., 5s, 1917	6,500 00	3,250 00	2,000 00	
Total railroad bonds of Maine	150,500 00			141,735 00
Amesbury & Hampton St., Mass., 5s, 1919	5,000 00	4,500 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	10,500 00	10,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	5,000 00	4,550 00	4,500 00	
Bridgewater, Whitman & Rockland St., Mass., 5s, 1917	5,000 00	5,075 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931	5,000 00	5,375 00	5,000 00	
Cass Avenue & Fair Grounds, St. Louis, 5s, 1912	5,000 00	5,075 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,650 00	4,600 00	
Central Pacific, 4s, 1949	5,000 00	4,850 00	5,000 00	
Chicago & Cincinnati, 5s, opt. 1912	15,000 00	12,750 00	15,000 00	
Chicago, Hammond & Western, 6s, 1927	5,000 00	6,100 00	5,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Division, 5s, 1921	5,000 00	5,500 00	5,000 00	
Chicago Railways Co., 5s, 1927, Series A	3,000 00	3,000 00	2,475 00	
Chicago Railways Co., 5s, 1927, Series B	2,000 00	1,800 00	1,600 00	
Cicero & Proviso Street, Chicago, 5s, 1915	5,000 00	4,000 00	5,000 00	
Cincinnati Northern, 4s, 1951	3,000 00	2,700 00	2,835 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910	15,000 00	12,750 00	15,000 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,000 00	5,000 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>
Commonwealth Avenue Street, Boston, 5s, 1927	\$9,000 00	\$9,000 00	\$9,000 00	
Concord, Maynard & Hudson Street, Mass 5s, 1922	22,000 00	22,000 00	22,000 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, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	5,000 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	5,000 00	4,600 00	4,800 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,100 00	5,000 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,000 00	8,000 00	
Georgetown, Rowley & Ipswich St., Mass. 5s, 1920	11,000 00	11,000 00	11,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	10,000 00	10,000 00	10,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923	5,000 00	5,100 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1919-22	5,000 00	5,100 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Iowa Central, 4s, 1951	10,000 00	8,000 00	7,650 00	
Lehigh & New York, 4s, 1945	5,000 00	4,750 00	4,950 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, optional	1,000 00	1,020 00	1,000 00	
Lynn & Boston, Mass., 5s, 1924	5,000 00	5,300 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	20,200 00	20,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	6,000 00	6,000 00	6,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	5,000 00	5,200 00	5,000 00	
Mystic Valley St., 5s, 1919	1,500 00	1,500 00	1,500 00	
New England, 4s, 1945	5,000 00	5,150 00	5,000 00	
Northampton & Amherst St., Mass., 5s, 1920	16,000 00	16,000 00	16,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,600 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,000 00	5,000 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,000 00	9,700 00	
Rutland, 4½s, 1941	10,000 00	10,250 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996	5,000 00	5,750 00	5,000 00	
St. Louis, Iron Mountain & Southern, Gen. Con. Railway & Land Grant, 5s, 1931	5,000 00	4,500 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	5,000 00	4,250 00	4,875 00	
St. Paul & Des Moines, 4½s, 1936	20,000 00	18,000 00	17,600 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	15,000 00	12,000 00	13,725 00	
South Shore & Boston St., Mass., 5s, 1919	10,000 00	10,150 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1928	5,000 00	5,775 00	5,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923	11,000 00	11,000 00	11,000 00	
Wabash Pittsburg Terminal, 4s, 1954	5,000 00	2,500 00	4,650 00	
Wakefield & Stoneham St., Mass., 5s, 1915	9,000 00	9,000 00	9,000 00	
Warren, Brookfield & Spencer St., 5s, 1916	1,000 00	950 00	1,000 00	
Wisconsin Central, S. & D. Div. & Term. 4s, 1936	10,000 00	9,200 00	8,550 00	
Worcester & Holden St., Mass., 5s, 1923	10,000 00	10,000 00	9,600 00	
Worcester & Marlborough St., Mass., 5s, 1917	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine	441,500 00			\$429,735 00
<i>Corporation Bonds Owned.</i>				
Belfast Water Company, 5s, 1927	10,000 00	10,300 00	10,000 00	
Eastern Steamship Company, 5s, 1927	25,000 00	25,000 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	
Portland Water Company, Reg. 4s, 1927	5,000 00	5,175 00	4,950 00	
Somerset & Kennebec Co., Fairfield, 5s, 1919	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine	58,500 00			58,275 00

WATERVILLE SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Company, N. H., 5s, opt. 1902.....	\$5,000 00	\$5,000 00	\$5,000 00	
Eastman Car Company, 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Municipal Water Works Co., Fort Smith, Ark., 4½s, 1922.....	1,000 00	1,000 00	1,000 00	
Mystic Valley Water Co., 5s, 1928.....	5,000 00	5,000 00	5,000 00	
Omaha Water Company, Neb., 5s, 1946.....	7,000 00	5,950 00	5,500 00	
Seituate Water Company, Mass., 5s, 1921.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine..	28,000 00			\$26,500 00
<i>Railroad Stock Owned.</i>				
European & North American.....	10,000 00	13,000 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	175 00	-	
Total railroad stock out of Maine.....	2,500 00			1,500 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford.....	5,100 00	5,406 00	5,100 00	
Canal National Bank, Portland.....	4,000 00	4,240 00	4,000 00	
Casco National Bank, Portland.....	4,000 00	4,200 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	1,250 00	1,000 00	
First National Bank, Lewiston.....	3,000 00	4,350 00	3,000 00	
First National Bank, Portland.....	1,200 00	1,260 00	1,200 00	
Messalonskee National Bank, Oakland.....	4,400 00	3,960 00	4,400 00	
National Shoe & Leather Bank, Auburn.....	2,500 00	2,750 00	2,500 00	
Newcastle National Bank, Damariscotta.....	4,500 00	4,500 00	4,500 00	
People's National Bank, Waterville.....	11,100 00	11,100 00	11,100 00	
Rockland National Bank, Rockland.....	2,500 00	4,000 00	2,500 00	
Ticonic National Bank, Waterville.....	3,700 00	4,440 00	3,470 00	
Total national bank stock owned.....	50,600 00			50,370 00
<i>Loans on Public Funds.</i>				
State of New Hampshire.....		4,000 00	4,000 00	
Portland Bridge District.....		1,800 00	1,800 00	5,800 00
<i>Loans on Railroad Bonds.</i>				
Atlantic Shore Line.....		4,500 00	4,500 00	
Concord, Maynard & Hudson St., Mass.....		5,300 00	5,300 00	
Des Moines, Iowa Falls & Northern.....		800 00	800 00	
Evansville Electric, Ind.....		2,700 00	2,700 00	
Georgetown, Rowley & Ipswich St., Mass.....		900 00	900 00	
Lynn & Boston, Mass.....		1,700 00	1,700 00	
New Bedford, Middleborough & Brockton St., Mass.....		900 00	900 00	
New York, Auburn & Lansing.....		6,500 00	6,500 00	
Quincy Horse Railway & Carrying Co., Mass.....		500 00	500 00	
St. Louis, Rocky Mountain & Pacific.....		4,500 00	4,500 00	
St. Paul & Des Moines.....		800 00	800 00	
Southern Indiana.....		3,500 00	3,500 00	
South Shore & Boston St., Mass.....		1,000 00	1,000 00	
Uxbridge & Blackstone St., Mass.....		800 00	800 00	34,400 00
<i>Loans on Corporation Bonds.</i>				
Bennington Electric Company, Vt.....		1,200 00	1,200 00	
Central Union Telephone Company.....		1,500 00	1,500 00	
Eastern Steamship Company.....		1,700 00	1,700 00	
Elkhart Gas Company, Ind.....		900 00	900 00	
Hoosick Falls Illuminating Company, N. Y.....		1,500 00	1,500 00	
Mallory Steamship Company.....		2,400 00	2,400 00	
Oakland Woolen Company.....		14,300 00	14,300 00	
Rockland Water Company.....		600 00	600 00	
Searsport Water Company.....		5,000 00	5,000 00	
Shawmut Manufacturing Company, Fairfield.....		9,000 00	9,000 00	

WATERVILLE SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Somerset & Kennebec Company, Fairfield.....	\$4,000 00	\$4,000 00	
Ticonic Foot Bridge Company, Waterville.....	7,000 00	7,000 00	
Union Gas & Electric Company, Waterville.....	1,700 00	1,700 00	\$50,800 00
<i>Loans on Corporation Stock.</i>			
Cascade Woolen Company, Oakland.....	1,000 00	1,000 00	
Central Paper Company, Muskegon, Mich.....	300 00	300 00	
Crex Carpet Company, Dover, Del.....	600 00	600 00	
East Boston Company, Mass.....	1,600 00	1,600 00	
Keyes Fibre Company, Fairfield.....	3,000 00	3,000 00	
Lockwood Company, Waterville.....	10,000 00	10,000 00	
Mackay Companies, preferred.....	500 00	500 00	
Proctor & Bowie Company, Waterville.....	5,000 00	5,000 00	
Pullman Company, Chicago, Ill.....	5,000 00	5,000 00	
Pullman's Palace Car Company, Chicago, Ill.....	2,000 00	2,000 00	
Somerset Timberland Company, Waterville.....	15,000 00	15,000 00	
United Box Board Company.....	1,000 00	2,000 00	
United States Steel Corporation, preferred.....	1,143 00	1,143 00	47,143 00
<i>Loans on National Bank Stock.</i>			
Boylston National Bank, Boston.....	4,000 00	4,000 00	
People's National Bank, Waterville.....	170 00	170 00	
Ticonic National Bank, Waterville.....	14,975 00	14,975 00	19,145 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank.....	1,000 00	1,000 00	
Portland Savings Bank.....	900 00	900 00	
Security Savings Bank of Riverside, Cal.....	50 00	50 00	
Waterville Savings Bank.....	1,880 00	1,880 00	3,830 00
<i>Loans to Corporations.</i>			
Board of Trustees, Pleasant St. M. E. Church, Waterville (endorsed).....	2,500 00	2,500 00	
Emerson & Stevens Mfg. Co., Oakland (endorsed).....	2,500 00	2,500 00	
First Congregational Church of Waterville.....	1,200 00	1,200 00	
Kennebec Valley Campmeeting Association (endorsed).....	850 00	850 00	
Maine Wesleyan Seminary & Woman's College, Kent's Hill.....	11,565 00	11,565 00	
Riverview Worsted Mills, Waterville (endorsed).....		50 00	
Somerset Timberland Company, Waterville (endorsed).....	3,750 00	3,750 00	
The Wardwell-Emery Company, Waterville (endorsed).....	3,000 00	3,000 00	
Union Gas & Electric Company, Waterville.....	10,000 00	10,000 00	
Waterville Land Company (endorsed).....	7,000 00	7,000 00	42,415 00
Loan on Waterville Loan & Building Ass'n book.....	800 00	800 00	
Loans to city of Waterville.....	5,000 00	5,000 00	
Loan on name.....	4,000 00	4,000 00	
Loans on life insurance policies.....	850 00	850 00	
Loans on personal property.....	3,895 00	3,895 00	
Loans on mortgages of real estate.....	633,012 00	633,012 00	647,557 00
Real estate, investment.....	60,000 00	60,000 00	
Real estate, foreclosure.....	18,164 50	18,164 50	
Vault and fixtures.....	6,000 00	6,000 00	84,164 50
Cash on deposit.....	23,781 55	23,781 55	
Cash on hand.....	7,951 19	7,951 19	31,732 74
Unpaid accrued interest.....	30,526 92		2,014,563 24
Due depositors, earned dividend and accrued State tax.....	2,067,096 16		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,911,565 30		
	\$155,530 86		

WISCASSET SAVINGS BANK—WISCASSET.

August 3, 1909.

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

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

Organized March 19, 1866.

LIABILITIES.

Deposits.....	\$260,351 90
Reserve fund.....	13,800 00
Undivided profits.....	24,496 29
	\$298,648 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>
Town of Baileyville, 4s, 1913-21, Fund.	\$3,000 00	\$3,000 00	\$3,000 00	
Van Buren Water District, 5s, 1912....	2,000 00	2,030 00	2,000 00	
Total public funds in Maine.....	5,000 00			\$5,000 00
County of Alpena, Mich., 5s, 1932, Roads	4,000 00	4,600 00	4,000 00	4,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,500 00	4,715 00	
Bangor Railway & Electric Co., 5s, 1935	7,000 00	7,280 00	6,950 00	
Bridgton & Saco River, 4s, 1928.....	1,000 00	1,000 00	945 00	
Bridgton & Saco River, 2d. 4s, 1928.....	1,000 00	1,000 00	945 00	
Sanford & Cape Porpoise, 5s, 1928.....	10,000 00	10,000 00	9,500 00	
Somerset, 4s, 1955.....	10,000 00	9,800 00	9,500 00	
Total railroad bonds of Maine.....	34,000 00			32,555 00
Auburn & Syracuse Electric, N. Y., 5s, optional 1912.....	5,000 00	5,050 00	4,900 00	
Black Rocks & Salisbury Beach, Mass., 5s, 1911.....	2,000 00	2,000 00	1,950 00	
Brockton & Plymouth Street, 4½s, 1920	2,000 00	2,000 00	1,880 00	
Burlington Railway & Light Co., Ia., 5s, optional 1902.....	3,000 00	3,000 00	3,000 00	
Central Branch, 4s, 1919.....	6,000 00	5,580 00	5,438 75	
Central Vermont, 4s, 1920.....	3,000 00	2,700 00	2,000 00	
Chicago & Cincinnati, 5s, opt. 1912.....	5,000 00	4,250 00	5,000 00	
Chicago & West Michigan, 5s, 1921.....	4,000 00	4,080 00	3,200 00	
Cincinnati, Richmond & Muncie, 5s, opt. 1910.....	5,000 00	4,250 00	5,000 00	
Copper Range, 5s, 1949.....	5,000 00	5,000 00	5,000 00	
Davenport & Rock Island, 6s, 1911.....	1,000 00	1,000 00	1,000 00	
Des Moines Suburban, Ia., 6s, 1921.....	1,000 00	1,090 00	1,000 00	
Detroit & Mackinac, 4s, 1995.....	2,000 00	1,800 00	1,200 00	
Detroit, Toledo & Ironton, 4s, 1955.....	20,000 00	14,000 00	13,837 50	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	10,000 00	10,000 00	9,950 00	
Flint & Pere Marquette, 6s, 1920.....	1,000 00	1,130 00	1,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.....	4,000 00	4,280 00	4,000 00	
Iowa Central, 5s, 1938.....	1,000 00	1,080 00	750 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913.....	10,000 00	10,000 00	9,892 50	
Litchfield & Madison, 5s, 1934.....	10,000 00	10,000 00	9,725 00	
Marion Railway, Light & Power Co., O., 5s, 1924.....	5,000 00	5,600 00	4,875 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>
Maryland, Delaware & Virginia, 5s, 1955	\$5,000 00	\$5,050 00	\$5,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	2,000 00	2,080 00	1,900 00	
New York, New Haven & Hartford, 3½s, 1956	1,500 00	1,575 00	1,500 00	
New York, New Haven & Hartford, 6s, 1948	700 00	910 00	700 00	
Northern Pacific, 3s, 2047	3,000 00	2,250 00	1,200 00	
Peoria & Eastern, 4s, 1940	2,000 00	1,960 00	1,400 00	
Peoria & Eastern, Inc. Mort. 4s, 1990	1,000 00	550 00	-	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,300 00	6,440 00	
Rochester, Syracuse & Eastern, 5s, 1945	5,000 00	4,750 00	4,312 50	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,500 00	4,300 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,210 00	962 50	
Southern Indiana, 4s, 1951	5,000 00	4,000 00	4,675 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	5,000 00	5,250 00	4,380 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	6,000 00	5,400 00	5,520 00	
Toledo Terminal, 4½s, 1957	10,000 00	9,630 00	9,675 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,850 00	5,000 00	
Western Maryland, 4s, 1952	6,000 00	5,100 00	5,520 00	
Williamsport & North Branch, 4½s, 1931	8,000 00	8,000 00	7,775 00	
Total railroad bonds out of Maine	183,200 00			\$164,858 75
<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	10,000 00	10,000 00	10,000 00	
Mallison Power Co., Gorham, 5s, 1923	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 5s, 1927	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned	25,000 00			25,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner preferred	10,000 00	10,000 00	8,700 00	8,700 00
Central Vermont	240 00	20 00	-	
Detroit & Mackinac, preferred	1,200 00	1,140 00	-	
Detroit & Mackinac	2,400 00	720 00	-	
Iowa Central, preferred	1,300 00	780 00	260 00	
New York, New Haven & Hartford	1,300 00	2,145 00	2,100 00	
Northern Railroad, N. H.	400 00	600 00	400 00	
Syracuse Rapid Transit, N. Y.	3,500 00	2,625 00	-	
Total railroad stock out of Maine	10,340 00			2,760 00
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	1,300 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Damariscotta	400 00	412 00	384 00	
First National Bank, Richmond	2,400 00	2,472 00	2,400 00	
First National Bank, Wiscasset	4,800 00	4,800 00	4,800 00	
Total national bank stock owned	7,600 00			7,584 00
<i>Other Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland	500 00	800 00	500 00	500 00

WICASSET SAVINGS BANK—Concluded.

RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Thomaston National Bank stock	\$140 50	\$140 50	
Loans to county of Lincoln	3,000 00	3,000 00	
Loan on life insurance policy	275 00	275 00	
Loan on personal property	500 00	500 00	
Loans on mortgages of real estate	42,293 69	42,293 69	\$46,209 19
Real estate, foreclosure	335 00	335 00	335 00
Cash on deposit	580 23	580 23	
Cash on hand	66 02	66 02	646 25
Unpaid accrued interest	3,464 30		\$298,648 19
Due depositors, earned dividend and accrued State tax	318,243 74		
Estimated market value of resources above liability for deposits, earned dividend and State tax	\$54,023 82		

YORK COUNTY SAVINGS BANK—BIDDEFORD.

September 3, 1909.

CHARLES H. PRESCOTT, President. R. H. INGERSOLL, Treasurer.

HENRY H. GOODWIN, Assistant Treasurer.

TRUSTEES—Chas. H. Prescott, Frederick A. Day, William C. Roussin, Henry H. Goodwin, John A. Snow.

Organized March 27, 1860.

LIABILITIES.

Deposits	\$1,197,254 63
Reserve fund	48,100 00
Undivided profits	37,821 89
	\$1,283,176 52

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	\$10,000 00	\$10,000 00	
County of Atchison, Kan., 4s, 1914, Ref.	18,000 00	18,000 00	18,000 00	
City of Bellaire, O., 5s, 1910, Water & Funding	9,000 00	9,090 00	9,000 00	
New York, N. Y., Reg. 3½s, 1919, Aqueduct	10,000 00	9,800 00	10,000 00	
New York, N. Y., Reg. 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, Ref.	10,000 00	10,550 00	10,000 00	
Wichita, Kan., 5s, 1910, Gen. Improvement	5,000 00	5,050 00	5,000 00	
Total public funds out of Maine	79,000 00			\$79,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	22,000 00	19,800 00	21,060 00	
Boston & Maine, 4½s, 1944	21,000 00	23,100 00	21,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	5,000 00	4,753 33	
Somerset, 5s, 1917	10,000 00	10,500 00	10,000 00	
Somerset, 4s, 1955	5,000 00	4,900 00	4,800 00	
Total railroad bonds of Maine	63,000 00			61,613 33
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995	6,000 00	6,060 00	5,935 00	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912	5,000 00	5,050 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	6,000 00	6,000 00	6,000 00	
Bristol County Street, Mass., 5s, 1921	14,000 00	10,500 00	14,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	8,000 00	8,000 00	7,850 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	3,000 00	3,060 00	3,000 00	
Central Branch, 4s, 1919	11,000 00	10,230 00	10,312 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,000 00	4,500 00	
Cicero & Proviso St., Chicago, 5s, 1915	8,000 00	6,400 00	8,060 00	
Cincinnati & Indiana Western, 5s, opt. 1912	10,000 00	8,500 00	10,000 00	
Citizens' Electric, Newburyport, Mass., 5s, 1920	5,000 00	5,100 00	5,000 00	

YORK COUNTY SAVINGS BANK—Continued.

RESOURCES.

Railroad Bonds Owned.	Par Value.	Estimated and Market Value.	Charged on Books.	Total.
Cleveland Electric, O., 5s, 1913	\$5,000 00	\$5,000 00	\$5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,300 00	10,000 00	
Cleveland, Terminal & Valley, 4s, 1995	2,000 00	2,000 00	2,000 00	
Columbus, Delaware & Marion, O., 5s, 1921	5,000 00	5,000 00	4,825 00	
Columbus, Newark & Zanesville, O., 5s, 1924	5,000 00	5,000 00	4,900 00	
Dayton, Springfield & Urbana, O., 5s, 1928	5,000 00	5,000 00	5,000 00	
Des Moines, Iowa Falls & Northern, 5s, optional 1906	5,000 00	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	15,000 00	10,500 00	11,280 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,500 00	4,266 67	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,800 00	
Georgetown, Rowley & Ipswich St., Mass., 5s, 1920	3,000 00	3,000 00	3,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Hereford, 4s, 1930	3,000 00	3,000 00	3,000 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, 1938	9,000 00	9,720 00	9,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00	5,000 00	4,950 00	
Kansas City & Pacific, 4s, 1990	5,000 00	4,750 00	4,550 00	
Lexington & Boston St., Mass., 4½s, 1920	5,000 00	5,000 00	5,000 00	
Litchfield & Madison, 5s, 1934	10,000 00	10,000 00	9,800 00	
Louisville & Nashville, 4s, 1940	5,000 00	5,050 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	15,000 00	15,150 00	15,000 00	
Middleboro, Wareham & Buzzard's Bay, 4s, 1921	5,000 00	4,500 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	10,000 00	10,000 00	10,000 00	
Missouri, Kansas & Texas, 5s, 1944	12,000 00	12,600 00	12,000 00	
Missouri, Kansas & Texas, St. Louis Div., 4s, 2001	5,000 00	4,500 00	4,600 00	
Montville Street, Conn., 5s, 1920	5,000 00	5,150 00	5,000 00	
New Bedford, Middleboro & Brockton St., Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
New Haven & West Haven & Winchester Avenue, Conn., 5s, 1912	5,000 00	5,000 00	5,000 00	
Newport & Fall River, 5s, 1918	5,000 00	5,000 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	9,200 00	10,000 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,250 00	4,500 00	
Rochester, Syracuse & Eastern, 5s, 1945	20,000 00	19,000 00	18,290 00	
Rockville, Broad Brook & East Windsor St., 5s, 1926	5,000 00	5,000 00	4,975 00	
Rutland, 4½s, 1941	10,000 00	10,250 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	9,000 00	9,400 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	4,840 00	4,000 00	
Schenectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,000 00	5,000 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	15,000 00	12,000 00	14,150 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,750 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,850 00	5,000 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Verdigris Valley, Independence & Western, 5s, 1926	11,000 00	11,000 00	11,000 00	
Wabash Pittsburg Terminal, 4s, 1954	10,000 00	5,000 00	9,260 00	
Western Maryland, 4s, 1952	10,000 00	8,500 00	8,814 17	
Williamsport & North Branch, 4½s, 1931	3,000 00	3,000 00	3,000 00	
Total railroad bonds out of Maine	443,000 00			\$429,507 84

YORK COUNTY SAVINGS BANK—Continued.

RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bodwell Water Power Co., Old Town, 5s, 1935.....	\$5,000 00	\$3,750 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	10,000 00	10,000 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1936.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine.....	44,000 00			\$44,000 00
Indianapolis Water Company, Ind., 6s, 1911.....	10,000 00	10,200 00	10,000 00	10,000 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport.....	3,000 00	3,450 00	3,000 00	3,000 00
Achison, Topeka & Santa Fe, preferred.....	3,300 00	3,432 00	2,060 00	
Cleveland Terminal & Valley, preferred.....	3,700 00	1,850 00	2,473 72	
Iowa Central, preferred.....	2,000 00	1,200 00	1,900 00	
Total railroad stock out of Maine.....	9,000 00			5,533 72
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Co., Biddeford.....	15,900 00	47,700 00	15,900 00	15,900 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	13,545 00	12,900 00	
First National Bank, Biddeford.....	20,800 00	31,200 00	20,800 00	
First National Bank, Lewiston.....	2,600 00	3,770 00	2,600 00	
First National Bank, Portland.....	12,300 00	12,915 00	12,300 00	
Newcastle National Bank, Damariscotta.....	1,000 00	1,060 00	1,060 00	
York National Bank, Saco.....	1,900 00	2,660 00	1,900 00	
Total national bank stock of Maine.....	66,000 00			66,000 00
First National Bank, Leavenworth, Kan.....	5,000 00	5,000 00	5,000 00	
Fourth National Bank, Wichita, Kan.....	2,500 00	3,875 00	2,500 00	
Merchants' National Bank, Portland, Ore.....	2,500 00	3,500 00	2,500 00	
Minnehaha National Bank, Sioux Falls, S.D.....	10,000 00	15,000 00	10,000 00	
National Bank of Commerce, Kansas City, Mo.....	10,000 00	15,000 00	9,300 00	
Total national bank stock out of Maine.....	30,000 00			29,300 00
<i>Loans on Railroad Bonds.</i>				
Biddeford & Saco.....		1,800 00	1,800 00	
Des Moines, Iowa Falls & Northern.....		600 00	600 00	
Joliet Railway, Ill.....		5,500 00	5,500 00	
Quincy Horse, Mass.....		2,700 00	2,700 00	10,600 00
<i>Loans on Corporation Bonds.</i>				
American Pneumatic Service Company.....		300 00	300 00	
Eastern Steamship Company.....		800 00	800 00	
Galesburg Gas & Electric Light Co., Ill.....		1,700 00	1,700 00	
Newton Gas & Electric Company, N. J.....		300 00	300 00	3,100 00
<i>Loans on Railroad Stock.</i>				
Achison, Topeka & Santa Fe.....		13,850 00	13,850 00	
Pennsylvania.....		1,000 00	1,000 00	14,850 00
<i>Loans on Corporation Stock.</i>				
American Express Company.....		100 00	100 00	
Androscoggin Mills, Lewiston.....		700 00	700 00	
Hill Manufacturing Company, Lewiston.....		2,500 00	2,300 00	
International Telegraph Company.....		85 00	85 00	
Niagara Fire Insurance Company, New York.....		700 00	700 00	
Pepperell Manufacturing Company, Biddeford.....		12,300 00	12,300 00	
York Manufacturing Company, Saco.....		325 00	325 00	15,510 00

YORK COUNTY SAVINGS BANK—Concluded.

RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Biddeford.....	\$300 00	\$300 00	
Ocean National Bank, Kennebunk.....	200 00	200 00	\$500 00
<i>Loans on Savings Bank Books.</i>			
Biddeford Savings Bank.....	1,100 00	1,100 00	
York County Savings Bank, Biddeford.....	750 00	750 00	1,850 00
Loan on Goodwin Trust Company, Biddeford, stock	2,000 00	2,000 00	
Loans on mortgages of real estate.....	396,434 09	396,434 09	398,434 09
Real estate, foreclosure.....	19,800 00	19,800 00	
Furniture and fixtures.....	1,200 00	1,200 00	21,000 00
Premium account.....		45,000 00	45,000 00
Cash on deposit.....	21,695 47	21,695 47	
Cash on hand.....	5,782 07	5,782 07	27,477 54
Unpaid accrued interest.....	23,973 67		1,283,176 52
Due depositors, earned dividend and accrued State tax.....	1,315,207 30		
	1,220,818 06		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	\$94,389 24		

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

1909

AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

September 9, 1909.

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 Runnells, Elbridge G. Farrell.

Organized January 2, 1890.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	40,000 00
Undivided profits	22,611 95
Savings deposits	60,251 23
Demand deposits	143,776 65
Certificates of deposit.....	98,317 25
Re-discounts	9,998 00
Bills payable	80,000 00
	<hr/>
	\$504,955 08

 RESOURCES.

Loans and discounts.....	\$350,128 67
Loans on mortgages of real estate.....	89,735 00
Overdrafts	62 25
Bonds and stocks.....	44,078 50
Real estate, furniture and fixtures.....	3,000 00
Due from other banks.....	480 10
Cash on deposit.....	4,034 21
Cash on hand	13,436 35
	<hr/>
	\$504,955 08

AUGUSTA TRUST COMPANY--AUGUSTA.

October 25, 1909.

GEO. 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, Edwin C. Dudley, E. E. Newbert.

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	206,576 11
Savings deposits	3,589,886 11
Demand deposits	727,853 73
Certified checks	325 00
Trust department	15,000 00
Due to other banks.....	10,528 96
Bills payable	57,624 65
	<hr/>
	\$4,732,794 56

RESOURCES.

Loans and discounts.....	\$1,339,226 07
Loans on mortgages of real estate.....	279,973 47
Overdrafts	38,968 84
Bonds and stocks	2,572,023 48
Real estate, investment.....	59,294 02
Real estate, foreclosure.....	82,420 34
Safe deposit, furniture and fixtures.....	28,000 00
Trust investments	15,000 00
Cash on deposit.....	251,131 37
Cash on hand.....	66,756 97
	<hr/>
	\$4,732,794 56

AUGUSTA TRUST COMPANY—AUGUSTA.

* MADISON BRANCH—MADISON.

(From sworn statement of Cashier.)

October 25, 1909.

K. C. GRAY, Cashier.

 LIABILITIES.

Savings deposits	\$549,684 00
Demand deposits	89,038 01
Undivided profits	4,522 96
	<hr/>
	\$643,244 97

 RESOURCES.

Loans and discounts.....	\$118,737 83
Loans on mortgages of real estate.....	18,764 00
Overdrafts	283 85
Cash on deposit at home office.....	476,946 40
Cash on deposit in Boston.....	14,206 63
Cash on hand	14,306 26
	<hr/>
	\$643,244 97

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

AUGUSTA TRUST COMPANY—AUGUSTA.

* WINTHROP BRANCH—WINTHROP.

(From sworn statement of Manager.)

October 25, 1909.

I. O. GAGE, Manager.

LIABILITIES.	
Savings deposits	\$486,515 22
Demand deposits	113,746 56
Undivided profits	4,432 38
	\$604,694 16
RESOURCES.	
Loans and discounts.....	\$59,459 44
Loans on mortgages of real estate.....	9,032 50
Overdrafts	15,732 03
Cash on deposit at home office.....	489,949 14
Cash on deposit in Boston.....	27,563 00
Cash on hand.....	2,953 05
	\$604,694 16

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

BAR HARBOR BANKING AND TRUST COMPANY—EDEN.

September 16, 1909.

L. B. DEASY, President. FRED C. LYNAM, Sec'y and Treas.
 VERNON G. WASKATT, Asst. Treas.

TRUSTEES—L. B. Deasy, Fred C. Lynam, W. H. Davis, A. E. Lawrence, Albert K. McBride, Jasper Wyman, A. E. Farnsworth.

Organized September 15, 1887.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	100,000 00
Undivided profits	29,160 24
Savings deposits	444,509 95
Demand deposits	744,914 04
Certificates of deposit	77,229 69
Trust department	6,000 00
	<hr/>
	\$1,451,813 92

RESOURCES.

Loans and discounts.....	\$665,452 55
Loans on mortgages of real estate.....	308,558 34
Overdrafts	6,527 36
Bonds and stocks	128,656 67
Trust investments	6,000 00
Real estate	4,000 00
Cash on deposit	287,036 76
Cash on hand	45,582 24
	<hr/>
	\$1,451,813 92

BATH TRUST COMPANY—BATH.

April 6, 1909.

W. B. MUSSENDEN, President. D. HOWARD SPEAR, Vice-Pres.
 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, E. H. Coughlin, W. B. Mussenden, R. H. Baxter, W. D. Mussenden, F. S. Bowker.

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

Organized October 23, 1902.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	14,800 00
Undivided profits	8,187 10
Savings deposits	236,379 71
Demand deposits	184,944 35
Time certificates of deposit.....	91,135 46
Due to other banks.....	4,445 82
	<hr/>
	\$639,892 44

 RESOURCES.

Loans and discounts.....	\$343,574 65
Loans on mortgages of real estate.....	5,340 00
Overdrafts	222 29
Bonds and stocks	202,232 10
Real estate investment.....	18,500 00
Furniture and fixtures	1,000 00
Cash on deposit	53,722 39
Cash on hand	15,151 01
	<hr/>
	\$639,892 44

EASTERN TRUST AND BANKING COMPANY—BANGOR.

October 27, 1909.

JOHN CASSIDY, President.
C. D. CROSBY, Treasurer.

EDWARD R. ADAMS, Vice-Pres.
JOHN H. RICE, Asst. Treas.

TRUSTEES—John Cassidy, Frederick W. Hill, F. H. Drummond, H. N. Fairbanks, William Beazley, M. L. Hussey, C. Murphy, J. B. Mullen, D. T. Sanders, C. W. Coffin, Arthur Chapin, J. F. Singleton, C. D. Crosby, I. M. Sargent, H. F. Ross, H. F. Dowst, E. B. Curtis, J. W. Cassidy, W. H. Rollins, H. A. Stone, N. M. Jones, Herbert Gray, S. D. Benson, Carl P. Dennett, Edward R. Adams, P. H. Gillin, Daniel McCann.

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

Organized April 9, 1887.

LIABILITIES.

Capital stock	\$175,000 00
Surplus	175,000 00
Undivided profits	258,159 57
Savings deposits	1,978,920 28
Demand deposits	1,537,028 05
Certificates of deposit.....	35,481 42
Certified checks	522 52
Due to other banks.....	28,176 49
Guaranteed mortgages	31,550 00
	<hr/>
	\$4,219,838 34

RESOURCES.

Loans and discounts.....	\$2,159,984 60
Loans on mortgages of real estate.....	765,806 12
Overdrafts	453 69
Bonds and stocks.....	963,250 96
Real estate owned.....	22,290 42
Cash on deposit	196,411 51
Cash on hand	112,141 04
	<hr/>
	\$4,219,838 34

EASTERN TRUST AND BANKING COMPANY—BANGOR.

* MACHIAS BRANCH—MACHIAS.

(From sworn statement of Manager.)

October 27, 1909.

W. S. COFFIN, Manager.

LIABILITIES.	
Savings deposits	\$258,589 81
Demand deposits	212,896 60
Undivided profits	1,014 70
Due to other banks.....	110 00
	\$472,611 11
RESOURCES.	
Loans and discounts.....	\$201,589 96
Loans on mortgages of real estate.....	66,962 77
Overdrafts	3 23
Real estate	17,290 42
Cash on deposit at home office.....	180,313 83
Cash on hand	6,450 90
	\$472,611 11

* 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 27, 1909.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits	\$543,661 06
Demand deposits	211,607 45
Undivided profits	455 76
	\$755,724 26
RESOURCES.	
Loans and discounts	\$161,340 95
Loans on mortgages of real estate.....	5,660 00
Overdrafts	128 81
Cash on deposit at home office.....	575,782 64
Cash on hand	12,811 86
	\$755,724 26

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

FIDELITY TRUST COMPANY--PORTLAND.

August 5, 1909.

EDWARD P. RICKER, President. ERNEST J. EDDY, Treasurer.
 CHARLES S. COOK, Vice-Pres. THEODORE GOULD, Asst. Treas.
 FREDERICK O. CONANT, Vice-Pres. GEORGE H. WEEKS, Sec'y

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, J. Henry Rines, 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	55,226 40
Savings deposits	945,854 02
Demand deposits	1,254,902 64
Time certificates of deposit.....	89,882 84
Demand certificates of deposit.....	42,300 00
Certified checks	2,069 69
Trust department	939 89
	<hr/>
	\$2,691,175 48

 RESOURCES.

Loans and discounts.....	\$1,826,819 40
Loans on mortgages of real estate.....	53,250 00
Overdrafts	83 32
Bonds and stocks.....	419,367 30
Trust investments	939 89
Furniture and fixtures	1,000 00
Cash on deposit	278,821 86
Cash on hand	110,893 71
	<hr/>
	\$2,691,175 48

FORT KENT TRUST COMPANY—FORT KENT.

November 2, 1909.

CYRUS H. DICKEY, President. FRED D. GOUD, Treasurer.
 WM. H. CUNLIFFE, Vice-Pres. GEO. R. BRADBURY, Asst. Treas.

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

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

Organized March 27, 1903.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	4,174 35
Savings deposits	74,513 25
Demand deposits	61,585 98
Certificates of deposit.....	3 10
	<hr/>
	\$215,276 68

 RESOURCES.

Loans and discounts.....	\$151,665 84
Loans on mortgages of real estate.....	13,114 46
Overdrafts	1,085 72
Bonds	950 00
Real estate, investment.....	5,722 06
Real estate, foreclosure.....	7,650 28
Furniture and fixtures.....	2,405 13
Pocket banks account.....	2,038 00
Due from other banks.....	898 84
Cash on deposit.....	21,735 39
Cash on hand.....	8,010 96
	<hr/>
	\$215,276 68

FRONTIER TRUST COMPANY—FORT FAIRFIELD.

September 10, 1909.

HERBERT T. POWERS, Pres. ARTHUR R. TIMBERLAKE, Treas.
 DELMER E. EDWARDS, Vice-Pres. DANIEL H. BOYD, Sec'y.

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

Organized June 17, 1907.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	25,000 00
Undivided profits	1,430 69
Savings deposits	108,639 90
Demand deposits	55,457 41
Certificates of deposit.....	1,425 00
Re-discounts	8,365 33
Bills payable	45,000 00
	<hr/>
	\$295,318 33

 RESOURCES.

Loans and discounts.....	\$148,366 50
Loans on mortgages of real estate.....	84,786 35
Overdrafts	37 77
Stocks	14,500 00
Real estate investment.....	26,435 17
Furniture and fixtures.....	5,013 96
Due from other banks.....	871 05
Cash on deposit.....	1,150 95
Cash on hand.....	14,156 58
	<hr/>
	\$295,318 33

GOODWIN TRUST COMPANY—BIDDEFORD.

May 28, 1909.

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
Surplus	1,100 00
Undivided profits	2,857 11
Savings deposits	35,658 35
	<hr/>
	\$64,615 46

 RESOURCES.

Loans and discounts.....	\$19,151 50
Loans on mortgages of real estate.....	27,980 00
Stocks	7,196 62
Cash on deposit.....	9,939 76
Cash on hand.....	347 58
	<hr/>
	\$64,615 46

GUILFORD TRUST COMPANY—GUILFORD.

October 29, 1909.

H. W. DAVIS, President.

A. W. ELLIS, Vice-President.

F. B. PEASE, Treasurer.

TRUSTEES—David T. Sanders, W. J. Lannigan, D. O. Campbell, A. W. Chapin, W. M. Shaw, M. L. Hussey, P. W. Knight, A. W. Ellis, Abram Newton, Arthur A. Crafts, Hiram Hunt, Chas. D. Shaw, H. W. Davis, Charles Cimpher, F. B. Pease, F. S. Carr.

EXECUTIVE BOARD—David T. Sanders, M. L. Hussey, A. W. Ellis, Chas. D. Shaw, H. W. Davis, Charles Cimpher, F. B. Pease.

Organized April 6, 1906.

 LIABILITIES.

Capital stock	\$60,000 00
Surplus	15,000 00
Undivided profits	19,234 14
Savings deposits	387,375 35
Demand deposits	198,089 79
Certificates of deposit.....	494 22
Certified checks	1,539 25
	<hr/>
	\$681,732 75

 RESOURCES.

Loans and discounts.....	\$443,079 31
Loans on mortgages of real estate.....	112,264 01
Overdrafts	62 66
Bonds	32,827 50
Real estate, furniture and fixtures.....	11,914 75
Cash on deposit.....	63,933 07
Cash on hand.....	17,651 45
	<hr/>
	\$681,732 75

GUILFORD TRUST COMPANY—GUILFORD.

* GREENVILLE BRANCH—GREENVILLE.

(From sworn statement of Manager.)

October 29, 1909.

E. W. VAUGHAN, Manager.

 LIABILITIES.

Savings deposits	\$100,474 33
Demand deposits	71,835 05
Undivided profits	3,138 86
Certified checks	900 00
	<hr/>
	\$176,348 24

 RESOURCES.

Loans and discounts	\$119,340 47
Loans on mortgages of real estate.....	9,475 00
Overdrafts	37 71
Bonds	11,787 50
Furniture and fixtures.....	1,150 00
Cash on deposit at home office.....	17,902 12
Cash on deposit in Boston.....	8,732 75
Cash on hand.....	7,922 69
	<hr/>
	\$176,348 24

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

HOULTON TRUST COMPANY—HOULTON.

September 7, 1909.

JAMES K. PLUMMER, President. WM. A. MARTIN, Vice-President.
THOMAS P. PUTNAM, Treasurer.

TRUSTEES—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, Hjalmar Edblad, Elmer E. Milliken.

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

Organized December 4, 1905.

 LIABILITIES.

Capital stock	\$87,900 00
Surplus	25,104 00
Undivided profits	9,830 15
Savings deposits	285,246 78
Demand deposits	110,337 60
Certificates of deposit.....	74,417 70
Bills payable	35,000 00
	<hr/>
	\$627,836 23

 RESOURCES.

Loans and discounts.....	\$400,389 35
Loans on mortgages of real estate.....	170,401 36
Overdrafts	989 16
Bonds	31,875 00
Vault, furniture and fixtures.....	7,000 00
Due from other banks.....	1,526 37
Cash on deposit.....	1,255 86
Cash on hand.....	14,399 13
	<hr/>
	\$627,836 23

INTERNATIONAL TRUST AND BANKING COMPANY
—CALAIS.

August 12, 1909.

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. C. 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	9,399 09
Savings deposits	152,005 54
Demand deposits	123,554 36
Bills payable	15,000 00
	<hr/>
	\$362,458 99

RESOURCES.

Loans and discounts.....	\$235,984 33
Loans on mortgages of real estate.....	2,419 03
Overdrafts	1,423 59
Bonds	86,685 25
Real estate	1,000 00
Furniture and fixtures.....	682 90
Cash on deposit.....	19,355 02
Cash on hand.....	14,908 87
	<hr/>
	\$362,458 99

KENDUSKEAG TRUST COMPANY—BANGOR.

June 30, 1909.

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

TRUSTEES—Frederick W. Hill, Linwood C. Tyler, John M. Oak, G. Irving Rice, E. J. Murch, Chas. B. Brown, W. L. Savage, W. L. Morse, 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, Frederic H. Parkhurst, John A. Weatherbee, Edward Wood, Charles D. Shaw, Lindley W. Gilman, H. E. Collett, George P. Longley.

EXECUTIVE BOARD—Frederick W. Hill, Linwood C. Tyler, John M. Oak, Walter L. Morse, G. Irving Rice, Chas. D. Sanford, Walter L. Savage.

Organized March 1, 1906.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	52,842 16
Savings deposits	626,288 49
Demand deposits	507,226 02
Certificates of deposit.....	970 56
Due to other banks.....	6,585 96
	<hr/>
	\$1,343,913 19

 RESOURCES.

Loans and discounts	\$562,387 33
Loans on mortgages of real estate.....	191,937 53
Bonds and stocks.....	478,163 45
Overdrafts	553 99
Furniture and fixtures.....	2,500 00
Cash on deposit.....	66,569 88
Cash on hand.....	41,801 01
	<hr/>
	\$1,343,913 19

KINEO TRUST COMPANY—DOVER.

July 14, 1909.

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. 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	31,468 48
Savings deposits	258,248 05
Demand deposits	309,959 34
Certificates of deposit.....	60,437 26
	<hr/>
	\$735,113 13

RESOURCES.

Loans and discounts.....	\$420,493 93
Loans on mortgages of real estate.....	141,918 21
Overdrafts	511 50
Bonds	54,863 23
Real estate	8,000 00
Furniture and fixtures.....	11,087 84
Cash on deposit.....	73,572 63
Cash on hand.....	24,665 79
	<hr/>
	\$735,113 13

KINEO TRUST COMPANY—DOVER.

* MILO BRANCH—MILO.

(From sworn statement of Manager.)

July 14, 1909.

L. F. SHAW, Manager.

LIABILITIES.	
Savings deposits	\$146,430 96
Demand deposits	63,017 99
Certificates of deposit.....	6,700 00
Undivided profits	2,442 91
	\$218,591 86
RESOURCES.	
Loans and discounts.....	\$95,891 65
Loans on mortgages of real estate.....	46,944 11
Overdrafts	206 42
Cash on deposit at home office.....	64,718 30
Cash on hand.....	10,831 38
	\$218,591 86

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

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

July 19, 1909.

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, R. E. Attwood, H. E. Coolidge, C. W. Coolidge.

EXECUTIVE BOARD—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	20,000 00
Undivided profits	17,644 34
Savings deposits	1,011,386 04
Demand deposits	236,426 76
Time certificates of deposit.....	7,000 00
Demand certificates of deposit.....	937 33
	<hr/>
	\$1,368,394 47

RESOURCES.

Loans and discounts.....	\$747,569 18
Loans on mortgages of real estate.....	143,056 65
Overdrafts	416 34
Bonds and stocks.....	347,575 56
Building, vaults and furniture.....	45,900 00
Cash on deposit.....	45,488 70
Cash on hand.....	38,388 04
	<hr/>
	\$1,368,394 47

LEWISTON TRUST AND SAFE DEPOSIT COMPANY
—LEWISTON.

* FREEPORT BRANCH—FREEPORT.

(From sworn statement of Manager.)

July 19, 1909.

CHARLES G. KEENE, Manager.

LIABILITIES.

Savings deposits	\$89,008 64
Demand deposits	36,309 71
	<hr/>
	\$125,318 35

RESOURCES.

Overdrafts	\$411 12
Cash on deposit at home office.....	117,662 12
Cash on hand.....	7,245 11
	<hr/>
	\$125,318 35

* 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.)

July 19, 1909.

HENRY E. COOLIDGE, Manager.

LIABILITIES.

Savings deposits	\$232,186 08
Demand deposits	28,102 53
	<hr/>
	\$260,288 61

RESOURCES.

Overdrafts	\$5 22
Cash on deposit at home office.....	257,658 97
Cash on hand.....	2,624 42
	<hr/>
	\$260,288 61

* 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.)

July 19, 1909.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits	\$194,020 33
Demand deposits	29,856 65
	\$223,876 98
RESOURCES.	
Cash on deposit at home office.....	\$217,609 03
Cash on hand.....	6,267 95
	\$223,876 98

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

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

November 9, 1909.

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	9,512 61
Savings deposits	692,458 04
Demand deposits	179,117 59
Certificates of deposit.....	51,324 13
	<hr/>
	\$1,007,412 37

RESOURCES.

Loans and discounts.....	\$441,594 36
Loans on mortgages of real estate.....	295,471 05
Overdrafts	553 78
Bonds and stocks.....	202,510 00
Real estate	500 00
Cash on deposit.....	48,409 09
Cash on hand.....	18,374 09
	<hr/>
	\$1,007,412 37

LIVERMORE FALLS TRUST AND BANKING COMPANY
—LIVERMORE FALLS.

* WILTON BRANCH—WILTON.
(From sworn statement of Manager.)

November 9, 1909.

E. H. MORISON, Manager.

LIABILITIES.	
Savings deposits	\$137,993 27
Demand deposits	75,385 76
Certificates of deposit.....	4,865 61
	\$218,244 64
RESOURCES.	
Overdrafts	\$22 11
Expense account	1,546 81
Cash on deposit at home office.....	210,085 33
Cash on hand.....	6,590 39
	\$218,244 64

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

LUBEC TRUST AND BANKING COMPANY—LUBEC.

August 10, 1909.

ELIAS P. LAWRENCE, President. CHARLES J. STAPLES, Vice-Pres.
 ROBERT J. PEACOCK, Treasurer. HAROLD E. BALL, Asst. Treas.

DIRECTORS—C. J. Staples, B. M. Pike, E. P. Lawrence, R. J. Peacock,
 F. M. Tucker, J. R. Holmes, H. W. Cushman.

Organized August 8, 1908.

 LIABILITIES.

Capital stock	\$25,000 00
Undivided profits	3,260 16
Demand deposits	129,652 20
Certificates of deposit.....	22,767 29
Bills payable	5,000 00
	<hr/>
	\$185,679 65

 RESOURCES.

Loans and discounts.....	\$81,645 94
Loans on mortgages of real estate.....	6,600 00
Overdrafts	446 56
Bonds	71,707 50
Furniture and fixtures.....	3,461 67
Due from other banks.....	1,557 68
Cash on deposit.....	12,989 00
Cash on hand.....	7,271 30
	<hr/>
	\$185,679 65

MACHIAS BANKING COMPANY—MACHIAS.

June 15, 1909.

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

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

Organized June 22, 1901.

LIABILITIES.

Capital stock	\$30,000 00
Surplus	5,000 00
Undivided profits	4,882 82
Savings deposits	49,161 88
Demand deposits	105,976 80
	<hr/>
	\$195,021 50

RESOURCES.

Loans and discounts.....	\$96,142 59
Overdrafts	5,415 62
Bonds	74,290 00
Cash on deposit.....	10,896 01
Cash on hand.....	8,277 28
	<hr/>
	\$195,021 50

MAINE TRUST AND BANKING COMPANY—GARDINER.

August 21, 1909.

WESTON LEWIS, President. N. C. BARSTOW, Vice-President.
 JOSIAH S. MAXCY, Vice-Pres. ROBERT W. PERKINS, Secretary.
 TRUSTEES—Weston Lewis, Josiah S. Maxcy, W. E. Maxcy, O. B.
 Clason, H. H. Eldridge.

Organized August 15, 1889.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	90,000 00
Undivided profits	12,784 08
Savings deposits	746,352 57
Demand deposits	113,138 24
Certificates of deposit.....	20,000 00
Trust department	345,633 98
Due to other banks.....	2,039 10
Bills payable	91,500 00
	<hr/>
	\$1,521,447 97

 RESOURCES.

Loans and discounts.....	\$264,871 38
Loans on mortgages of real estate.....	50,333 15
Overdrafts	2,653 76
Bonds and stocks.....	795,824 62
Trust investments	345,633 98
Furniture and fixtures	8,300 00
Cash on deposit.....	46,191 26
Cash on hand.....	7,639 82
	<hr/>
	\$1,521,447 97

MARS HILL TRUST COMPANY—MARS HILL.

September 22, 1909.

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

TRUSTEES—H. W. Safford, 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	\$25,000 00
Surplus	3,000 00
Undivided profits	3,720 54
Savings deposits	39,825 80
Demand deposits	61,032 74
Certificates of deposit.....	1,700 00
Re-discounts	18,598 00
Bills payable	15,000 00
	<hr/>
	\$177,877 08

 RESOURCES.

Loans and discounts.....	\$113,839 19
Loans on mortgages of real estate.....	34,665 35
Overdrafts	34 79
Real estate investment.....	5,600 00
Furniture and fixtures.....	2,500 00
Due from other banks.....	1,130 71
Cash on deposit.....	11,140 80
Cash on hand.....	8,966 24
	<hr/>
	\$177,877 08

MERCANTILE TRUST COMPANY—PORTLAND.

August 6, 1909.

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

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, Edward B. Winslow, John F. Liscomb, Chester H. Pease, Lyman M. Cousens, William M. Nash, Edward W. Cox, Sydney B. Larrabee, Mervin W. Clark.

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	82,221 65
Savings deposits	441,126 56
Demand deposits	429,245 53
Time certificates of deposit.....	154,885 60
Demand certificates of deposit.....	2,735 05
Sinking funds for corporations.....	53,750 00
Trust department	5,454 66
Due to other banks.....	2,527 50
Bills payable	150,000 00
	<hr/>
	\$1,446,946 55

 RESOURCES.

Loans and discounts.....	\$466,953 67
Loans on mortgages of real estate.....	78,485 00
Overdrafts	2,411 61
Bonds and stocks.....	673,660 21
Sinking funds investments.....	53,750 00
Furniture and fixtures.....	1,000 00
Cash on deposit.....	135,053 86
Cash on hand.....	35,632 20
	<hr/>
	\$1,446,946 55

MERCHANTS' TRUST AND BANKING COMPANY
--PRESQUE ISLE.

September 11, 1909.

FRED BARKER, President. R. H. McDONALD, Vice-President.
M. C. SMITH, Secretary. J. F. ATWOOD, Treasurer.

TRUSTEES—Fred Barker, A. R. Gould, W. B. Gould, A. M. Smith, S. W. Boone, R. H. McDonald, R. J. Smith, Chas. W. Spear, M. C. Smith, A. E. Irving, C. E. Cayting, F. D. Jordan, P. C. Brown, H. W. Cushman.

EXECUTIVE BOARD—Fred Barker, 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	8,266 94
Savings deposits	38,647 97
Demand deposits	77,808 88
Certificates of deposit.....	8,770 00
	<hr/>
	\$198,493 79

RESOURCES.

Loans and discounts.....	\$150,835 56
Loans on mortgages of real estate.....	600 00
Overdrafts	67 80
Bonds	5,167 50
Real estate investment.....	4,000 00
Furniture and fixtures.....	1,000 00
Due from other banks.....	840 27
Cash on deposit.....	26,499 67
Cash on hand.....	9,482 99
	<hr/>
	\$198,493 79

MERRILL TRUST COMPANY—BANGOR.

October 8, 1909.

HENRY W. CUSHMAN, President. A. B. TAYLOR, Sec'y and Treas.

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, George T. Thatcher, H. W. Cushman, Nathaniel Lord, John A. Peters, A. J. Waterman, John Wilson, P. J. Feeney, J. M. McNulty, E. T. Savage.

EXECUTIVE BOARD—F. H. Appleton, H. C. Chapman, Thomas U. Coe, John R. Graham, Henry W. Cushman.

Organized April 9, 1903.

LIABILITIES.

Capital stock	\$200,000 00
Surplus	100,000 00
Undivided profits	37,568 24
Demand deposits	1,427,363 84
Time certificates of deposit.....	2,215 00
Demand certificates of deposit.....	23,296 88
Due to other banks.....	26,091 31
	<hr/>
	\$1,816,535 27

RESOURCES.

Loans and discounts	\$784,005 16
Loans on mortgages of real estate.....	113,778 93
Overdrafts	7,880 51
Bonds and stocks.....	465,940 67
Real estate, furniture and fixtures.....	83,446 36
Safe deposit vaults.....	24,895 44
Due from other banks.....	120 35
Cash on deposit.....	245,266 76
Cash on hand.....	91,201 09
	<hr/>
	\$1,816,535 27

MILLINOCKET TRUST COMPANY—MILLINOCKET.

November 3, 1909.

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, Gilbert B. Moran, Fred Peluso, Chas. J. Rush, Fred M. Peasley, Frank W. Rush, Harry A. M. Rush, Hardy S. Ferguson, E. H. Gowing.

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

Organized December 20, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	13,118 81
Undivided profits	889 88
Savings deposits	85,064 37
Demand deposits	88,098 20
Certificates of deposit.....	1,500 00
Bills payable	14,000 00
	<hr/>
	\$227,671 26

RESOURCES.

Loans and discounts.....	\$116,283 10
Loans on mortgages of real estate.....	31,108 41
Overdrafts	171 69
Bonds and stocks.....	9,225 00
Real estate, investment.....	19,886 01
Furniture and fixtures.....	1,280 00
Cash on deposit.....	34,081 40
Cash on hand.....	15,635 65
	<hr/>
	\$227,671 26

PARIS TRUST COMPANY—SOUTH PARIS.

August 27, 1909.

GEO. R. MORTON, President. GEO. C. FERNALD, Treasurer.
 JOHN B. ROBINSON, Vice-Pres. ALTON C. WHEELER, Secretary.

DIRECTORS—Geo. R. Morton, Wm. J. Wheeler, Geo. M. Atwood, N. Dayton Bolster, Alton C. Wheeler, Lewis C. Bates, Sumner E. Newell, John B. Robinson, George W. Cole, Jr., Frank A. Shurtleff, William P. Potter, Winfield S. Starbird, Frederick A. Heldner.

Organized July 20, 1908.

 LIABILITIES.

Capital stock	\$50,000 00
Undivided profits	2,518 55
Demand deposits	69,062 35
Due to other banks.....	764 84
	<hr/>
	\$122,345 74

 RESOURCES.

Loans and discounts.....	\$36,685 70
Loans on mortgages of real estate.....	20,971 00
Bonds	30,020 00
Furniture and fixtures.....	6,303 94
Cash on deposit.....	20,723 40
Cash on hand.....	7,641 70
	<hr/>
	\$122,345 74

PEOPLE'S TRUST COMPANY—FARMINGTON.

August 24, 1909.

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	3,800 00
Undivided profits	1,477 70
Savings deposits	65,478 24
Demand deposits	29,561 19
Trust department	11,000 00
Bills payable	2,570 22
	<hr/>
	\$163,887 35

 RESOURCES.

Loans and discounts.....	\$2,005 90
Loans on mortgages of real estate.....	23,075 62
Bonds and stocks.....	69,055 10
Real estate	58,445 34
Trust investments	11,000 00
Cash	305 39
	<hr/>
	\$163,887 35

PITTSFIELD TRUST COMPANY—PITTSFIELD.

May 26, 1909.

JAMES M. CHALMERS, Pres. CHARLES E. VICKERY, Vice-Pres.
 WM. L. PUSHOR, Sec'y and Treas.

TRUSTEES—Franz S. Bagley, Wm. A. Blaisdell, James M. Chalmers,
 Leroy W. Coons, Mark T. Dodge, A. W. Knowlton, Llewellyn Parks,
 R. H. Reed, D. J. Sawyer, A. A. Shaw, Fred R. Smith, Chas. E. Vickery,
 E. I. White, J. N. Martin, E. M. Sawyer, O. W. Look, John A. Beal,
 S. P. Felker, A. P. Bigelow, E. E. McCauslin.

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	4,000 00
Undivided profits	7,066 72
Savings deposits	250,674 98
Demand deposits	88,359 54
	<hr/>
	\$400,101 24

 RESOURCES.

Loans and discounts.....	\$233,345 30
Loans on mortgages of real estate.....	37,425 63
Overdrafts	16 01
Bonds and stocks.....	34,052 56
Real estate	8,199 84
Furniture and fixtures.....	9,000 00
Cash on deposit.....	6,375 54
Cash on hand.....	21,686 36
	<hr/>
	\$400,101 24

PITTSFIELD TRUST COMPANY—PITTSFIELD.

* JONESPORT BRANCH—JONESPORT.

(From sworn statement of Acting Cashier.)

May 26, 1909.

GEO. W. KIMBALL, Acting Cashier.

 LIABILITIES.

Savings deposits	\$96,746 40
Demand deposits	41,362 92
	<hr/>
	\$138,109 32

 RESOURCES.

Loans and discounts.....	\$48,468 43
Loans on mortgages of real estate.....	18,327 00
Overdrafts	16 01
Expense account	989 01
Cash on deposit at home office.....	67,494 04
Cash on hand.....	2,814 83
	<hr/>
	\$138,109 32

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

PORTLAND TRUST COMPANY—PORTLAND.

November 11, 1909.

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

TRUSTEES—Harry Butler, Clinton L. Baxter, William W. Brown, Walter G. Davis, Charles F. Libby, George H. Richardson, Frederick Robie, David W. Snow, Augustus H. Walker, Joshua C. Libby, James P. Baxter, Herbert J. Brown, Edwin H. Nickerson, Jeremiah W. Tabor, James C. Hamlen, Ernest A. Randall, Franklin C. Payson, George B. Morrill, Charles M. Bailey, George L. Gerrish, George S. Hobbs, Perez B. Burnnam.

EXECUTIVE BOARD—Harry Butler, William W. Brown, Walter G. Davis, George H. Richardson, Joshua C. Libby, Geo. B. Morrill.

Organized March 31, 1883.

 LIABILITIES.

Capital stock	\$250,000 00
Surplus	500,000 00
Undivided profits	181,288 59
Savings deposits	1,324,499 88
Demand deposits	3,860,346 68
Time certificates of deposit.....	2,000 00
Demand certificates of deposit.....	11,000 00
Certified checks	537 57
Trust department	739,734 95
Sinking funds for corporations.....	626,315 39
Due to other banks.....	49,898 17
Bills payable	132,228 50
	<hr/>
	\$7,677,849 73

 RESOURCES.

Loans and discounts.....	\$3,303,183 80
Overdrafts	21,402 95
Commonwealth of Massachusetts bonds (par \$100,000).....	90,000 00
Other bonds and stocks.....	1,931,507 10
Trust investments	738,340 86
Sinking funds investments.....	618,569 08
Banking house, furniture and fixtures.....	50,000 00
Due from other banks and bankers.....	8,089 64
Cash on deposit.....	752,746 25
Cash on hand.....	164,010 05
	<hr/>
	\$7,677,849 73

RANGELEY TRUST COMPANY—RANGELEY.

July 7, 1909.

G. A. PROCTOR, President. PHINEAS RICHARDSON, Vice-Pres.
 H. A. FURBISH, Treasurer. HAROLD B. McCARD, Asst. Treas.

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

EXECUTIVE BOARD—G. A. Proctor, Phineas Richardson, H. A. Furbish, R. W. Blanchard, C. T. Richardson.

Organized April 3, 1906.

 LIABILITIES.

Capital stock	\$25,000 00
Surplus	4,500 00
Undivided profits	640 48
Savings deposits	107,337 18
Demand deposits	41,028 54
Time certificates of deposit.....	14,407 04
Demand certificates of deposit.....	230 14
Bills payable	30,000 00
	<hr/>
	\$223,143 38

 RESOURCES.

Loans and discounts.....	\$103,833 66
Loans on mortgages of real estate.....	80,930 42
Overdrafts	428 28
Bonds	5,725 00
Real estate investment.....	5,230 47
Safe and furniture.....	2,013 68
Cash on deposit.....	18,410 99
Cash on hand.....	6,570 88
	<hr/>
	\$223,143 38

ROCKLAND TRUST COMPANY—ROCKLAND.

July 6, 1909.

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.

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	25,693 57
Savings deposits	272,672 66
Demand deposits	102,707 42
Certificates of deposit.....	2,999 67
Due to other banks.....	2,466 57
	<hr/>
	\$531,539 89

RESOURCES.

Loans and discounts.....	\$234,209 27
Loans on mortgages of real estate.....	24,951 00
Overdrafts	329 43
Bonds and stocks.....	223,952 15
Furniture and fixtures.....	2,000 00
Cash on deposit.....	26,637 18
Cash on hand.....	19,460 86
	<hr/>
	\$531,539 89

RUMFORD FALLS TRUST COMPANY—RUMFORD.

August 18, 1909.

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

TRUSTEES—Geo. D. Bisbee, Waldo Pettengill, F. M. Simpson, Hugh J. Chisholm, James S. Morse, John Reed, James McGregor.

EXECUTIVE BOARD—Geo. D. Bisbee, Waldo Pettengill, James S. Morse.

Organized February 1, 1895.

LIABILITIES.

Capital stock	\$100,000 00
Surplus	100,000 00
Undivided profits	77,223 61
Savings deposits	1,020,058 96
Demand deposits	271,941 99
Certificates of deposit.....	18,904 29
	\$1,588,128 85

RESOURCES.

Loans and discounts.....	\$620,105 40
Loans on mortgages of real estate.....	263,196 77
Overdrafts	1,502 25
Bonds and stocks.....	514,242 21
Real estate	50,864 33
Safe and furniture.....	2,000 00
Due from other banks.....	776 73
Cash on deposit.....	108,749 65
Cash on hand.....	26,691 51
	\$1,588,128 85

SECURITY TRUST COMPANY—ROCKLAND.

July 21, 1909.

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

DIRECTORS—John F. Hill, H. Irvin Hix, D. M. Murphy, Nelson B. Cobb, Corneilus 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, Henry B. Bird.

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	15,737 01
Savings deposits	607,852 49
Demand deposits	164,750 41
Certificates of deposit.....	3,956 00
Due to other banks.....	522 51
Bills payable	37,234 57
	\$895,052 99

RESOURCES.

Loans and discounts.....	\$476,049 86
Loans on mortgages of real estate.....	48,800 90
Overdrafts	346 68
Bonds and stocks.....	256,833 48
Real estate owned.....	5,303 76
Furniture and fixtures.....	5,964 56
Cash on deposit.....	72,621 20
Cash on hand.....	29,132 56
	\$895,052 99

SECURITY TRUST COMPANY—ROCKLAND.

* VINALHAVEN BRANCH—VINALHAVEN.

(From sworn statement of Manager.)

July 21, 1909.

LEON W. SANBORN, Manager.

LIABILITIES.	
Savings deposits	\$100,879 59
Demand deposits	25,266 94
Undivided profits (gross).....	299 16
	\$126,445 69
RESOURCES.	
Loans and discounts.....	\$9,457 00
Overdrafts	339 22
Furniture and fixtures.....	500 00
Expense account	735 34
Cash on deposit at home office.....	109,038 39
Cash on deposit in Boston.....	3,910 92
Cash on hand.....	2,464 82
	\$126,445 69

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

SECURITY TRUST COMPANY—ROCKLAND.

* WARREN BRANCH—WARREN.

(From sworn statement of Manager.)

July 21, 1909.

G. D. GOULD, Manager.

LIABILITIES.	
Savings deposits	\$44,611 55
Demand deposits	19,270 98
Undivided profits (gross).....	88 74
	\$63,921 22
RESOURCES.	
Loans and discounts.....	\$650 00
Furniture and fixtures.....	529 56
Expense account	495 41
Cash on deposit at home office.....	58,769 07
Cash on deposit in Boston.....	2,324 12
Cash on hand.....	1,153 06
	\$63,921 22

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

STATE TRUST COMPANY—AUGUSTA.

September 29, 1909.

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

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 Johnsons, Thos. J. Lynch, Percy V. Hill, John F. Hill.

Organized July 30, 1906.

 LIABILITIES.

Capital stock	\$50,000 00
Surplus	100,000 00
Undivided profits	63,764 76
Savings deposits	811,863 77
Demand deposits	190,576 46
Bills payable	38,042 06
	<hr/>
	\$1,254,247 05

 RESOURCES.

Loans and discounts.....	\$183,723 79
Loans on mortgages of real estate.....	103,260 00
Overdrafts	29 51
Bonds and stocks.....	903,209 74
Cash on deposit.....	53,351 60
Cash on hand.....	10,672 41
	<hr/>
	\$1,254,247 05

STOCKTON SPRINGS TRUST COMPANY
—STOCKTON SPRINGS.

October 7, 1909.

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, Ralph Morse, Joseph Williamson, Charles N. Taylor, A. E. Trites, H. A. Mulligan, Hermon G. Hichborn, H. W. Cushman.

EXECUTIVE BOARD—H. R. Hichborn, H. L. Hopkins, Albert M. Ames, S. B. Merrithew, Henry W. Cushman.

Organized December 27, 1906.

LIABILITIES.

Capital stock	\$25,000 00
Surplus	500 00
Undivided profits	792 46
Savings deposits	18,492 58
Demand deposits	23,493 49
	<hr/>
	\$68,278 53

RESOURCES.

Loans and discounts.....	\$12,933 27
Loans on mortgages of real estate.....	12,265 89
Overdrafts	34
Bonds	34,085 00
Furniture and fixtures.....	800 00
Cash on deposit.....	6,536 93
Cash on hand.....	1,607 10
	<hr/>
	\$68,278 53

UNION SAFE DEPOSIT AND TRUST COMPANY
—PORTLAND.

August 4, 1909.

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, Frederic 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, Seth L. Larrabee, William H. Milliken, Ammi Whitney, Eleazer W. Clark, Oakley C. Curtis, Edward W. Cox.

Organized January 3, 1894.

LIABILITIES.

Capital stock	\$250,000 00
Surplus	200,000 00
Surety contingent fund.....	6,843 25
Undivided profits	23,618 57
Savings deposits	164,800 28
Demand deposits	52,537 71
Certificates of deposit.....	34,941 13
Trust department	15,575 93
Sinking funds for corporations.....	74,823 05
Bills payable	144,835 35
	\$968,025 27

RESOURCES.

Loans and discounts.....	\$63,371 31
Loans on mortgages of real estate.....	5,750 00
Bonds and stocks.....	753,960 09
Trust investments	15,500 00
Sinking funds investments.....	60,994 83
Cash on deposit.....	47,213 92
Cash on hand.....	21,235 12
	\$968,025 27

Amount of surety bonds outstanding.....	\$13,123,091 00
Amount of premiums received on same.....	39,922 83
Estimated unearned premiums credited to profits.....	19,961 42

UNION TRUST COMPANY—ELLSWORTH.

November 5, 1909.

JOHN A. PETERS, President. LEONARD M. MOORE, Treasurer.
HENRY W. CUSHMAN, Vice-Pres. HENRY H. HIGGINS, Asst. Treas.

DIRECTORS—L. A. Emery, A. W. King, 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
Surplus	50,000 00
Undivided profits	24,349 33
Savings deposits	601,166 84
Demand deposits	518,328 76
Certificates of deposit.....	56,625 13
Certified checks	99 60
Due to other banks.....	9,326 01
	<hr/>
	\$1,359,895 67

 RESOURCES.

Loans and discounts.....	\$646,795 64
Loans on mortgages of real estate.....	76,950 69
Overdrafts	2,889 95
Bonds and stocks.....	509,139 54
Real estate owned.....	10,500 00
Furniture and fixtures.....	10,000 00
Cash on deposit.....	80,792 17
Cash on hand.....	22,827 68
	<hr/>
	\$1,359,895 67

UNITED STATES TRUST COMPANY—PORTLAND.

June 11, 1909.

JAMES W. PARKER, Pres. MORRILL N. DREW, Vice-Pres. & Treas.
FRANK R. DRESSER, 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, Hugh C. Leighton.

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, Eleazer W. Clark, Oakley C. Curtis, Hugh C. Leighton.

Organized July 5, 1905.

 LIABILITIES.

Capital stock	\$100,000 00
Surplus	50,000 00
Undivided profits	28,095 53
Savings deposits	286,184 02
Demand deposits	384,905 32
Time certificates of deposit.....	890 50
Certified checks	2,114 99
Sinking funds for corporations.....	9,322 71
Bills payable	14,117 55
	<hr/>
	\$375,630 62

 RESOURCES.

Loans and discounts	\$460,150 48
Loans on mortgages of real estate.....	19,646 66
Overdrafts	1,700 50
Bonds and stocks.....	204,863 35
Sinking funds investments.....	8,922 71
Furniture and fixtures.....	6,000 00
Cash on deposit.....	161,575 89
Cash on hand.....	12,771 03
	<hr/>
	\$375,630 62

UNITED STATES TRUST COMPANY—PORTLAND.

* FRYEBURG BRANCH—FRYEBURG.

(From sworn statement of Assistant Manager.)

June 11, 1909.

ALVIN D. MERRILL, Assistant Manager.

 LIABILITIES.

Savings deposits	\$136,741 72
Demand deposits	70,121 26
	<hr/>
	\$206,862 98

 RESOURCES.

Loans and discounts.....	\$9,018 47
Loans on mortgages of real estate.....	4,500 00
Overdrafts	11
Expense account	2,339 53
Cash on deposit at home office.....	182,854 80
Cash on deposit in Boston.....	6,480 45
Cash on hand.....	1,669 62
	<hr/>
	\$206,862 98

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

VAN BUREN TRUST COMPANY—VAN BUREN.

September 8, 1909.

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

TRUSTEES—Peter C. Keegan, Joseph F. Theriault, Charles L. Cyr,
John N. Johnson, John J. Moore, Allan E. Hammond, Josiah H. Drum-
mond, Arthur P. Libby, Henry K. Bradbury.

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

Organized June 28, 1905.

LIABILITIES.

Capital stock	\$58,000 00
Surplus	8,000 00
Undivided profits (gross).....	1,333 87
Savings deposits	28,585 67
Demand deposits	90,334 57
Certificates of deposit.....	8,114 00
	\$186,368 11

RESOURCES.

Loans and discounts.....	\$98,895 89
Loans on mortgages of real estate.....	24,575 26
Overdrafts	125 83
Real estate investment.....	8,506 27
Furniture and fixtures.....	2,212 49
Pocket and home banks account.....	999 50
Interest account	814 04
Expense account	732 15
Due from other banks.....	688 35
Cash on deposit.....	11,900 98
Cash on hand.....	36,917 35
	\$186,368 11

WALDO TRUST COMPANY—BELFAST.

October 7, 1909.

JAMES H. HOWES, President. ALBERT PEIRCE, 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, Tileston Wadlin, James C. Durham, Albert Peirce, Charles H. Hooper, Oscar J. Farwell, James H. Howes, Orlando E. Frost.

EXECUTIVE BOARD—Tileston Wadlin, James C. Durham, James H. Howes, Orlando E. Frost, Albert Peirce.

Organized October 25, 1904.

LIABILITIES.

Capital stock	\$50,000 00
Surplus	12,500 00
Undivided profits	30,665 23
Savings deposits	416,223 21
Demand deposits	158,184 23
Certificates of deposit.....	139 13
Bills payable	102,000 00
	<hr/>
	\$769,711 89

RESOURCES.

Loans and discounts.....	\$294,365 97
Loans on mortgages of real estate.....	41,096 60
Overdrafts	331 08
Bonds and stocks.....	354,410 00
Real estate, foreclosure.....	7,600 00
Furniture and fixtures.....	2,000 00
Cash on deposit.....	57,380 32
Cash on hand.....	12,527 83
	<hr/>
	\$769,711 80

WESTBROOK TRUST COMPANY—WESTBROOK.

April 15, 1909.

LEMUEL LANE, President. JOHN C. SCATES, Vice-Pres.
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	13,000 00
Undivided profits	10,448 49
Savings deposits	307,003 53
Demand deposits	88,307 88
Time certificates of deposit.....	19,900 00
	<hr/>
	\$488,659 90

 RESOURCES.

Loans and discounts.....	\$166,090 23
Loans on mortgages of real estate.....	58,254 75
Overdrafts	645 28
Bonds and stocks.....	212,679 33
Real estate investment.....	5,650 00
Real estate foreclosure.....	2,758 18
Safe and furniture.....	2,000 00
Cash on deposit.....	31,677 74
Cash on hand.....	8,904 39
	<hr/>
	\$488,659 90

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

1909

AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

August 26, 1909.

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, F. M. Taylor, R. W. Smith, G. M. Roak, A. H. Conant.

Organized May 25, 1887.

 LIABILITIES.

Accumulated capital	\$110,414 21
Advance payments	6,634 90
Guaranty fund	3,203 17
Due on loans.....	1,500 00
Profits	2,616 75
	<hr/>
	\$124,369 03

 RESOURCES.

Loans on mortgages of real estate.....	\$110,148 75
Loans on shares.....	5,905 00
Real estate foreclosure.....	6,073 05
Permanent expense	200 00
Cash	2,042 23
	<hr/>
	\$124,369 03

Number of shareholders.....	167
Number of borrowers.....	81
Number of shares outstanding.....	1,174½
Number of shares pledged for loans.....	636½
Number of loans.....	126

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

November 16, 1909.

THOMAS J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

DIRECTORS—Thomas J. Lynch, George W. Vickery, M. S. Holway,
Charles R. Hall, Amle Casavant, Francis B. Purinton, Frank R. Partridge,
Guy O. Vickery, Robert F. Partridge.

Organized June 27, 1887.

 LIABILITIES.

Accumulated capital	\$277,501 10
Advance payments	415 00
Guaranty fund	8,660 46
Forfeited shares	1,157 06
Bills payable	4,500 00
Profits	18,859 10
	<hr/>
	\$311,092 72

 RESOURCES.

Loans on mortgages of real estate.....	\$305,450 60
Loans on shares.....	3,665 00
Cash	1,977 12
	<hr/>
	\$311,092 72

Number of shareholders.....	611
Number of borrowers.....	322
Number of shares outstanding.....	4,402
Number of shares pledged for loans.....	1,771
Number of loans.....	398

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

September 17, 1909.

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

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	\$344,980 15
Advance payments	1,319 00
Guaranty fund	11,547 16
Due on loans.....	5,705 28
Profits	5,365 67
	<hr/>
	\$368,917 26

 RESOURCES.

Loans on mortgages of real estate.....	\$359,637 51
Loans on shares.....	3,450 00
Permanent expense	210 09
Cash	5,619 66
	<hr/>
	\$368,917 26

Number of shareholders.....	906
Number of borrowers.....	300
Number of shares outstanding.....	7,637
Number of shares pledged for loans.....	2,107
Number of loans.....	442

BAR HARBOR LOAN AND BUILDING ASSOCIATION
—EDEN.

September 2, 1909.

L. A. AUSTIN, President.

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

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

Organized November 14, 1902.

LIABILITIES.

Accumulated capital	\$65,703 97
Advance payments	446 00
Guaranty fund	450 00
Profits	904 50
	\$67,504 47

RESOURCES.

Loans on mortgages of real estate.....	\$62,749 00
Loans on shares.....	3,709 00
Permanent expense	10 00
Cash	1,036 47
	\$67,504 47

Number of shareholders.....	178
Number of borrowers.....	60
Number of shares outstanding.....	1,171
Number of shares pledged for loans.....	448
Number of loans.....	66

BATH LOAN AND BUILDING ASSOCIATION—BATH.

November 27, 1909.

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, Charles E. Palmer, E. Randall Leonard.

Organized July 18, 1890.

 LIABILITIES.

Accumulated capital	\$109,162 29
Advance payments	308 00
Guaranty fund	2,700 00
Forfeited shares	54 28
Profits	210 19
	<hr/>
	\$112,434 76

 RESOURCES.

Loans on mortgages of real estate.....	\$104,216 42
Loans on shares.....	6,315 00
Real estate, foreclosure.....	160 00
Permanent expense	110 00
Cash	1,633 34
	<hr/>
	\$112,434 76

Number of shareholders.....	307
Number of borrowers.....	182
Number of shares outstanding.....	1,396
Number of shares pledged for loans.....	583
Number of loans.....	238

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

October 7, 1909.

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	\$31,346 92
Advance payments	33 00
Guaranty fund	1,576 01
Matured shares	1,483 22
Bills payable	3,700 00
Profits	1,060 88
	<hr/>
	\$39,200 08

 RESOURCES.

Loans on mortgages of real estate.....	\$38,659 30
Loans on shares.....	100 00
Cash	440 73
	<hr/>
	\$39,200 08

Number of shareholders.....	110
Number of borrowers.....	55
Number of shares outstanding.....	693
Number of shares pledged for loans.....	301
Number of loans.....	58

BRUNSWICK LOAN AND BUILDING ASSOCIATION
—BRUNSWICK.

June 12, 1909.

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, Barrett Potter, William A. Moody, J. Harry Fisk,
Harry F. Thompson, J. W. Fisher.

Organized July 10, 1888.

LIABILITIES.

Accumulated capital	\$100,998 77
Advance payments	313 96
Guaranty fund	3,800 00
Matured shares	3,273 60
Bills payable	4,000 00
Profits	188 48
	<hr/>
	\$112,574 76

RESOURCES.

Loans on mortgages of real estate.....	\$101,544 30
Loans on shares.....	3,670 00
Real estate foreclosure.....	5,435 15
Cash	1,925 31
	<hr/>
	\$112,574 76

Number of shareholders.....	280
Number of borrowers.....	131
Number of shares outstanding.....	1,506
Number of shares pledged for loans.....	698
Number of loans.....	207

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

November 17, 1909.

C. C. HOMER, President. HAROLD O. HUSSEY, Secretary.
A. F. PAGE, Treasurer.

DIRECTORS—A. F. Page, C. C. Homer, P. H. Wardwell, W. H. Gardner,
H. R. Googins, Harold O. Hussey.

Organized April 11, 1889.

LIABILITIES.

Accumulated capital	\$19,524 86
Advance payments	31 00
Guaranty fund	480 65
Profits	899 15
	\$20,935 66

RESOURCES.

Loans on mortgages of real estate.....	\$18,002 65
Loans on shares.....	150 00
Real estate, foreclosure.....	310 00
Cash	2,473 01
	\$20,935 66

Number of shareholders.....	87
Number of borrowers.....	46
Number of shares outstanding.....	292
Number of shares pledged for loans.....	104
Number of loans.....	56

CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

November 29, 1909.

CHARLES S. CHASE, President. JOSEPH F. CHUTE, Secretary.
 SETH L. LARRABEE, Treasurer.

DIRECTORS—Fred N. Dow, Nathan E. Redlon, Edward B. Winslow,
 Seth L. Larrabee, Albion Little, Elonzo W. Smith, Charles W. T. Goding,
 Ammi Whitney, William H. Roberts, Jr., Charles S. Chase, Waldo Petten-
 gill, Jos. F. Chute, Edw. W. Cox, Frank W. Jewett, Wm. H. Milliken.

Organized February 11, 1888.

 LIABILITIES.

Accumulated capital	\$252,464 14
Advance payments	22,500 00
Guaranty fund	8,774 82
Forfeited shares	871 26
Bills payable	5,000 00
Profits	5,935 93
	<hr/>
	\$295,546 15

 RESOURCES.

Loans on mortgages of real estate.....	\$260,252 00
Loans on shares.....	3,600 00
Real estate foreclosure.....	22,065 44
Cash	9,628 71
	<hr/>
	\$295,546 15

Number of shareholders.....	695
Number of borrowers.....	205
Number of shares outstanding.....	4,118
Number of shares pledged for loans.....	1,403
Number of loans.....	205

CUMBERLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 23, 1909.

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	\$263,402 86
Advance payments	41,502 64
Guaranty fund	10,100 00
Profits	9,913 64
	\$324,919 14

RESOURCES.

Loans on mortgages of real estate.....	\$315,709 00
Loans on shares.....	900 00
Real estate foreclosure.....	2,802 38
Cash	5,507 76
	\$324,919 14

Number of shareholders.....	847
Number of borrowers.....	167
Number of shares outstanding.....	4,744
Number of shares pledged for loans.....	1,664
Number of loans.....	215

DEERING LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 27, 1909.

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, J. C. Colesworthy, M. M. Bailey, R. B. Lowe, Scott Wilson, Albion L. Chapman, Arthur L. Farnsworth, Frank G. Johnson, Albert A. Cordwell.

Organized June 17, 1893.

LIABILITIES.

Accumulated capital	\$172,878 30
Advance payments	1,359 00
Guaranty fund	2,558 02
Forfeited shares	36 17
Due on loans.....	1,296 72
Bills payable	4,570 40
Profits	7,047 40
	<hr/>
	\$189,746 01

RESOURCES.

Loans on mortgages of real estate.....	\$130,498 07
Loans on shares.....	11,840 00
Real estate foreclosure.....	7,902 72
Cash	39,505 22
	<hr/>
	\$189,746 01

Number of shareholders.....	379
Number of borrowers.....	86
Number of shares outstanding.....	2,869
Number of shares pledged for loans.....	854
Number of loans.....	106

DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

October 9, 1909.

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, H. E. Hale.

Organized June 12, 1886.

 LIABILITIES.

Accumulated capital	\$120,784 01
Advance payments	76 00
Guaranty fund	1,917 22
Forfeited shares	34 88
Due on loans.....	2,890 00
Matured shares	25,400 00
Bills payable	4,000 00
Profits	1,904 21
	<hr/>
	\$157,006 32

 RESOURCES.

Loans on mortgages of real estate.....	\$129,403 50
Loans on shares.....	4,475 00
Real estate, foreclosure.....	402 33
Bonds	18,000 00
Permanent expense	148 76
Cash	4,576 73
	<hr/>
	\$157,006 32

Number of shareholders.....	466
Number of borrowers.....	175
Number of shares outstanding.....	2,465
Number of shares pledged for loans.....	771
Number of loans.....	220

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

July 16, 1909.

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	\$103,700 55
Advance payments	200 00
Guaranty fund	4,000 00
Forfeited shares	22 72
Profits	1,143 13
	<hr/>
	\$109,066 40

RESOURCES.

Loans on mortgages of real estate.....	\$94,529 65
Loan on collateral.....	200 00
Loan on name.....	285 00
Bonds	12,222 50
Cash	1,829 25
	<hr/>
	\$109,066 40

Number of shareholders.....	378
Number of borrowers.....	97
Number of shares outstanding.....	1,750
Number of shares pledged for loans.....	502
Number of loans.....	111

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

June 22, 1909.

ALFRED H. BERRY, President. EDWARD F. TOMPSON, Secretary.
ROBERT S. LAUGHLIN, Treasurer.

DIRECTORS—A. H. Berry, J. H. Humphrey, F. H. Morse, George Smith,
A. N. Waterhouse, K. S. Raymond, L. W. Edwards, Charles Cook, Frank-
lin M. Lawrence, Frank W. Stockman, Nathaniel M. Marshall, Neil
Murray, Robert S. Laughlin, Edward Duddy, Edward F. Tompson,
Millard F. Hicks, Loren D. Austin.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital	\$137,772 13
Advance payments	726 20
Guaranty fund	2,902 17
Reduction account	2,560 15
Due on loans.....	1,127 90
Profits	1,618 89
	<hr/>
	\$146,707 44

RESOURCES.

Loans on mortgages of real estate.....	\$96,500 00
Loans on shares.....	1,150 00
Real estate foreclosure.....	22,362 25
Guaranty fund deposit.....	2,902 17
Cash	23,793 02
	<hr/>
	\$146,707 44

Number of shareholders.....	240
Number of borrowers.....	79
Number of shares outstanding.....	1,858
Number of shares pledged for loans.....	508
Number of loans.....	82

FOREST CITY LOAN AND BUILDING ASSOCIATION
—PORTLAND.

April 16, 1909.

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, 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	\$28,849 17
Guaranty fund	932 65
Matured shares	5,186 75
Bills payable	9,600 00
Profits	691 71
	\$45,260 28

RESOURCES.

Loans on mortgages of real estate.....	\$45,100 00
Cash	160 28
	\$45,260 28

Number of shareholders.....	50
Number of borrowers.....	29
Number of shares outstanding.....	369
Number of shares pledged for loans.....	208
Number of loans.....	34

GARDINER LOAN AND BUILDING ASSOCIATION
—GARDINER.

November 20, 1909.

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

DIRECTORS—Henry Farrington, O. B. Clason, George W. Heselton,
F. A. Danforth, E. E. Hanley, H. F. Twombly, J. M. Larrabee, Daniel
S. Weeks, F. S. Thorne.

Organized January 12, 1887.

LIABILITIES.

Accumulated capital	\$58,068 60
Guaranty fund	2,850 00
Bills payable	8,400 00
Profits	7,068 75
	\$76,377 35

RESOURCES.

Loans on mortgages of real estate.....	\$74,076 99
Loans on shares.....	775 00
Cash	1,525 36
	\$76,377 35

Number of shareholders.....	165
Number of borrowers.....	99
Number of shares outstanding.....	888
Number of shares pledged for loans.....	425
Number of loans.....	116

GUILFORD LOAN AND BUILDING ASSOCIATION
—GUILFORD.

October 29, 1909.

F. O. MARTIN, President. E. W. GENTHNER, Sec'y and Treas.

DIRECTORS—H. W. Davis, E. W. Genthner, F. O. Martin, John Houston, Chas. Cimpher, R. D. Pearson, C. R. Scales, J. E. French, F. A. Heath.

Organized May 31, 1900.

LIABILITIES.

Accumulated capital	\$12,029 18
Advance payments	35 00
Guaranty fund	78 15
Bills payable	1,000 00
Profits	268 22
	<hr/>
	\$13,410 55

RESOURCES.

Loans on mortgages of real estate.....	\$12,818 80
Loans on shares.....	275 00
Cash	316 75
	<hr/>
	\$13,410 55

Number of shareholders.....	41
Number of borrowers.....	20
Number of shares outstanding.....	163
Number of shares pledged for loans.....	83
Number of loans.....	21

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

November 24, 1909.

CHAS. W. TILDEN, Pres. GEORGE A. SAFFORD, Sec'y and Treas.

DIRECTORS—C. W. Tilden, J. W. Church, L. D. Merchant, Horace Getchell, W. H. Perry, G. A. Safford, F. M. Fish, C. W. Alexander, A. W. Pickard.

Organized May 27, 1889.

LIABILITIES.

Accumulated capital	\$35,909 56
Guaranty fund	1,909 06
Profits	1,685 90
	\$39,504 52

RESOURCES.

Loans on mortgages of real estate.....	\$38,400 00
Cash	1,104 52
	\$39,504 52
Number of shareholders.....	92
Number of borrowers.....	38
Number of shares outstanding.....	610
Number of shares pledged for loans.....	227
Number of loans.....	38

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

October 6, 1909.

FRANK M. ROSS, President. S. T. FULLER, Sec'y and Treas.

DIRECTORS—A. M. Welch, L. W. Nash, Frank M. Ross, S. T. Fuller, Woodbury A. Hall, George W. Larrabee, Arthur Wakefield, Wilbur F. Cousens, George R. Smith, Joshua Clark, U. A. Caine, Homer T. Waterhouse, F. M. Bonser, Harry L. Prescott, E. I. Littlefield.

Organized November 9, 1889.

LIABILITIES.

Accumulated capital	\$72,322 73
Advance payments	28,212 72
Guaranty fund	2,854 04
Profits	3,825 63
	<hr/>
	\$107,215 12

RESOURCES.

Loans on mortgages of real estate.....	\$99,358 73
Loans on shares.....	2,820 00
Real estate foreclosure.....	1,500 00
Permanent expense	118 17
Cash	3,418 22
	<hr/>
	\$107,215 12

Number of shareholders.....	256
Number of borrowers.....	141
Number of shares outstanding.....	1,154
Number of shares pledged for loans.....	550
Number of loans.....	181

LEWISTON LOAN AND BUILDING ASSOCIATION
—LEWISTON.

August 26, 1909.

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

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

Organized May 23, 1901.

LIABILITIES.

Accumulated capital	\$14,931 66
Advance payments	93 50
Guaranty fund	122 03
Forfeited shares	10 00
Bills payable	7,550 00
Profits	324 86
	<hr/>
	\$23,082 05

RESOURCES.

Loans on mortgages of real estate.....	\$22,525 00
Loans on shares.....	200 00
Permanent expense	90 00
Cash	267 05
	<hr/>
	\$23,082 05

Number of shareholders.....	52
Number of borrowers.....	15
Number of shares outstanding.....	288½
Number of shares pledged for loans.....	131½
Number of loans.....	17

MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

September 1, 1909.

C. A. WILBUR, President.

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

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

Organized April 27, 1887.

LIABILITIES.

Accumulated capital	\$12,434 75
Advance payments	66 00
Guaranty fund	240 00
Profits	736 85
	<hr/>
	\$13,477 60

RESOURCES.

Loans on mortgages of real estate.....	\$12,000 00
Loans on shares.....	100 00
Loans on collateral.....	400 00
Cash	977 60
	<hr/>
	\$13,477 60

Number of shareholders.....	41
Number of borrowers.....	21
Number of shares outstanding.....	186
Number of shares pledged for loans.....	88
Number of loans.....	21

MECHANICS' LOAN AND BUILDING ASSOCIATION
—PORTLAND.

August 27, 1909.

CHARLES F. PORTER, Pres. FREDERICK L. JERRIS, Sec'y & Treas.

DIRECTORS—George H. Allan, George M. Seiders, John W. Deering, W. H. Green, 2d, Stephen Berry, Herbert A. Harmon, Wm. H. Looney, L. D. Austin, Charles F. Porter, Clarence W. Small, George S. Rowell, Alexander Spiers, David Pratt, Charles A. Plummer, John L. Barker, Willie L. Daggett, Isaac F. Clark, F. L. Jerris, W. L. Smith.

Organized May 8, 1890.

LIABILITIES.

Accumulated capital	\$59,483 33
Advance payments	53 00
Guaranty fund	1,235 10
Matured shares	3,095 00
Profits	639 49
	<hr/>
	\$64,505 92

RESOURCES.

Loans on mortgages of real estate.....	\$46,846 61
Loans on shares.....	2,275 00
Real estate foreclosure.....	9,908 07
Permanent expense	154 58
Cash	5,321 66
	<hr/>
	\$64,505 92

Number of shareholders.....	120
Number of borrowers.....	43
Number of shares outstanding.....	797
Number of shares pledged for loans.....	264
Number of loans.....	50

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION
—MECHANIC FALLS.

August 19, 1909.

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, E. C. Rawson, Alex Boyd.

Organized September 30, 1890.

LIABILITIES.

Accumulated capital	\$29,963 88
Advance payments	216 55
Guaranty fund	1,488 58
Profits	1,253 90
	<hr/>
	\$32,922 91

RESOURCES.

Loans on mortgages of real estate.....	\$30,556 41
Loans on shares.....	1,015 00
Cash	1,351 50
	<hr/>
	\$32,922 91

Number of shareholders.....	104
Number of borrowers.....	73
Number of shares outstanding.....	358
Number of shares pledged for loans.....	203
Number of loans.....	79

OLD TOWN LOAN AND BUILDING ASSOCIATION
—OLD TOWN.

October 22, 1909.

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, M. H. Richardson, H. F. Fitz-
gerald.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital	\$128,785 32
Advance payments	124 00
Guaranty fund	4,060 58
Forfeited shares	185 59
Profits	3,247 74
	<hr/>
	\$136,393 23

RESOURCES.

Loans on mortgages of real estate.....	\$117,685 00
Loans on shares.....	6,820 00
Real estate, foreclosure.....	3,586 88
Cash	8,301 35
	<hr/>
	\$136,393 23

Number of shareholders.....	323
Number of borrowers.....	141
Number of shares outstanding.....	1,936
Number of shares pledged for loans.....	849
Number of loans.....	207

PENOBSCOT LOAN AND BUILDING ASSOCIATION—BANGOR.

April 6, 1909.

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, William E. Brown, Harry J. Chapman,
Alfred J. Robinson, Andrew C. Sawyer, Albert H. Benner, Adolf Pfaff.

Organized July 1, 1895.

 LIABILITIES.

Accumulated capital	\$110,980 61
Advance payments	159 00
Guaranty fund	1,904 15
Forfeited shares	29 85
Matured shares	16,048 80
Bills payable	1,000 00
Profits	644 02
	<hr/>
	\$130,766 43

 RESOURCES.

Loans on mortgages of real estate.....	\$121,015 67
Loans on shares.....	3,935 00
Bonds	3,000 00
Real estate foreclosure.....	1,648 76
Permanent expense	200 00
Cash	967 00
	<hr/>
	\$130,766 43

Number of shareholders.....	261
Number of borrowers.....	115
Number of shares outstanding.....	2,013
Number of shares pledged for loans.....	810
Number of loans.....	128

PISCATAQUIS LOAN AND BUILDING ASSOCIATION
—FOXCROFT.

October 28, 1909.

J. F. ARNOLD, President.

G. L. ARNOLD, Secretary.

E. R. BLETHEN, Treasurer.

DIRECTORS—J. F. Arnold, W. M. Steward, R. W. Hughes, George E. Howard, G. L. Arnold, W. E. Parsons, E. B. Spearing.

Organized June 16, 1887.

LIABILITIES.

Accumulated capital	\$77,015 59
Advance payments	222 00
Guaranty fund	3,208 94
Profits	4,325 04
	\$84,771 57

RESOURCES.

Loans on mortgages of real estate.....	\$80,950 00
Loans on shares.....	400 00
Cash	3,421 57
	\$84,771 57

Number of shareholders.....	178
Number of borrowers.....	95
Number of shares outstanding.....	1,115
Number of shares pledged for loans.....	467
Number of loans.....	138

PORTLAND LOAN AND BUILDING ASSOCIATION
—PORTLAND.

November 29, 1909.

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

DIRECTORS—Fred N. Dow, Edward B. Winslow, Albion Little, Seth L. Larrabee, Nathan E. Redlon, James H. Hall, Alonzo W. Smith, Charles W. T. Goding, William H. Milliken, Ammi Whitney, William H. Roberts, Jr., Charles S. Chase, Jos. F. Chute, Edw. W. Cox, Frank W. Jewett, Waldo Pettengill.

Organized March 19, 1890.

LIABILITIES.

Accumulated capital	\$182,956 30
Advance payments	14,000 00
Guaranty fund	30 51
Forfeited shares	75 11
Bills payable	2,000 00
Profits	536 66
	<hr/>
	\$199,598 58

RESOURCES.

Loans on mortgages of real estate.....	\$156,196 00
Loans on shares.....	1,400 00
Real estate foreclosure.....	26,549 51
Permanent expense	173 72
Cash	15,279 35
	<hr/>
	\$199,598 58
<hr/>	
Number of shareholders.....	502
Number of borrowers.....	144
Number of shares outstanding.....	2,897
Number of shares pledged for loans.....	862
Number of loans.....	144

ROCKLAND LOAN AND BUILDING ASSOCIATION
—ROCKLAND.

November 18, 1909.

A. W. BUTLER, President.

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

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

Organized May 18, 1888.

LIABILITIES.

Accumulated capital	\$179,086 77
Advance payments	684 00
Guaranty fund	4,718 33
Forfeited shares	40 34
Matured shares	4,484 92
Bills payable	2,000 00
Profits	1,830 45
	\$192,794 81

RESOURCES.

Loans on mortgages of real estate.....	\$180,611 65
Loans on shares.....	7,940 00
Loan on collateral.....	1,000 00
Real estate, foreclosure.....	413 21
Permanent expense	300 00
Cash	2,529 95
	\$192,794 81

Number of shareholders.....	544
Number of borrowers.....	240
Number of shares outstanding.....	2,713
Number of shares pledged for loans.....	1,073
Number of loans.....	257

SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

November 13, 1909.

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

DIRECTORS—William Kernon, Frank L. Senior, George H. Nowell,
 Charles O. Emery, 2d, Jerry A. Low, John L. Howgate, Ben Ramsden,
 John Nutter, Moses Wentworth, George W. Hanson, John Wright, Moses
 S. Moulton.

Organized March 17, 1890.

 LIABILITIES.

Accumulated capital	\$93,799 33
Advance payments	24,724 35
Guaranty fund	1,102 82
Due on loans.....	1,200 00
Profits	3,523 42
	<hr/>
	\$124,349 97

 RESOURCES.

Loans on mortgages of real estate.....	\$92,000 00
Loans on shares.....	2,030 00
Loans to corporations.....	13,500 00
Loan on names.....	6,850 00
Real estate foreclosure.....	5,799 19
Cash	4,170 78
	<hr/>
	\$124,349 97

Number of shareholders.....	311
Number of borrowers.....	85
Number of shares outstanding.....	1,846
Number of shares pledged for loans.....	501
Number of loans.....	96

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

September 1, 1909.

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, F. S. Morrill, C. E. Young, J. R. McLellan, George King,
F. F. Lawrence, R. E. Jackson, David A. Haig.

Organized September 10, 1883.

LIABILITIES.

Accumulated capital	\$65,289 19
Advance payments	16,285 03
Guaranty fund	2,643 12
Profits	3,807 05
	\$88,024 39

RESOURCES.

Loans on mortgages of real estate.....	\$78,367 50
Loans on shares.....	500 00
National bank stock.....	1,725 50
Cash	7,431 39
	\$88,024 39

Number of shareholders.....	173
Number of borrowers.....	58
Number of shares outstanding.....	1,314
Number of shares pledged for loans.....	414
Number of loans.....	78

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION
—SOUTH PORTLAND.

November 12, 1909.

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

DIRECTORS—Frederick H. Harford, Herbert R. Cole, Niles Nelson,
A. E. Thurrell, Aurelius V. Cole, B. K. Thompson, W. A. Willard, Albert
D. Willard, Fred E. Cole, Walter S. Trefethen, William E. Allen, Fred G.
Orr, W. F. Strout, E. J. Page.

Organized January 24, 1891.

LIABILITIES.

Accumulated capital	\$51,276 34
Advance payments	5,611 49
Guaranty fund	1,699 45
Profits	2,993 74
	\$61,581 02

RESOURCES.

Loans on mortgages of real estate.....	\$56,497 00
Loans on shares.....	50 00
Real estate foreclosure.....	2,899 62
Permanent expense	37 59
Cash	2,096 81
	\$61,581 02

Number of shareholders.....	180
Number of borrowers.....	57
Number of shares outstanding.....	1,114
Number of shares pledged for loans.....	283
Number of loans.....	59

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

November 19, 1909.

CHARLES W. GALLAGHER, Pres. PERCY E. STORER, Sec'y.
 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, W. E. Benner, Charles W. Gallagher.

Organized March 18, 1891.

LIABILITIES.	
Accumulated capital	\$19,259 25
Advance payments	10 00
Guaranty fund	465 75
Matured shares	6,433 44
Bills payable	3,500 00
Profits	301 91
	<hr/>
	\$29,970 35

RESOURCES.	
Loans on mortgages of real estate.....	\$28,519 00
Loans on shares.....	1,045 00
Cash	406 35
	<hr/>
	\$29,970 35
<hr/>	
Number of shareholders.....	125
Number of borrowers.....	79
Number of shares outstanding.....	294
Number of shares pledged for loans.....	195
Number of loans.....	92

WATERVILLE LOAN AND BUILDING ASSOCIATION
—WATERVILLE.

April 9, 1909.

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

Organized April 20, 1887.

LIABILITIES.

Accumulated capital	\$121,506 35
Advance payments	2,033 00
Guaranty fund	1,923 87
Bills payable	9,537 25
Matured shares	2,121 10
Profits	5,011 29
	\$142,133 66

RESOURCES.

Loans on mortgages of real estate.....	\$137,226 94
Loans on shares.....	2,692 00
Real estate, foreclosure.....	711 75
Cash	1,502 97
	\$142,133 66

Number of shareholders.....	325
Number of borrowers.....	107
Number of shares outstanding.....	2,865
Number of shares pledged for loans.....	741
Number of loans.....	129

WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

August 3, 1909.

JOHN E. DICKINSON, Pres. WM. D. PATTERSON, Sec'y & Treas.

DIRECTORS—John E. Dickinson, Wm. G. Hubbard, Gilbert H. Fowler.

Organized June 16, 1888.

LIABILITIES.

Accumulated capital	\$1,120 04
Guaranty fund	80 00
Forfeited shares	44 94
Profits	20 31
	\$1,265 29

RESOURCES.

Loans on mortgages of real estate.....	\$1,100 00
Cash	165 29
	\$1,265 29

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.

October 5, 1909.

MELVILLE WOODMAN, Pres. JAMES A. STROUT, Sec'y & Treas.

DIRECTORS—Gorham N. Weymouth, James A. Strout, J. G. Shaw, Robert McArthur, G. P. Littlefield, E. K. Scamman, 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	\$70,828 52
Advance payments	83 00
Guaranty fund	4,038 18
Forfeited shares	521 38
Profits	1,645 44
	<hr/>
	\$77,116 52

 RESOURCES.

Loans on mortgages of real estate.....	\$71,578 90
Loans on shares.....	1,550 00
Real estate, foreclosure.....	3,118 48
Cash	869 14
	<hr/>
	\$77,116 52

Number of shareholders.....	201
Number of borrowers.....	97
Number of shares outstanding.....	1,162
Number of shares pledged for loans.....	437
Number of loans.....	105

ABSTRACT

FROM

RETURNS OF SECRETARIES

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

OCTOBER 30, 1909.

AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
38	March 1, 1898.	152	140	\$55 69	\$195 69	\$177 70	\$29,744 88
39	September 1, 1898.	155	134	50 45	184 45	168 78	28,589 75
40	March 1, 1899.	112	128	45 60	173 66	159 52	19,443 20
41	September 1, 1899.	131	122	41 10	163 16	150 44	21,366 10
42	March 1, 1900.	92	116	36 80	152 80	141 54	14,057 60
43	September 1, 1900.	110	110	32 98	142 98	132 82	15,727 80
44	March 1, 1901.	61	104	29 34	133 34	124 26	8,133 74
45	September 1, 1901.	51	98	25 95	123 95	115 88	6,321 45
46	March 1, 1902.	73	92	22 80	114 80	107 66	8,380 40
47	September 1, 1902.	39	86	19 85	105 85	99 60	4,128 15
48	March 1, 1903.	85	80	17 21	97 21	91 70	8,262 85
49	September 1, 1903.	122	74	14 71	88 71	83 96	10,822 62
50	March 1, 1904.	150	68	12 42	80 42	76 36	12,063 00
51	September 1, 1904.	149	62	10 32	72 32	68 92	10,775 68
52	March 1, 1905.	85	56	8 40	64 40	61 62	5,474 00
53	September 1, 1905.	134	50	6 77	56 77	54 46	7,607 18
54	March 1, 1906.	198	44	5 26	49 26	47 44	9,753 48
55	September 1, 1906.	479	38	3 94	41 94	40 56	20,089 26
56	March 1, 1907.	402	32	2 79	34 79	33 82	13,985 58
57	September 1, 1907.	366	26	1 84	27 84	27 20	10,189 44
58	March 1, 1908.	310	20	1 08	21 08	20 72	6,534 80
59	September 1, 1908.	288	14	54	14 54	14 36	4,187 52
60	March 1, 1909.	502	8	18	8 18	8 12	4,106 36
61	September 1, 1909.	152	2	-	2 00	2 00	304 00
		4,398					\$280,048 84

BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
20	July, 1895	2	172	\$71 70	\$243 70	\$243 70	\$487 40
22	July, 1896	5	160	59 78	219 78	219 78	1,098 90
23	January, 1897	3	154	54 64	208 64	208 64	625 92
24	July, 1897	8	148	49 58	197 58	197 58	1,580 64
26	July, 1898	3	136	40 47	176 47	176 47	529 41
27	January, 1899	15	130	36 36	166 36	166 36	2,495 40
28	July, 1899	1	124	32 58	156 58	156 58	156 58
29	January, 1900	10	118	28 72	146 72	146 72	1,467 20
30	July, 1900	12	112	25 79	137 49	137 49	1,653 38
31	January, 1901	315	106	22 55	128 55	128 55	40,493 25
32	July, 1901	103	100	19 94	119 94	119 94	12,353 82
33	January, 1902	323	94	17 32	111 32	111 32	35,956 36
34	July, 1902	205	88	14 92	102 92	102 92	21,198 60
35	January, 1903	270	82	12 74	94 74	94 74	25,579 80
36	July, 1903	142	76	10 75	86 75	86 75	12,322 50
37	January, 1904	266	70	8 95	78 95	78 95	20,970 70
38	July, 1904	168	64	7 35	71 35	71 35	11,986 80
39	January, 1905	396	58	5 91	63 91	63 91	25,308 36
40	July, 1905	272	52	4 65	56 65	56 65	15,408 80
41	January, 1906	452	46	3 56	49 56	49 56	22,401 12
42	July, 1906	405	40	2 60	42 60	42 60	17,253 00
43	January, 1907	680	34	1 80	35 80	35 80	24,344 00
44	July, 1907	633	28	1 16	29 16	29 16	18,458 28
45	January, 1908	681	22	66	22 66	22 66	15,431 46
46	July, 1908	506	16	30	16 30	16 30	8,247 80
47	January, 1909	816	10	08	10 08	10 08	8,225 28
48	July, 1909	849	4	—	4 00	4 00	3,396 00
	Dues in arrears	7,541					\$349,430 76 4,901 94
							\$344,528 82

BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
16	September, 1898.	10	134	\$6 40	\$194 39	\$167 18	\$1,923 90
18	September, 1899.	12	122	5 59	170 39	149 22	2,032 69
20	September, 1900.	2	110	4 85	148 33	131 75	296 66
21	March, 1901.	13	104	4 49	137 75	123 25	1,788 83
22	September, 1901.	8	98	4 14	127 50	114 94	1,012 03
23	March, 1902.	10	92	3 80	117 55	106 79	1,175 59
24	September, 1902.	11	86	3 48	107 94	98 79	1,187 34
25	March, 1903.	54	80	3 34	104 01	90 94	5,320 57
26	September, 1903.	19	74	2 86	89 66	83 27	1,682 61
27	March, 1904.	47	68	2 57	80 98	75 33	3,764 43
28	September, 1904.	12	62	2 28	72 59	68 35	865 13
29	March, 1905.	43	56	2 10	67 35	61 10	2,723 34
30	September, 1905.	12	50	1 74	56 62	54 00	665 41
31	March, 1906.	19	44	1 49	49 01	47 04	917 25
32	September, 1906.	45	38	1 20	41 66	40 22	1,786 70
33	March, 1907.	40	32	1 00	40 60	33 53	1,299 20
34	September, 1907.	51	26	94	33 62	26 97	1,329 60
35	March, 1908.	39	20	55	21 38	20 54	780 10
36	September, 1908.	138	14	32	14 41	14 24	1,790 58
37	March, 1909.	72	8	11	6 11	8 06	578 92
38	September, 1909.	19	2	-	2 00	2 00	40 00
		676					\$32,960 88

BUCKSPORT LOAN AND BUILDING ASSOCIATION
—BUCKSPORT.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
14	January	1, 1896.	2	114	\$40 71	\$154 71	\$144 53	\$309 42
16	January	1, 1897.	3	154	64 87	218 87	211 52	400 15
17	July	1, 1897.	3	148	50 69	207 09	192 08	324 57
18	January	1, 1898.	2	142	53 78	195 78	182 33	144 19
20	January	1, 1899.	16	130	43 95	173 95	162 96	2,783 20
21	July	1, 1899.	21	124	39 36	163 36	153 52	3,430 56
22	January	1, 1900.	9	118	35 41	153 41	144 56	1,081 44
23	July	1, 1900.	2	112	31 41	143 41	135 56	286 82
24	January	1, 1901.	4	106	27 87	133 87	126 90	532 48
25	July	1, 1901.	3	100	24 45	124 45	118 34	367 35
26	January	1, 1902.	17	94	21 35	115 35	110 01	1,937 95
27	July	1, 1902.	5	88	18 48	106 48	101 86	532 40
28	January	1, 1903.	10	82	15 87	97 87	93 90	978 70
29	July	1, 1903.	8	76	13 44	89 44	86 08	712 52
31	July	1, 1904.	16	64	9 18	73 18	70 93	1,170 88
32	January	1, 1905.	21	58	7 42	65 42	63 57	1,373 82
33	July	1, 1905.	9	52	5 87	57 87	56 40	513 83
34	January	1, 1906.	9	46	4 48	50 48	49 36	454 32
35	July	1, 1906.	6	40	3 28	43 28	42 46	258 68
36	January	1, 1907.	7	34	2 26	36 26	35 70	241 82
37	July	1, 1907.	5	28	1 41	29 41	29 06	147 05
38	January	1, 1908.	17	22	81	22 81	22 61	387 77
39	July	1, 1908.	35	16	36	16 36	16 27	555 60
40	January	1, 1909.	28	10	09	10 09	10 07	274 52
41	July	1, 1909.	28	4	-	4 00	4 00	112 00
			286					\$19,312 04

ELLSWORTH LOAN AND BUILDING ASSOCIATION
—ELLSWORTH.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.		Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
14	January,	1898	20	142	\$60 55	\$202 55	\$187 42	\$4,051 00
15	July,	1898	6	136	54 52	190 51	178 92	1,143 06
16	January,	1899	95	130	48 82	178 82	166 62	16,987 90
17	July,	1899	16	124	43 80	167 80	156 85	2,684 80
18	January,	1900	49	118	39 13	157 13	147 35	7,699 37
19	July,	1900	15	112	34 75	146 75	138 07	2,201 25
20	January,	1901	31	106	30 70	136 70	129 03	4,237 70
21	July,	1901	53	100	26 90	126 90	120 18	6,725 70
22	January,	1902	62	94	23 40	117 40	111 55	7,278 80
23	July,	1902	3	88	20 17	108 17	103 13	324 51
24	January,	1903	88	82	17 22	99 22	94 92	8,731 36
25	July,	1903	47	76	14 51	90 51	86 89	4,253 97
26	January,	1904	57	70	12 09	82 09	79 07	4,679 13
27	July,	1904	62	64	9 91	73 91	71 44	4,582 42
28	January,	1905	49	58	7 95	65 95	63 97	3,231 55
29	July,	1905	56	52	6 23	58 23	56 67	3,260 88
30	January,	1906	154	46	4 74	50 74	49 56	7,313 96
31	July,	1906	71	40	3 45	43 45	42 59	2,900 03
32	January,	1907	76	34	2 40	36 40	35 80	2,766 40
33	July,	1907	136	28	1 54	29 54	29 16	3,817 44
34	January,	1908	219	22	87	22 89	22 65	4,812 91
35	July,	1908	81	16	40	16 40	16 30	1,328 40
36	January,	1909	232	10	11	10 11	10 09	2,345 52
37	July,	1909	84	4	—	4 00	4 00	336 00
			1,762					\$107,694 06

FALMOUTH LOAN AND BUILDING ASSOCIATION
—PORTLAND.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
14	November, 1897	15	144	\$64 20	\$200 11	\$200 11	\$3,001 68
15	May, 1898	2	138	58 05	188 53	174 02	375 07
16	November, 1898	74	132	52 27	177 30	164 24	13,075 59
18	November, 1899	172	120	41 89	155 97	145 50	26,784 64
19	May, 1900	21	114	37 21	145 79	136 49	3,069 60
20	November, 1900	5	108	32 82	135 89	127 69	679 46
21	May, 1901	106	102	28 75	126 29	119 11	13,322 27
22	November, 1901	192	96	25 04	117 04	110 78	22,460 64
23	May, 1902	43	90	21 69	108 13	102 71	4,634 56
24	November, 1902	64	84	18 64	99 50	94 84	6,347 21
25	May, 1903	59	78	15 87	91 14	87 18	5,362 54
26	November, 1903	122	72	13 37	83 04	79 70	10,101 22
27	May, 1904	10	66	11 12	75 18	72 40	744 80
28	November, 1904	230	60	9 09	67 52	65 25	15,375 05
29	May, 1905	103	54	7 32	60 12	58 29	6,163 54
30	November, 1905	73	48	5 74	52 89	51 46	3,810 44
31	May, 1906	77	42	4 40	45 90	44 80	3,534 32
32	November, 1906	16	36	3 27	39 10	38 29	622 68
33	May, 1907	57	30	2 30	32 30	31 73	1,825 10
34	November, 1907	88	24	1 46	25 46	25 10	2,093 48
35	May, 1908	29	18	79	18 79	18 60	544 91
36	November, 1908	134	12	29	12 29	12 22	1,535 86
37	May, 1909	213	6	07	6 07	6 06	1,236 91
		1,905					\$146,701 57

HALLOWELL LOAN AND BUILDING ASSOCIATION
—HALLOWELL.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
20	February, 1899	3	129	\$41 26	\$170 26	\$170 26	\$510 79
21	August, 1899	43	123	36 79	159 79	159 79	6,832 77
22	February, 1900	6	117	32 89	149 89	149 89	899 39
23	August, 1900	9	111	29 18	140 18	140 18	1,262 85
24	February, 1901	42	105	25 51	130 51	130 51	5,491 12
25	August, 1901	17	99	22 42	121 42	121 42	2,065 34
26	February, 1902	23	93	19 53	112 53	112 53	2,547 45
27	August, 1902	32	87	16 64	103 64	103 64	3,260 36
28	February, 1903	2	81	14 36	95 36	95 36	190 72
29	August, 1903	11	75	11 93	86 93	86 93	956 36
30	February, 1904	28	69	9 89	78 89	78 89	2,209 12
31	August, 1904	6	63	7 99	70 99	70 99	426 45
32	February, 1905	11	57	6 48	63 48	63 48	698 48
34	February, 1906	29	45	3 82	48 82	48 82	1,319 54
35	August, 1906	56	39	2 83	41 83	41 83	2,342 44
36	February, 1907	51	33	1 92	34 92	34 92	1,716 49
37	August, 1907	10	27	1 24	28 24	28 24	282 45
38	February, 1908	45	21	69	21 69	21 69	971 43
39	August, 1908	40	15	31	15 31	15 31	612 41
40	February, 1909	95	9	08	9 08	9 08	862 60
41	August, 1909	44	3	—	3 00	3 00	132 00
		603					\$35,590 56

KENNEBUNK LOAN AND BUILDING ASSOCIATION
—KENNEBUNK.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
18	May, 1898	29	138	\$64 30	\$202 30	\$202 30	\$5,462 70
19	November, 1898	14	132	58 00	190 00	175 50	2,654 00
20	May, 1899	6	126	52 56	178 06	165 42	769 36
21	November, 1899	45	120	46 55	166 55	154 91	7,135 75
22	May, 1900	27	114	41 51	155 51	145 13	3,783 77
23	November, 1900	60	108	36 77	144 77	135 58	8,683 20
24	May, 1901	57	102	32 44	134 44	126 33	7,536 08
25	November, 1901	64	96	28 40	124 40	117 30	6,844 60
26	May, 1902	53	90	24 73	114 73	108 55	5,547 69
27	November, 1902	19	84	21 35	105 35	100 01	1,755 65
28	May, 1903	39	78	18 27	96 27	91 70	2,987 53
29	November, 1903	41	72	15 43	87 43	83 57	3,187 63
30	May, 1904	42	66	12 83	78 83	75 62	2,152 86
31	November, 1904	22	60	10 55	70 55	67 91	1,339 10
32	May, 1905	62	54	8 47	62 47	60 35	3,029 14
33	November, 1905	60	48	6 68	54 68	53 01	2,819 80
34	May, 1906	57	42	5 11	47 11	45 83	2,424 27
35	November, 1906	46	36	3 94	39 74	38 80	1,726 04
36	May, 1907	61	30	2 61	32 61	31 96	1,741 21
37	November, 1907	88	24	1 68	25 68	25 26	2,006 84
38	May, 1908	70	18	96	18 96	18 72	1,068 20
39	November, 1908	119	12	44	12 44	12 33	1,292 36
40	May, 1909	79	6	12	6 12	6 09	394 48
		1,160					\$76,342 26

SOMERSET LOAN AND BUILDING ASSOCIATION
—SKOWHEGAN.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
23	September, 1897	10	140	\$59 63	\$199 63	\$199 63	\$966 30
24	March, 1898	26	134	54 90	188 90	188 90	4 910 40
26	March, 1899	8	128	39 13	167 13	167 13	1 321 04
27	September, 1899	6	122	36 26	158 26	158 26	939 56
28	March, 1900	6	116	32 53	148 53	148 53	871 18
29	September, 1900	42	110	29 03	139 03	139 03	5 712 26
30	March, 1901	4	104	25 81	129 81	129 81	511 24
31	September, 1901	33	98	22 76	120 76	120 76	3 972 08
32	March, 1902	23	92	19 96	111 96	111 96	2 511 42
33	September, 1902	9	86	17 38	103 38	103 38	926 42
34	March, 1903	39	80	14 97	94 97	94 97	3 697 97
35	September, 1903	52	74	12 75	86 75	86 75	4 548 00
36	March, 1904	67	68	10 72	78 72	78 72	4 420 24
37	September, 1904	43	62	8 89	70 89	70 89	3 377 97
38	March, 1905	63	56	7 21	63 21	63 21	3 093 23
39	September, 1905	105	50	5 74	55 74	55 74	5 607 79
40	March, 1906	126	44	4 41	48 41	48 41	5 342 00
41	September, 1906	125	38	3 26	41 26	41 26	5 087 55
42	March, 1907	82	32	2 33	34 33	34 33	2 781 14
43	September, 1907	91	26	1 53	27 53	27 53	2 141 88
44	March, 1908	37	20	91	20 91	20 91	630 67
45	September, 1908	82	14	43	14 43	14 43	1 109 61
46	March, 1909	182	8	12	8 12	8 12	1 337 84
47	September, 1909	114	2	—	2 00	2 00	208 00
		1,375					\$65,025 79

WALDOBORO LOAN AND BUILDING ASSOCIATION
—WALDOBORO.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
10	October 4, 1897.....	2	145	\$53 07	\$198 07	\$184 80	\$394 14
11	April 4, 1898.....	4	139	48 36	187 36	175 27	732 44
12	October 3, 1898.....	7	133	43 73	176 73	165 80	1,227 11
13	April 3, 1899.....	14	127	39 45	166 45	156 59	2,325 30
14	October 2, 1899.....	1	121	35 39	156 39	147 54	156 39
15	April 2, 1900.....	6	115	31 61	146 61	138 71	875 66
16	October 1, 1900.....	6	109	28 07	137 07	130 05	762 42
17	April 1, 1901.....	9	103	24 77	127 77	121 58	1,149 93
18	October 7, 1901.....	9	97	21 74	118 74	113 31	1,068 66
19	April 7, 1902.....	18	91	18 92	109 92	105 19	1,573 56
20	October 6, 1902.....	9	85	16 28	101 28	97 21	899 52
21	April 5, 1903.....	14	79	13 90	92 90	89 42	1,294 60
22	October 5, 1903.....	4	73	11 74	84 74	81 81	334 96
23	April 4, 1904.....	18	67	9 78	76 78	74 34	1,342 04
24	October 3, 1904.....	9	61	8 02	69 02	67 02	619 18
25	April 3, 1905.....	20	55	6 43	61 43	59 82	1,137 60
26	October 2, 1905.....	2	49	5 03	54 03	52 77	103 06
27	April 2, 1906.....	18	43	3 82	46 82	45 86	826 76
28	October 1, 1906.....	12	37	2 78	39 78	39 08	381 36
29	April 1, 1907.....	24	31	1 91	32 91	32 43	774 84
30	October 7, 1907.....	25	25	1 21	26 21	25 91	609 25
31	April 6, 1908.....	20	19	67	19 67	19 50	353 40
32	October 5, 1908.....	13	13	29	13 29	13 22	168 77
33	April 5, 1909.....	29	7	07	7 07	7 05	200 03
34	October 4, 1909.....	1	1	-	1 00	1 00	1 00
		294					\$19,311 98

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WISCASSET LOAN AND BUILDING ASSOCIATION
—WISCASSET.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
5	December, 1902.....	7	83	\$35 32	\$118 32	\$109 49	\$828 24
6	March, 1907.....	10	22	2 48	34 48	33 86	344 80
		17					\$1,173 04

YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

Detailed Statement of Accumulated Capital.

October 30, 1909.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
10	May 1, 1898.	18	138	\$46 80	\$184 80	\$173 70	\$3,326 40
11	May 1, 1899.	127	126	36 75	162 75	153 56	20,669 25
12	May 1, 1900.	69	114	29 01	143 01	135 76	9,867 69
13	May 1, 1901.	87	102	22 84	124 84	119 13	10,861 08
14	May 1, 1902.	23	90	17 28	107 28	102 96	2,467 44
15	May 1, 1903.	67	78	12 57	90 57	87 43	6,068 19
16	May 1, 1904.	65	66	2 64	74 64	72 48	4,851 60
17	May 1, 1905.	98	54	5 49	59 49	58 12	5,830 02
18	May 1, 1906.	56	42	3 05	45 05	44 29	2,522 80
19	May 1, 1907.	134	30	1 33	31 33	31 00	4,199 22
20	May 1, 1908.	109	18	1 33	18 33	18 25	1,997 97
21	May 1, 1909.	276	6	—	6 00	6 00	1,656 00
	Dues in arrears.	1,129					\$74,316 66
							2,477 14
							\$71,839 52

STATISTICAL TABLES

**Compiled from Annual Reports of Treasurers of Savings
Banks and Trust Companies and Secretaries
of Loan and Building Associations,
October 30, 1909.**

SAVINGS BANKS.
TABLE A—Statement of Liabilities and Resources October 30, 1909.
Liabilities.

NAME OF BANK.	Deposits.	Reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston.....	\$3,430,999 18	\$125,820 53	\$118,038 38	-	\$3,674,858 09
Auburn.....	2,002,927 98	85,742 00	26,529 10	\$15,000 00	2,130,199 08
Augusta.....	7,460,639 34	370,000 00	79,419 58	-	7,910,058 92
Bangor.....	5,639,228 95	302,064 44	138,415 83	2,112 99	6,081,822 21
Bar Harbor, Eden.....	17,637 89	98 90	375 16	-	18,111 95
Bath Savings Institution.....	3,900,419 56	180,726 17	243,551 88	-	4,324,697 61
Belfast.....	1,561,303 79	100,000 00	32,896 84	-	1,694,200 63
Bethel.....	416,607 16	25,435 03	25,492 33	-	467,534 52
Biddeford.....	1,439,504 13	57,700 00	19,981 99	-	1,517,186 12
Boothbay, Boothbay Harbor.....	396,654 70	25,588 62	7,042 58	-	429,285 90
Brewer.....	340,290 26	17,455 47	5,308 05	-	363,053 78
Bridgton.....	761,119 44	46,000 00	19,703 85	-	825,823 29
Brunswick Savings Institution.....	964,609 52	58,372 45	24,529 93	-	1,047,511 90
Buxton & Hollis, Buxton.....	360,808 59	25,750 00	5,599 11	-	392,157 70
Calais.....	404,957 37	26,186 71	32,220 56	-	463,364 64
Camden, Rockport.....	187,803 24	8,525 20	10,797 00	-	207,125 44
Cascade, Oakland.....	291,871 60	15,000 00	4,836 54	-	311,708 14
Dexter.....	410,619 54	15,820 00	4,385 12	5,000 00	435,824 66
Eastport.....	744,932 54	28,679 99	7,020 19	-	780,632 72
Fairfield.....	530,984 00	25,950 00	11,382 05	-	568,316 05
Franklin County, Farmington.....	712,218 19	98,000 00	9,491 80	-	759,709 99
Gardiner Savings Institution.....	2,701,063 32	154,000 00	32,231 53	-	2,887,354 85
Gorham.....	591,385 01	39,430 67	7,842 84	-	638,718 52
Hallowell Savings Institution.....	801,092 81	42,000 00	18,461 72	-	861,554 53
Hancock County, Ellsworth.....	294,511 31	26,000 00	3,961 21	-	324,472 52
Houlton.....	995,365 44	36,786 37	19,820 11	-	1,051,971 92

Kennebec, Augusta	1,223,417 91	78,000 00	56,193 59	1,357,611 50
Kennebunk	876,653 22	29,002 13	11,282 36	916,947 71
Kingfield	94,574 89	3,550 00	598 39	98,723 28
Machias	889,658 74	54,750 00	16,385 34	960,794 08
Maine, Portland	14,025,251 15	1,000,000 00	659,778 57	15,685,029 72
Mechanics', Auburn	556,251 74	38,850 00	21,059 69	616,161 43
Norway	481,025 66	12,000 00	10,095 98	503,121 64
Penobscot, Bangor	2,907,602 40	175,985 43	21,504 18	3,105,092 01
People's, Lewiston	1,653,259 42	90,000 00	2,922 59	1,746,182 01
People's Safe Deposit and Savings, Bath	814,525 91	20,447 09	9,479 35	844,452 35
Phillips	217,609 53	9,525 00	4,404 05	231,538 58
Piscataquis, Dover	853,807 68	43,187 47	20,219 33	917,214 48
Portland	12,136,834 02	1,100,343 19	245,394 50	13,482,571 71
Rockland	2,088,394 79	93,191 26	46,413 07	2,227,999 12
Saco	1,416,902 98	40,100 00	71,418 22	1,528,421 20
Saco & Biddeford Savings Institution, Saco	3,589,729 89	200,059 17	167,292 16	3,957,081 22
Searsport	234,585 79	13,150 00	3 66	247,739 45
Skowhegan	1,911,890 85	100,000 00	25,740 91	2,037,621 76
South Berwick	563,879 85	26,042 92	11,204 10	601,126 87
South Paris	365,919 64	12,500 00	12,379 14	390,798 78
Thomaston	514,462 81	36,000 00	11,791 90	562,254 71
Topsham & Brunswick Twenty-five Cent, Brunswick	331,394 81	16,000 00	9,605 81	357,000 62
Tremont	71,141 28	3,896 46	2,064 81	77,102 55
Waterville	1,913,943 00	92,235 00	54,511 07	2,060,689 07
Wiscasset	265,082 36	14,500 00	22,533 49	302,115 85
York County, Biddeford	1,199,682 48	51,000 00	20,253 85	1,270,936 33
Total	\$88,557,027 66	\$5,231,507 70	\$2,443,935 39	\$22,112 99
				\$96,254,583 74

BANK COMMISSIONER'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	-	\$432,550 00	\$237,500 00	\$298,475 00	\$1,268,275 00	\$215,400 00	-	\$61,600 00
Auburn	-	128,386 50	247,900 00	128,735 00	883,312 50	152,250 00	\$10,950 00	32,605 85
Augusta	-	234,111 70	4,747,440 90	1,332,662 50	908,032 50	-	-	95,587 50
Bangor	-	809,044 73	2,057,037 02	513,037 50	1,927,880 63	41,700 00	29,950 00	92,677 75
Bar Harbor, Eden	-	-	-	1,977 00	1,960 00	1,000 00	-	-
Bath Savings Institution	\$75,000 00	120,019 25	519,650 00	533,237 75	1,997,674 65	141,022 50	108,114 00	33,750 00
Belfast	-	10,000 00	286,030 00	160,500 00	841,900 00	131,200 00	-	34,900 00
Bethel	-	41,019 00	126,500 00	8,000 00	24,400 00	18,000 00	-	-
Biddeford	-	120,945 00	26,000 00	39,470 00	546,945 00	70,900 00	-	-
Boothbay, Boothbay Harbor	-	13,800 00	7,000 00	54,125 00	190,230 00	35,000 00	4,925 00	-
Brewer	-	54,500 00	50,000 00	38,530 00	67,500 00	32,932 50	3,000 00	3,000 00
Bridgton	-	43,470 00	56,150 00	111,777 50	285,810 00	65,910 00	-	3,342 50
Brunswick Savings Institution	-	60,000 00	143,000 00	131,506 00	386,512 50	102,700 00	5,000 00	9,945 00
Buxton & Hollis, Buxton	-	13,000 00	85,000 00	29,510 00	158,718 75	24,315 00	8,000 00	5,160 00
Calais	-	52,225 00	51,425 00	28,035 00	255,360 00	8,000 00	-	7,700 00
Camden, Rockport	-	-	-	15,715 00	18,150 00	81,500 00	-	-
Cascade, Oakland	-	-	-	37,750 00	89,930 00	30,800 00	-	-
Dexter	-	-	-	24,900 00	254,037 50	40,225 00	-	455 00
Eastport	-	94,890 75	156,500 00	79,760 00	165,575 00	22,600 00	1,000 00	5,000 00
Fairfield	-	41,750 00	40,380 00	72,967 50	123,937 50	10,000 00	7,750 00	-
Franklin County, Farmington	-	90,000 00	23,200 00	68,170 00	161,085 00	129,810 00	-	34,785 00
Gardiner Savings Institution	-	546,487 50	1,103,533 00	300,834 60	648,342 50	85,550 00	3,000 00	12,000 00
Gorham	-	8,525 46	251,855 25	17,000 00	154,091 25	12,000 00	500 00	-
Hallowell Savings Institution	-	49,640 00	348,000 00	60,380 00	205,431 25	74,875 00	27,000 00	6,600 00
Hancock County, Ellsworth	-	25,487 50	16,000 00	13,000 00	23,619 58	19,650 00	-	400 00
Houlton	-	103,715 50	27,000 00	136,380 00	85,522 50	70,418 75	5,000 00	-
Kennebec, Augusta	-	58,000 00	223,800 00	205,500 00	92,655 00	16,500 00	-	105,100 00
Kennebunk	-	59,650 00	67,925 00	69,955 00	447,240 00	65,750 00	6,000 00	15,333 00

Kingfield	-	2,950 00	-	5,850 00	2,925 00	5,000 00	-	-
Machias	-	175,750 00	272,170 00	51,200 00	226,775 00	83,500 00	-	23,200 00
Maine, Portland	-	720,000 00	1,590,012 50	1,563,912 50	10,521,227 44	636,695 00	-	59,932 50
Mechanics', Auburn	-	26,485 00	29,600 00	73,543 75	157,695 00	45,825 00	-	10,000 00
Norway	-	20,475 00	67,905 00	23,301 25	176,628 75	43,137 50	-	5,027 50
Penobscot, Bangor	-	447,637 00	401,500 00	638,350 00	584,973 00	104,200 00	-	83,222 50
Peoples', Lewiston	-	138,500 00	233,030 00	233,990 00	2,0,135 00	104,812 50	-	500 00
People's Safe Deposit and Savings, Bath	-	13,800 00	14,900 00	122,638 50	371,429 75	59,200 00	25,250 00	-
Phillips	-	13,830 50	30,090 00	31,240 00	25,235 00	31,125 00	5,000 00	10,650 00
Piscataquis, Dover	-	67,975 00	127,500 00	70,903 00	283,121 25	80,917 50	10,030 00	14,750 00
Portland	-	838,000 00	3,559,650 00	636,050 00	3,142,737 50	877,650 00	36,000 00	101,300 00
Rockland	-	118,900 00	417,500 00	242,902 50	906,250 60	49,500 00	3,750 00	2,350 00
Saco	-	14,550 00	-	42,720 00	779,138 64	60,500 00	10,000 00	22,750 00
Saco & Biddeford Savings Institution, Saco	-	112,075 00	50,000 00	295,635 00	1,994,313 75	188,035 00	51,025 00	293,456 62
Searsport	-	7,000 00	62,975 00	23,140 00	95,147 75	7,482 50	-	1,300 00
Skowhegan	-	270,200 00	339,090 00	250,950 00	406,300 00	79,600 00	-	54,250 00
South Berwick	-	10,000 00	148,090 00	193,770 00	185,913 24	-	-	-
South Paris	-	10,950 00	45,425 00	29,212 50	139,640 00	30,460 00	500 00	-
Thomaston	-	8,000 00	113,750 00	24,900 00	281,250 00	42,750 00	-	-
Topsham & Brunswick Twenty-five Cent, Brunswick	-	22,000 00	-	14,550 00	113,176 25	53,325 00	-	5,000 00
Tremont	-	809 00	-	21,170 00	3,000 00	6,500 00	-	-
Waterville	-	124,061 00	204,600 00	141,735 00	429,735 00	58,325 00	26,450 00	10,000 00
Wiscasset	-	9,000 00	4,000 00	36,892 00	155,857 50	20,000 00	-	13,450 00
York County, Biddeford	-	-	79,000 00	61,613 33	429,507 84	44,000 00	10,000 00	3,000 00
Total	\$75,000 00	\$6,414,166 39	\$18,746,394 67	\$9,509,139 68	\$33,874,651 87	\$4,412,638 75	\$398,164 00	\$1,280,140 72

BANK COMMISSIONER'S REPORT.

TABLE A—Continued.
Resources—Continued.

NAME OF BANK.	Railroad stock out of Maine.	Corporation stock in Maine.	Corporation stock out of Maine.	National bank stock in Maine.	National bank stock out of Maine.	Other bank stock in Maine.	Loans on mortgages of real estate.	Loans on collateral.	Loans to municipalities.
Androscoggin County, Lewiston	-	\$2,315 00	-	\$100,300 00	-	\$4,000 00	\$925,254 92	\$37,380 82	-
Auburn	-	8,700 00	-	113,800 00	-	-	210,066 06	5,500 00	-
Augusta	-	15,000 00	-	73,900 00	-	-	137,795 00	114,377 50	\$5,000 00
Bangor	\$10,290 00	3,000 00	-	10,900 00	-	-	304,371 22	137,892 20	-
Bar Harbor, Eden	-	-	-	-	-	-	7,085 00	2,704 00	975 00
Bath Savings Institution	106,776 00	-	\$22,169 00	65,340 00	\$3,400 00	-	182,421 45	257,392 72	22,540 00
Belfast	-	-	-	1,000 00	-	-	76,456 63	97,881 93	6,500 00
Bethel	-	-	-	32,384 00	-	-	191,184 10	2,400 00	-
Biddeford	25,800 00	91,432 00	2,500 00	38,150 00	2,500 00	1,000 00	419,448 13	31,904 93	-
Boothbay, Boothbay Harbor	-	3,500 00	-	3,050 00	-	-	103,854 92	-	-
Brewer	900 00	4,000 00	-	700 00	-	-	77,780 50	3,350 00	1,000 00
Bridgton	2,250 00	-	-	18,900 00	-	4,000 00	145,955 89	44,421 66	5,698 25
Brunswick Savings Institution	16,350 00	3,500 00	-	48,000 00	-	5,000 00	93,216 00	12,325 00	-
Buxton & Hollis, Buxton	-	2,250 00	-	15,800 00	-	-	35,302 67	1,975 00	1,000 00
Calais	750 00	-	-	12,525 00	-	1,000 00	29,716 90	7,133 50	-
Camden, Rockport	1,220 00	-	-	-	-	1,500 00	15,377 05	25,276 17	7,850 00
Cascade, Oakland	900 00	1,000 00	-	32,900 00	-	-	31,805 18	14,820 00	-
Dexter	-	-	-	19,300 00	-	-	49,274 56	1,140 00	1,000 00
Eastport	-	2,100 00	-	18,600 00	-	-	159,020 69	13,679 30	3,100 00
Fairfield	-	1,400 00	-	25,600 00	-	-	95,981 84	71,030 00	32,958 90
Franklin County, Farmington	1,900 00	2,750 00	-	42,295 00	-	400 00	104,392 53	15,965 00	-
Gardiner Savings Institution	-	-	-	-	-	-	88,106 77	48,285 85	-
Gorham	-	1,400 00	-	1,900 00	-	-	170,972 00	2,100 00	-
Hallowell Savings Institution	-	-	-	21,400 00	-	-	31,110 36	5,190 00	8,000 00
Hancock County, Ellsworth	-	-	-	13,200 00	-	1,000 00	134,239 97	36,313 36	3,000 00
Houlton	-	-	-	22,400 00	-	1,000 00	515,473 19	10,200 00	14,600 00
Kennebec, Augusta	25,000 00	21,440 00	400 00	127,900 00	-	-	261,348 42	123,175 00	-
Kennebunk	1,200 00	3,500 00	-	18,900 00	-	-	122,643 79	18,045 00	-

Kingfield	-	-	-	2,400 00	-	5,300 00	45,755 00	12,315 00	-
Machias	-	850 00	-	33,500 00	-	800 00	41,959 42	22,702 50	547 56
Maine, Portland	-	21,675 00	-	-	-	7,200 00	345,997 00	39,305 61	-
Mechanics', Auburn	-	240 00	12,000 00	64,300 00	-	-	113,162 00	8,275 00	-
Norway	1,200 00	5,450 00	-	35,600 00	-	-	86,248 17	3,415 00	-
Penobscot, Bangor	-	12,500 00	-	21,500 00	4,000 00	4,000 00	373,479 00	312,553 42	4,000 00
People's, Lewiston	2,400 00	7,800 00	375 00	75,050 00	-	-	459,973 00	43,312 98	9,000 00
People's Safe Deposit and Savings, Bath	1,450 00	1,500 00	300 00	3,800 00	1,000 00	1,000 00	125,941 20	44,779 40	-
Phillips	-	-	-	10,700 00	2,250 00	2,250 00	39,077 19	16,436 15	-
Piscataquis, Dover	4,881 25	-	-	16,740 00	4,500 00	4,500 00	152,125 16	18,233 18	8,000 00
Portland	-	26,500 00	-	47,639 00	-	-	2,403,296 56	216,567 09	-
Rockland	15,300 00	1,200 00	-	56,950 00	7,500 00	7,500 00	70,543 88	239,042 27	-
Saco	11,166 73	38,350 00	-	52,403 33	-	-	410,854 18	53,333 33	-
Saco & Biddeford Savings Institution, Saco	174,650 00	129,070 00	-	59,155 00	-	-	296,391 26	187,449 55	-
Searsport	-	6,284 00	-	18,300 00	-	-	13,145 00	450 00	-
Skowhegan	-	-	-	67,250 00	-	1,000 00	473,221 66	28,625 00	30,570 00
South Berwick	-	4,000 00	-	21,000 00	-	-	20,685 30	900 00	-
South Paris	-	5,600 00	9,500 00	18,600 00	-	-	68,334 40	12,824 91	100 00
Thomaston	-	-	1,000 00	24,600 00	-	600 00	25,084 88	3,561 50	-
Topsham & Brunswick Twenty-five Cent, Brunswick	500 00	-	-	20,780 00	-	-	93,768 69	9,620 33	-
Tremont	-	-	-	400 00	-	500 00	30,705 14	75 00	4,140 00
Waterville	1,500 00	-	-	50,370 00	-	-	666,492 00	168,528 00	5,000 00
Wiscasset	2,760 00	-	500 00	11,584 00	-	500 00	42,331 97	915 50	3,000 00
York County, Biddeford	5,533 72	15,900 00	-	66,000 00	29,300 00	-	337,455 14	35,085 00	-
Total	\$414,677 70	\$444,206 00	\$48,744 60	\$1,657,765 33	\$35,200 00	\$54,550 00	\$11,525,687 09	\$2,620,224 66	\$177,579 71

BANK COMMISSIONER'S REPORT.

TABLE A—Concluded.
Resources—Concluded.

NAME OF BANK.	Loans to corporations.	Real estate investment.	Real estate foreclosure.	Premium account.	Furniture account.	Other resources.	Cash on hand and on deposit.	Total resources.
Androscoggin County, Lewiston	\$66,345 00	-	\$6,171 05	\$7,791 07	-	-	\$11,500 23	\$3,674,858 09
Auburn	25,000 00	\$17,000 00	24,082 77	41,011 05	-	-	8,899 35	2,130,199 08
Augusta	57,705 05	15,000 00	-	40,000 00	-	-	43,366 27	7,910,058 92
Bangor	17,850 00	50,637 57	30,600 03	4,591 50	-	-	40,272 06	6,081,822 21
Bar Harbor, Eden	-	-	-	30 00	\$400 00	-	1,980 95	18,111 95
Bath Savings Institution	19,933 34	35,038 65	-	-	-	-	81,217 70	4,324,697 61
Belfast	4,030 00	12,600 00	-	-	-	-	31,262 07	1,694,200 63
Bethel	-	5,000 00	2,705 91	-	1,666 26	-	14,275 28	467,534 55
Biddeford	-	56,000 00	13,000 00	10,289 76	-	\$2,710 23	18,191 07	1,517,186 12
Boothbay, Boothbay Harbor	-	-	1,000 00	-	400 00	-	12,350 98	429,285 90
Brewer	-	4,876 23	2,486 00	5,163 57	6,525 24	-	6,719 74	363,053 78
Bridgton	4,350 00	12,800 00	1,980 07	4,800 00	2,400 00	-	12,807 42	826,823 29
Brunswick Savings Institution	3,000 00	6,700 00	-	-	-	200 00	20,557 40	1,047,511 90
Buxton & Hollis, Buxton	4,728 00	-	900 00	-	1,200 00	-	4,798 28	392,157 70
Calais	-	-	280 44	-	-	-	9,242 80	463,364 64
Camden, Rockport	7,500 00	6,653 96	1,707 39	1,427 50	1,440 00	1,100 00	20,708 37	207,125 44
Cascade, Oakland	-	35,756 23	8,700 00	6,000 00	4,700 00	153 52	16,493 21	311,708 14
Dexter	-	19,878 55	12,966 02	4,232 50	-	-	8,385 53	435,824 66
Eastport	4,513 67	18,709 44	-	9,742 50	1,000 00	-	24,841 37	780,632 72
Fairfield	2,875 00	-	12,328 88	937 50	-	7,345 52	21,010 41	568,316 05
Franklin County, Farmington	36,800 00	19,200 00	8,000 00	-	-	-	20,957 46	759,709 99
Gardiner Savings Institution	10,750 00	20,000 00	350 00	-	-	-	23,124 63	2,887,354 85
Gorham	1,765 00	-	5,950 00	-	-	-	10,658 56	638,718 52
Hallowell Savings Institution	4,000 00	6,213 13	1,641 01	-	-	-	12,073 78	861,554 53
Hancock County, Ellsworth	1,548 00	-	9,100 17	2,026 15	2,376 72	-	20,511 07	324,472 52
Houlton	-	3,500 00	-	14,888 54	500 00	-	41,373 44	1,051,971 92
Kennebec, Augusta	11,071 32	49,750 00	-	-	2,000 00	-	33,971 75	1,357,611 50
Kennebunk	-	-	-	2,651 72	-	-	18,154 20	916,947 71

Kingfield	10,000 00	-	-	-	600 00	-	5,628 28	98,723 28
Machias	6,660 00	2,000 00	-	-	-	-	13,179 60	960,794 08
Maine, Portland	106,700 00	5,000 00	-	-	-	-	67,312 17	15,685,029 72
Mechanics', Auburn	18,895 00	40,000 00	1,000 00	1,410 00	-	-	13,730 68	616,161 43
Norway	3,400 00	5,000 00	2,720 00	-	-	284 51	13,028 96	503,121 64
Penobscot, Bangor	55,100 00	-	6,800 06	13,037 51	-	-	42,239 46	3,105,092 01
People's, Lewiston	35,500 00	16,621 58	1,766 65	14,966 80	4,375 00	-	44,043 41	1,746,182 01
People's Safe Deposit and Savings, Bath	700 00	25,349 20	-	14,195 35	4,500 00	5,000 00	8,718 95	844,452 35
Phillips	-	5,480 34	-	1,440 00	1,549 79	-	7,524 61	231,538 58
Piscataquis, Dover	5,000 00	14,000 00	3,154 08	5,685 00	-	-	29,728 06	917,214 48
Portland	304,735 60	1,067,026 94	29,223 98	-	-	-	196,195 04	13,482,571 71
Rockland	22,000 00	9,000 00	410 05	20,112 16	5,435 55	4,000 00	35,352 11	2,227,999 12
Saco	-	-	12,551 94	1,859 09	-	-	18,243 96	1,528,421 20
Saco & Biddeford Savings Institution, Saco	-	12,000 00	89,669 39	-	-	-	24,125 65	3,957,081 22
Searsport	-	-	1,000 00	3,080 84	-	-	8,434 36	247,739 45
Skowhegan	34,500 00	-	-	-	-	-	2,155 10	2,037,621 76
South Berwick	-	-	-	-	-	-	16,858 33	601,126 87
South Paris	300 00	2,500 00	3,200 00	1,030 00	-	300 00	12,291 97	390,798 78
Thomaston	-	3,000 00	300 00	10,450 00	7,000 00	-	16,008 33	562,254 71
Topsham & Brunswick Twenty-five Cent, Brunswick	-	6,650 00	6,537 82	3,962 51	-	943 46	6,186 56	357,000 62
Tremont	-	250 00	-	-	-	3,576 73	5,976 68	77,102 55
Waterville	35,615 00	60,000 00	18,099 50	-	6,000 00	-	54,178 57	2,050,689 07
Wiscasset	-	-	320 00	-	-	-	1,004 88	302,115 85
York County, Biddeford	-	19,800 00	-	45,000 00	1,200 00	-	28,541 30	1,270,936 33
Total	\$922,839 99	\$1,688,991 82	\$320,703 21	\$291,842 62	\$55,298 56	\$25,613 97	\$1,250,392 40	\$96,254,583 74

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.	No. of depositors whose balance is over \$500 and not over \$2,000.	Amount of deposits of over \$500 and not over \$2,000.
Androscoggin County, Lewiston . . .	10,202	314	-	\$1,062,322 48	\$992,164 38	\$70,158 10	-	7,919	\$922,782 66	2,155	\$2,174,956 43
Auburn . . .	5,400	-	163	405,949 32	453,866 68	-	\$47,917 36	3,996	500,674 98	1,342	1,357,907 75
Augusta . . .	12,329	-	6	1,095,714 01	960,666 69	135,047 32	-	7,914	1,095,430 80	3,816	4,487,267 64
Bangor . . .	13,566	279	-	1,369,232 30	1,274,977 84	94,254 96	-	9,885	1,160,326 05	3,421	3,684,013 57
Bar Harbor, Eden . . .	166	24	-	16,441 61	12,565 15	3,876 46	-	155	11,497 99	11	6,139 90
Bath Savings Institution . . .	6,410	-	46	664,476 95	595,536 96	68,939 99	-	4,256	580,840 23	1,865	2,072,326 90
Belfast . . .	4,462	36	-	357,911 71	281,114 85	76,796 86	-	3,436	450,222 83	976	949,902 24
Bethel . . .	1,668	-	21	86,210 38	89,363 14	-	3,152 76	1,408	130,236 13	241	245,643 24
Biddeford . . .	3,256	106	-	380,047 01	269,313 17	110,733 84	-	2,338	385,073 32	854	891,887 66
Boothbay, Boothbay Harbor . . .	1,647	40	-	116,332 13	95,563 47	20,768 66	-	1,195	170,325 75	450	221,578 95
Brewer . . .	1,412	-	1	94,788 35	79,539 12	15,189 23	-	1,189	102,074 05	214	217,375 63
Bridgton . . .	2,874	30	-	182,311 84	203,374 07	-	21,062 23	2,361	228,703 89	502	509,954 49
Brunswick Savings Institution . . .	2,691	70	-	250,662 35	186,863 27	63,799 08	-	2,069	234,799 37	568	598,926 98
Buxton & Hollis, Buxton . . .	1,112	5	-	60,520 52	54,969 19	5,551 33	-	867	92,355 06	230	236,943 08
Calais . . .	1,312	-	45	64,373 03	67,774 34	-	3,401 31	1,060	143,805 35	241	230,548 41
Camden, Rockport . . .	714	-	26	261,699 52	268,528 19	-	6,828 67	601	72,192 18	100	82,635 78
Cascade, Oakland . . .	2,038	148	-	118,271 99	106,844 75	11,427 24	-	1,525	132,911 60	511	254,710 00
Dexter . . .	1,599	-	63	86,427 61	112,348 86	-	25,921 25	1,327	132,902 14	261	253,885 87
Eastport . . .	2,440	51	-	189,251 25	179,769 31	9,481 94	-	1,972	232,266 05	431	423,146 84
Fairfield . . .	1,755	-	84	157,871 31	206,648 54	-	48,777 23	1,422	177,288 37	297	280,181 56
Franklin County, Farmington . . .	2,741	-	149	131,287 19	158,165 55	-	26,878 36	2,246	204,422 40	471	447,487 21
Gardiner Savings Institution . . .	6,961	77	-	491,630 11	432,082 91	59,547 20	-	5,369	533,666 90	1,410	1,633,095 53
Gorham . . .	2,129	19	-	110,661 04	89,049 88	21,611 16	-	1,746	146,507 15	355	383,311 89
Hallowell Savings Institution . . .	1,675	-	18	131,047 53	128,422 46	2,625 07	-	1,144	136,741 30	467	509,070 78
Hancock County, Ellsworth . . .	1,631	-	97	48,760 56	57,778 61	-	9,018 05	1,465	140,570 43	163	147,722 89
Houlton . . .	3,477	152	-	856,546 07	694,233 67	162,312 40	-	2,847	247,244 60	604	656,211 23
Kennebec, Augusta . . .	2,822	161	-	227,281 87	190,510 04	36,771 83	-	2,007	171,148 83	706	760,890 45
Kennebunk . . .	2,658	136	-	225,483 31	169,220 56	56,262 75	-	2,086	239,889 60	532	541,270 14

Kingfield	513	37	-	28,822 22	27,143 93	1,678 29	-	453	35,633 52	57	52,825 98
Machias	2,344	9	-	181,487 65	143,428 81	38,058 84	-	1,766	192,862 04	531	566,218 85
Maine, Portland	30,922	430	-	2,755,403 88	2,162,407 86	592,996 02	-	21,539	2,371,759 30	8,525	9,466,436 33
Mechanics', Auburn	2,085	44	-	156,908 54	119,197 51	37,711 03	-	1,725	176,492 77	339	329,968 07
Norway	2,636	24	-	128,566 30	128,509 95	56 35	-	2,331	191,956 15	300	278,055 91
Penobscot, Bangor	7,093	-	10	535,948 11	463,955 12	71,992 99	-	5,184	562,910 97	1,708	1,821,528 29
People's, Lewiston	4,983	-	325	451,988 62	403,290 22	48,698 40	-	3,910	497,649 30	1,034	1,041,821 05
People's Safe Deposit and Savings, Bath	2,882	-	43	171,380 18	190,117 61	-	18,737 43	2,378	193,426 49	455	439,420 89
Phillips	1,064	45	-	77,278 31	57,957 39	19,320 92	-	934	85,043 73	124	118,881 46
Piscataquis, Dover	3,246	-	17	217,817 96	186,399 98	31,417 98	-	2,683	268,065 51	549	549,391 37
Portland	27,830	1,031	-	2,240,132 83	1,932,118 24	308,014 59	-	19,600	2,143,171 06	7,769	8,894,464 65
Rockland	6,667	78	-	443,219 11	347,150 02	96,069 03	-	5,340	652,323 33	1,268	1,286,494 24
Saco	2,716	17	-	300,543 18	247,439 40	53,103 78	-	1,815	247,591 81	797	872,083 18
Saco & Biddeford Savings Institu- tion, Saco	8,095	-	112	648,816 83	570,282 97	78,533 86	-	5,974	562,304 41	1,830	2,152,321 98
Searsport	950	18	-	69,801 12	57,833 70	11,967 42	-	817	99,818 04	124	115,755 41
Skowhegan	5,543	-	95	514,591 11	495,209 91	19,381 20	-	4,330	445,123 26	1,076	1,069,632 23
South Berwick	1,492	30	-	102,777 19	68,816 36	33,960 83	-	1,032	126,212 02	372	371,368 31
South Paris	1,860	37	-	100,202 62	103,258 98	-	3,056 36	1,624	151,854 19	228	195,429 06
Thomaston	1,642	-	19	75,697 23	67,491 81	8,205 42	-	1,302	150,249 32	310	282,718 26
Topsham & Brunswick Twenty-five Cent, Brunswick	1,260	83	-	91,735 92	67,725 41	24,010 51	-	1,023	92,953 77	230	216,947 09
Tremont	355	19	-	14,964 20	10,561 59	4,402 61	-	309	31,622 39	46	39,538 89
Waterville	5,787	77	-	605,809 66	541,746 51	64,063 15	-	4,584	608,173 65	1,155	1,184,378 09
Wiscasset	1,139	4	-	72,941 34	55,464 52	17,476 82	-	974	104,806 27	160	149,022 56
York County, Biddeford	3,954	58	-	367,976 55	313,824 31	54,152 24	-	3,327	540,093 22	567	519,327 60
Total	228,205	3,689	1,340	\$19,598,324 51	\$17,172,707 76	\$2,640,367 76	\$214,751 01	170,819	\$19,208,946 59	52,746	\$56,273,022 79

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 1909.	State tax 1909.	Annual expenses.
Androscoggin County, Lewiston	125	\$308,340 40	3	\$24,919 69	3½	\$112,263 20	\$326 73	\$16,733 09	\$5,951 32
Auburn	62	144,345 25	-	-	3½	69,752 89	646 00	10,727 42	3,000 00
Augusta	534	1,355,033 07	65	522,847 83	4	289,959 34	555 00	43,085 83	12,378 89
Bangor	241	608,574 00	19	186,315 33	3½	201,397 56	1,383 41	31,806 93	10,843 32
Bar Harbor, Eden	-	-	-	-	4	477 66	-	62 40	-
Bath Savings Institution	225	640,287 42	66	606,965 01	4	150,858 93	676 20	22,448 46	5,600 00
Belfast	44	99,511 94	6	61,666 72	4	58,364 52	258 02	8,703 34	4,500 00
Bethel	19	40,727 79	-	-	4	13,945 62	179 10	2,266 94	3,000 00
Biddeford	63	157,469 43	-	5,074 72	3½	813 40	813 40	5,803 45	3,000 00
Boothbay, Boothbay Harbor	2	4,750 00	-	-	4	51,974 46	44 65	1,999 67	1,325 00
Brewer	9	20,840 58	-	-	4	14,255 28	42 23	1,576 13	1,588 21
Bridgton	11	22,461 06	-	-	3½	12,532 51	246 29	3,884 52	2,611 41
Brunswick Savings Institution	53	125,449 94	-	-	4	25,638 83	104 10	4,981 46	2,450 00
Buxton & Hollis, Buxton	15	31,510 45	1	5,433 23	4	35,615 71	19 96	2,041 90	1,330 86
Calais	10	20,725 47	1	9,878 14	3½	13,852 92	29 70	2,440 52	1,700 00
Camden, Rockport	13	32,975 28	-	-	4	6,657 24	10 00	796 92	2,209 00
Cascade, Oakland	2	4,250 00	-	-	4	10,528 04	479 40	1,285 50	1,267 20
Dexter	11	23,831 53	-	-	4	17,025 78	624 00	2,350 16	3,375 53
Eastport	35	78,818 36	2	10,701 29	3½	24,364 24	595 43	3,720 46	1,700 00
Fairfield	36	73,514 07	-	-	4	21,518 74	205 25	2,637 96	1,200 00
Franklin County, Farmington	23	55,100 07	1	5,208 51	3	20,704 78	332 85	3,175 60	1,400 00
Gardiner Savings Institution	166	419,023 77	16	115,277 06	4	103,101 27	338 25	14,845 73	4,500 00
Gorham	28	61,565 97	-	-	4	22,071 89	111 06	3,341 54	1,950 00
Hallowell Savings Institution	64	155,280 73	-	-	4	31,245 53	21 33	4,652 56	2,164 64
Hancock County, Ellsworth	23	6,217 99	-	-	4	11,630 17	287 38	1,294 93	3,523 29
Houlton	22	62,937 85	4	28,971 76	4	33,154 51	104 50	3,835 68	3,000 00
Kennebec, Augusta	104	259,106 90	5	32,271 73	4	46,746 14	755 65	5,017 57	4,500 00
Kennebunk	40	95,493 48	-	-	4	31,507 18	21 66	4,491 42	2,192 48
Kingfield	2	6,115 39	-	-	4	3,541 45	-	377 96	751 83
Machias	45	120,422 09	2	10,155 76	4	33,646 55	50 76	4,576 80	2,050 00

Maine, Portland	822	1,940,353 32	36	246,702 20	4	525,425 78	1,270 92	85,706 56	27,087 25
Mechanics', Auburn	21	49,820 90	-	-	4	20,426 71	771 00	2,552 01	2,100 00
Norway	5	11,013 60	-	-	3½	15,884 77	101 28	2,436 71	1,500 00
Penobscot, Bangor	194	470,894 94	7	52,268 20	3½	103,224 43	-	13,123 50	7,154 77
People's, Lewiston	37	98,783 07	2	15,006 00	3½	53,888 31	308 21	7,672 97	3,000 00
People's Safe Deposit and Savings, Bath	44	150,135 09	5	31,543 44	3½	30,354 89	405 72	4,195 35	2,599 24
Phillips	6	13,684 34	-	-	4	7,650 63	57 40	924 00	1,050 63
Piscataquis, Dover	13	30,230 74	1	6,120 06	4	31,549 17	91 66	4,313 47	3,046 88
Portland	458	1,079,821 99	3	19,376 32	4	458,674 01	13,714 40	64,357 01	29,560 38
Rockland	57	131,702 40	2	17,874 82	4	77,521 36	234 30	11,253 41	4,411 43
Saco	95	237,115 19	9	60,112 80	4	53,268 12	125 36	6,990 24	2,379 56
Saco & Biddeford Savings Institution, Saco	271	732,373 63	20	142,729 87	4	136,250 63	961 20	16,492 47	8,050 00
Searsport	9	19,012 34	-	-	4	8,562 22	19 80	1,218 79	1,266 52
Skowhegan	128	332,051 58	9	65,073 78	4	74,475 24	-	9,246 96	4,125 84
South Berwick	28	66,299 52	-	-	3½	18,491 06	-	2,962 88	1,800 00
South Paris	8	18,636 45	-	-	3½	11,930 39	127 60	1,926 69	1,691 52
Thomaston	29	64,844 19	1	16,651 04	4	19,609 52	36 55	3,066 21	1,725 53
Topsham & Brunswick Twenty-five Cent, Brunswick	6	12,261 58	1	9,232 37	4	12,022 78	282 78	1,474 99	1,613 84
Tremont	-	-	-	-	4½	2,752 72	9 35	280 74	275 00
Waterville	47	115,944 74	1	5,446 52	4	69,763 16	1,471 29	8,778 30	4,500 00
Wiscasset	5	11,253 53	-	-	4	9,970 08	22 05	1,459 00	1,158 64
York County, Biddeford	59	134,849 50	1	5,412 16	4	44,403 20	507 87	5,778 56	3,300 00
Total	4,350	\$10,755,821 92	290	\$2,319,236 36	*3.90	\$3,268,389 17	\$29,727 05	\$471,173 73	\$206,816 01

* Average.

TRUST AND BANKING COMPANIES.
TABLE C—Statement of Liabilities and Resources October 30, 1909.
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	\$24,605 50	\$57,426 20	\$151,628 22	\$69,795 07	-
Augusta Trust Company.....	100,000 00	25,000 00	179,830 84	3,621,773 25	727,500 45	-	\$15,000 00
Bar Harbor Banking and Trust Company, Eden.....	50,000 00	100,000 00	34,195 46	494,079 85	583,398 00	85,951 32	6,000 00
Bath Trust Company.....	100,000 00	15,400 00	12,340 25	252,097 08	205,762 99	86,427 17	-
Eastern Trust and Banking Company, Bangor.....	175,000 00	175,000 00	259,144 62	1,980,425 03	1,523,364 54	39,938 00	-
Fidelity Trust Company, Portland.....	150,000 00	150,000 00	46,215 69	1,020,964 04	1,063,755 07	131,339 10	\$39 89
Fort Kent Trust Company.....	50,000 00	25,000 00	5,504 71	75,521 35	60,415 06	3 10	-
Frontier Trust Company, Fort Fairfield.....	50,000 00	25,000 00	8,345 45	107,770 23	59,102 32	1,025 00	-
Goodwin Trust Company, Biddeford.....	25,000 00	1,200 00	3,523 92	45,787 96	-	-	-
Guilford Trust Company.....	60,000 00	15,000 00	25,164 43	388,103 35	193,997 76	494 22	-
Houlton Trust Company.....	87,900 00	25,104 00	11,816 84	281,363 19	108,179 29	40,538 00	-
International Trust and Banking Company, Calais.....	50,000 00	12,500 00	7,146 58	155,607 66	155,443 79	-	-
Kenduskeag Trust Company, Bangor.....	100,000 00	50,000 00	67,405 76	674,081 41	528,167 14	826 67	-
Kineo Trust Company, Dover.....	50,000 00	25,000 00	36,407 90	272,584 24	344,039 06	59,113 60	-
Lewiston Trust and Safe Deposit Company.....	75,000 00	20,000 00	9,149 74	1,031,181 26	283,687 79	11,950 51	-
Livermore Falls Trust and Banking Company.....	50,000 00	25,000 00	31,645 91	692,413 06	150,152 52	35,519 13	-
Lubec Trust and Banking Company.....	25,000 00	2,500 00	1,805 92	-	147,958 47	26,821 14	-
Machias Banking Company.....	30,000 00	6,000 00	4,493 27	50,801 03	106,720 05	-	-
Maine Trust and Banking Company, Gardiner.....	100,000 00	90,000 00	11,733 50	755,218 53	104,064 49	52,500 00	\$45,672 58
Mars Hill Trust Company.....	35,000 00	3,000 00	8,135 91	40,380 45	69,524 56	1,700 00	-
Mercantile Trust Company, Portland.....	100,000 00	25,000 00	86,029 89	425,305 73	341,238 98	147,762 10	\$9,204 66
Merchants' Trust and Banking Company, Presque Isle.....	50,000 00	15,000 00	10,285 92	39,860 71	80,797 59	7,970 00	-
Merrill Trust Company, Bangor.....	200,000 00	100,000 00	66,476 39	-	1,337,441 94	21,840 99	-

Millinocket Trust Company	25,000 00	13,118 81	1,052 06	84,932 01	65,818 50	1,500 00	-
Paris Trust Company, South Paris	50,000 00	-	5,024 02	-	81,383 36	-	-
People's Trust Company, Farmington	50,000 00	3,800 00	2,073 35	58,225 51	23,651 34	-	11,000 00
Pittsfield Trust Company	50,000 00	5,000 00	5,435 84	232,291 76	121,649 31	-	-
Portland Trust Company	250,000 00	500,030 00	185,274 13	2,377,135 65	2,813,068 11	13,300 00	1,366,050 34
Rangley Trust Company	25,000 00	4,500 00	4,853 70	108,693 19	51,017 27	-	-
Rockland Trust Company	100,000 00	25,000 00	32,440 43	235,252 21	210,343 38	-	-
Rumford Falls Trust Company, Rumford	100,000 00	100,000 00	73,579 04	1,019,019 36	268,067 35	-	-
Security Trust Company, Rockland	50,000 00	15,000 00	30,336 06	645,663 81	199,528 65	5,456 00	-
State Trust Company, Augusta	50,000 00	100,000 00	63,216 13	815,542 46	188,006 14	-	-
Stockton Springs Trust Company	25,000 00	500 00	2,072 91	18,141 43	16,325 76	-	-
Union Safe Deposit and Trust Company, Portland	250,000 00	200,000 00	34,359 23	171,314 96	8,104 22	34,796 99	77,139 23
Union Trust Company, Ellsworth	100,000 00	50,000 00	23,699 50	602,501 55	522,902 16	57,232 69	-
United States Trust Company, Portland	100,000 00	50,000 00	29,875 22	305,496 45	368,516 40	700 00	9,462 96
Van Buren Trust Company	50,000 00	8,000 00	685 12	31,149 83	69,499 32	5,589 00	-
Waldo Trust Company, Belfast	50,000 00	12,500 00	22,699 40	423,826 32	161,796 95	367 38	-
Westbrook Trust Company	50,000 00	13,500 00	8,739 79	317,124 35	96,259 25	16,653 50	-
Total	\$3,137,900 00	\$2,071,622 81	\$1,476,820 33	\$19,969,056 46	\$13,592,883 56	\$378,101 93	\$1,890,369 66

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.....	-	-	-	-	\$142,398 00	-	\$535,852 99
Augusta Trust Company.....	\$120 00	-	\$15,171 29	\$5,430 20	57,624 65	\$1,575 00	4,749,025 68
Bar Harbor Banking and Trust Company, Eden.....	-	\$647 06	522 33	-	-	-	1,354,794 02
Bath Trust Company.....	-	-	2,681 00	-	-	-	674,708 49
Eastern Trust and Banking Company, Bangor.....	-	-	-	1,148 05	-	33,100 00	4,187,120 24
Fidelity Trust Company, Portland.....	368 00	-	4,417 23	1,752 10	120,000 00	5,620 50	2,695,271 62
Fort Kent Trust Company.....	-	-	2,356 25	-	-	-	218,800 47
Frontier Trust Company, Fort Fairfield.....	300 00	-	503 50	-	63,000 00	-	315,046 51
Goodwin Trust Company, Biddeford.....	-	-	-	-	-	75,511 83	-
Guilford Trust Company.....	17 56	-	2,084 38	-	-	296 23	685,157 87
Houlton Trust Company.....	80 00	1,627 50	-	-	60,000 00	600 00	617,208 82
International Trust and Banking Company, Calais.....	-	-	-	3,498 12	-	-	384,196 15
Kenduskeag Trust Company, Bangor.....	-	-	858 35	3,992 51	-	-	1,425,331 84
Kineo Trust Company, Dover.....	80 00	-	11,571 90	-	-	-	798,796 70
Lewiston Trust and Safe Deposit Company.....	-	-	-	-	-	-	1,430,969 30
Livermore Falls Trust and Banking Company.....	19 20	-	4,615 29	-	40,000 00	-	1,029,365 11
Lubec Trust and Banking Company.....	-	-	-	-	-	-	204,085 53
Machias Banking Company.....	-	-	-	1,039 16	-	-	199,053 51
Maine Trust and Banking Company, Gardiner.....	-	3,910 00	1,680 53	-	68,000 00	-	1,532,779 63
Mars Hill Trust Company.....	-	-	-	-	17,580 00	-	175,320 92
Mercantile Trust Company, Portland.....	26 28	952 50	56,727 44	520 55	150,000 00	-	1,392,768 13
Merchants' Trust and Banking Company, Presque Isle.....	-	-	-	-	-	-	203,914 22
Merrill Trust Company, Bangor.....	-	-	892 38	35,544 40	-	5,440 00	1,767,636 10
Millinocket Trust Company.....	60 00	-	-	-	14,000 00	-	205,481 38
Paris Trust Company, South Paris.....	-	-	649 02	1,363 10	-	-	138,419 50
People's Trust Company, Farmington.....	413 50	-	-	-	1,267 98	-	150,431 68

Pittsfield Trust Company.....	63 00	-	-	-	-	-	414,439 91
Portland Trust Company.....	-	50,433 50	2,941 03	5,397 97	131,228 59	-	7,694,799 23
Rangeley Trust Company.....	-	-	6,394 86	-	-	-	207,291 33
Rockland Trust Company.....	95 84	-	-	4,937 41	-	-	670,539 22
Rumford Falls Trust Company, Rumford.....	20 00	568 50	5,714 19	-	-	-	1,579,263 43
Security Trust Company, Rockland.....	-	-	-	-	37,234 57	-	983,219 09
State Trust Company, Augusta.....	-	-	-	-	38,042 06	-	1,254,806 79
Stockton Springs Trust Company.....	-	-	-	-	-	-	62,040 10
Union Safe Deposit and Trust Company, Portland.....	-	41,028 96	-	-	124,885 35	-	941,628 94
Union Trust Company, Eilsworth.....	-	-	687 55	539 18	-	99 60	1,357,662 24
United States Trust Company, Portland.....	-	-	805 97	-	12,083 44	-	876,944 44
Van Buren Trust Company.....	2 50	-	-	-	-	-	164,925 77
Waldo Trust Company, Belfast.....	2,020 09	-	164 63	-	102,000 09	-	775,374 68
Westbrook Trust Company.....	992 61	-	1,559 09	-	-	-	504,819 50
Total.....	\$4,678 43	\$99,168 02	\$122,990 13	\$65,132 75	\$1,179,347 55	\$46,731 83	\$44,634,802 96

TABLE C—Continued.
Resources.

NAME OF BANK.	Demand and time loans.	Loans on mortgages of real estate.	Overdrafts.	Stocks and bonds.	Trust investments.	Real estate owned.
Aroostook Trust and Banking Company, Caribou	\$359,581 40	\$89,885 00	\$71 96	\$44,078 50	-	\$3,000 00
Augusta Trust Company	1,338,248 08	280,421 50	33,060 66	2,572,023 48	\$15,000 00	141,789 36
Bar Harbor Banking and Trust Company, Eden	720,586 16	312,558 34	4,382 12	154,406 67	6,000 00	4,000 00
Bath Trust Company	372,397 73	4,840 00	44 76	242,381 25	-	18,500 00
Eastern Trust and Banking Company, Bangor	2,182,381 98	772,306 12	527 52	963,250 96	-	22,230 42
Fidelity Trust Company, Portland	2,078,167 71	53,225 00	337 16	408,975 70	839 89	-
Fort Kent Trust Company	156,772 27	20,764 74	-	950 00	-	5,722 06
Frontier Trust Company, Fort Fairfield	172,129 01	68,611 35	746 26	14,500 00	-	26,435 17
Goodwin Trust Company, Biddeford	14,803 00	37,918 50	-	9,646 62	-	-
Guilford Trust Company	402,230 96	153,475 00	88 11	32,827 50	-	7,582 25
Houlton Trust Company	385,404 12	169,353 76	1,456 80	25,770 00	-	-
International Trust and Banking Company, Calais	246,945 80	3,723 71	3,420 72	90,084 42	-	1,000 00
Kenduskeag Trust Company, Bangor	590,518 72	209,187 53	944 81	453,230 22	-	-
Kineo Trust Company, Dover	424,413 70	135,389 88	634 19	62,538 23	-	8,000 00
Lewiston Trust and Safe Deposit Company	732,652 05	170,625 47	231 83	371,740 06	-	20,000 00
Livermore Falls Trust and Banking Company	462,239 57	239,141 05	513 40	202,510 00	-	500 00
Lubec Trust and Banking Company	90,453 95	6,725 00	44 31	76,632 50	-	-
Machias Banking Company	100,871 53	-	62 84	77,075 00	-	-
Maine Trust and Banking Company, Gardiner	280,628 99	54,013 04	3,023 69	809,055 87	345,672 58	-
Mars Hill Trust Company	108,859 84	35,410 39	23 35	-	-	5,600 00
Mercantile Trust Company, Portland	472,489 79	80,885 00	61 50	649,675 69	53,750 00	-
Mercantile Trust and Banking Company, Presque Isle	170,270 55	1,300 00	-	3,167 50	-	4,000 00
Merrill Trust Company, Bangor	855,050 71	117,178 93	3,134 75	389,568 94	-	81,000 00
Millinocket Trust Company	115,152 20	31,708 41	82 36	9,225 00	-	19,886 01
Paris Trust Company, South Paris	35,963 86	29,026 09	6 77	40,020 00	-	-
People's Trust Company, Farmington	-	15,055 62	-	65,455 10	11,000 00	58,501 32

Pittsfield Trust Company.....	238,443 85	37,292 44	504 79	79,153 56	-	8,199 29
Portland Trust Company.....	3,354,925 55	-	23,416 92	2,083,643 35	1,355,909 94	50,000 00
Rangely Trust Company.....	89,871 48	80,959 29	1,108 80	10,475 00	-	5,230 47
Rockland Trust Company.....	244,276 71	39,603 13	12 17	240,095 90	-	-
Rumford Falls Trust Company, Rumford.....	571,949 17	269,989 27	-	522,115 55	-	50,913 45
Security Trust Company, Rockland.....	571,320 60	35,550 96	49 69	282,281 23	-	5,303 76
State Trust Company, Augusta.....	178,833 04	110,872 05	19 44	926,084 74	-	-
Stockton Springs Trust Company.....	14,055 47	12,265 89	16 22	29,100 00	-	-
Union Safe Deposit and Trust Company, Portland.....	62,745 31	5,750 00	-	750,660 09	56,515 87	-
Union Trust Company, Ellsworth.....	633,787 33	76,970 19	1,661 36	511,582 04	-	10,500 00
United States Trust Company, Portland.....	457,530 19	11,000 00	215 12	305,841 25	9,423 16	-
Van Buren Trust Company.....	105,378 07	23,100 29	160 91	-	-	8,518 01
Waldo Trust Company, Belfast.....	305,889 87	43,133 60	981 60	354,410 09	-	7,600 00
Westbrook Trust Company.....	160,592 57	63,815 75	28 83	210,725 58	-	8,408 18
Total.....	\$19,858,875 90	\$3,968,032 18	\$84,133 72	\$14,075,017 50	\$1,855,111 44	\$582,479 75

TABLE C—Concluded.
Resources—Concluded.

NAME OF BANK.	Due from other banks and bankers.	Expense account.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust and Banking Company, Caribou	\$2,037 63	-	-	\$37,158 50	-	\$38,552 99
Augusta Trust Company	-	-	\$28,000 00	340,482 60	-	4,749,025 68
Bar Harbor Banking and Trust Company, Eden	-	-	-	152,870 73	-	1,354,794 02
Bath Trust Company	-	\$1,933 61	1,000 00	33,551 14	-	674,708 49
Eastern Trust and Banking Company, Bangor	-	-	-	246,353 24	-	4,187,120 24
Fidelity Trust Company, Portland	654 78	3,331 95	50 00	149,689 43	-	2,695,271 62
Fort Kent Trust Company	387 92	1,277 22	2,405 13	28,483 13	\$2,038 00	218,800 47
Frontier Trust Company, Fort Fairfield	381 40	4,942 78	5,013 93	22,283 53	-	315,046 51
Goodwin Trust Company, Biddeford	-	307 76	-	12,833 00	-	75,511 83
Guilford Trust Company	-	6,253 05	4,332 50	78,338 50	-	685,157 87
Houlton Trust Company	4,935 77	-	7,000 00	23,258 36	-	617,208 82
International Trust and Banking Company, Calais	-	162 46	682 90	38,176 14	-	384,136 15
Kenduskeag Trust Company, Bangor	-	12,825 11	2,495 01	156,069 45	-	1,425,331 84
Kineo Trust Company, Dover	-	-	11,283 84	156,536 86	-	798,796 70
Lewiston Trust and Safe Deposit Company	-	-	25,500 00	110,150 89	-	1,430,999 30
Livermore Falls Trust and Banking Company	-	2,007 05	-	62,454 04	-	1,022,335 11
Lubec Trust and Banking Company	557 75	719 33	3,461 67	25,491 02	-	204,085 53
Machias Banking Company	-	-	-	21,044 14	-	193,053 51
Maine Trust and Banking Company, Gardiner	-	2,034 05	8,300 00	30,051 41	-	1,532,779 63
Mars Hill Trust Company	-	3,420 69	2,500 00	19,288 70	-	175,320 92
Mercantile Trust Company, Portland	-	3,638 29	1,000 00	131,267 86	-	1,392,758 13
Merchants' Trust and Banking Company, Presque Isle	-	1,035 22	1,000 00	23,080 95	-	203,914 22
Merrill Trust Company, Bangor	-	22,503 51	27,428 80	271,767 46	-	1,767,636 10
Millinocket Trust Company	-	21 05	1,280 00	23,126 35	-	205,481 38
Paris Trust Company, South Paris	-	1,928 97	6,333 94	25,169 95	-	138,419 50
People's Trust Company, Farmington	-	74 00	-	345 64	-	150,431 68

Pittsfield Trust Company	-	-	9,000 00	41,845 98	-	414,439 01
Portland Trust Company	1,662 52	10,032 13	-	811,207 82	-	7,634 799 23
Rangley Trust Company	-	1,022 32	2,013 68	16,612 23	-	297,231 33
Rockland Trust Company	-	-	2,600 00	143,951 31	-	670,559 22
Rumford Falls Trust Company, Rumford	2,630 61	3,668 34	2,000 00	155,937 04	-	1,579,253 43
Security Trust Company, Rockland	-	-	5,964 56	82,748 29	-	983,219 09
State Trust Company, Augusta	-	2,457 62	-	36,539 89	-	1,254,806 79
Stockton Springs Trust Company	-	855 35	800 00	4,946 17	-	62,040 10
Union Safe Deposit and Trust Company, Portland	-	-	-	65,956 67	-	941,628 94
Union Trust Company, Ellsworth	-	-	10,000 00	113,161 32	-	1,357,662 24
United States Trust Company, Portland	-	1,203 52	6,030 00	85,671 20	-	876,944 44
Van Buren Trust Company	2,574 44	-	2,212 49	16,982 09	999 50	164,925 77
Waldo Trust Company, Belfast	-	-	2,030 00	61,359 61	-	775,374 68
Westbrook Trust Company	109 48	-	2,030 00	59,148 11	-	504,819 50
Total	\$16,261 25	\$37,768 38	\$183,629 47	\$3,920,455 87	\$3,037 50	\$44,634,802 96

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

NAME OF BANK.	Name of depositors of time deposits and 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.
Aroostook Trust and Banking Company, Caribou.....	840	\$57,426 20	-	-	329	\$34,750 00
Augusta Trust Company.....	9,432	3,621,773 25	523	\$590,169 53	-	-
Bar Harbor Banking and Trust Company, Eden.....	1,226	500,079 85	62	231,500 42	1	10,876 00
Bath Trust Company.....	492	252,097 08	611	205,762 99	53	86,427 17
Eastern Trust and Banking Company, Bangor.....	6,500	1,980,425 03	523	1,220,285 22	-	-
Fidelity Trust Company, Portland.....	1,707	1,020,964 04	442	970,973 36	18	98,839 10
Fort Kent Trust Company.....	1,687	75,521 35	-	-	1	3 10
Frontier Trust Company, Fort Fairfield.....	1,212	107,770 23	-	-	1	1,000 00
Goodwin Trust Company, Biddeford.....	312	45,787 96	-	-	-	-
Guilford Trust Company.....	1,935	388,103 35	33	77,050 09	-	-
Houlton Trust Company.....	2,015	281,363 19	1	1,243 52	17	40,538 00
International Trust and Banking Company, Calais.....	478	158,671 42	1	20,239 78	-	-
Kenduskeag Trust Company, Bangor.....	2,577	674,081 41	142	358,000 09	-	-
Kineo Trust Company, Dover.....	1,451	272,584 24	17	125,919 02	32	59,113 60
Lewiston Trust and Safe Deposit Company.....	3,866	1,031,181 26	-	-	4	11,950 51
Livermore Falls Trust and Banking Company.....	3,638	692,413 06	-	-	33	35,519 13
Lubec Trust and Banking Company.....	-	-	3	68,605 00	-	-
Machias Banking Company.....	22	50,801 03	28	64,871 78	-	-
Maine Trust and Banking Company, Gardiner.....	1,053	755,218 53	3	24,669 93	-	-
Mars Hill Trust Company.....	293	40,380 45	-	-	-	1,700 00
Mercantile Trust Company, Portland.....	410	430,760 39	184	307,063 37	118	147,762 10
Merchants Trust and Banking Company, Presque Isle.....	718	39,860 71	-	-	-	-
Merrill Trust Company, Bangor.....	-	-	1,736	1,337,441 94	-	-
Millinocket Trust Company.....	523	84,932 01	266	65,733 14	2	1,500 00
Paris Trust Company, South Paris.....	-	-	5	11,285 95	-	-
People's Trust Company, Farmington.....	306	58,225 51	68	23,117 65	-	-

Pittsfield Trust Company	1,044	232,291 76	54	73,295 10	-	-
Portland Trust Company	1,403	2,377,135 65	431	2,126,400 00	6	13,300 00
Rangleley Trust Company	663	108,693 19	-	-	10	6,832 31
Rockland Trust Company	656	295,252 21	-	-	-	-
Rumford Falls Trust Company, Rumford	4,636	1,019,019 36	-	-	11	17,512 76
Security Trust Company, Rockland	2,348	645,663 81	-	-	3	5,456 00
State Trust Company, Augusta	2,932	815,542 46	377	183,006 14	-	-
Stockton Springs Trust Company	85	18,141 43	5	9,386 62	-	-
Union Safe Deposit and Trust Company, Portland	86	171,314 96	2	6,345 66	5	34,796 99
Union Trust Company, Ellsworth	3,570	602,501 55	89	289,190 49	4	26,125 09
United States Trust Company, Portland	733	305,841 19	687	368,301 28	1	709 00
Van Buren Trust Company	778	31,149 83	-	-	10	5,583 00
Waldo Trust Company, Belfast	2,663	423,823 32	99	111,288 35	2	98 81
Westbrook Trust Company	1,923	317,124 35	8	33,209 82	10	16,653 50
Total	66,201	\$19,983,919 62	6,406	\$8,909,425 06	679	\$657,043 08

TABLE D—Continued.

NAME OF BANK.	Number of holders of certificates of deposit not liable to state taxation.	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	256	\$35,045 07	626	\$151,556 26	2,045	\$278,777 53	3	\$1,924 36
Augusta Trust Company	-	-	1,352	104,270 26	11,307	4,316,213 04	4	146,379 91
Bar Harbor Banking and Trust Company, Eden	249	75,075 32	1,302	348,684 85	2,930	1,166,216 44	4	14,782 94
Bath Trust Company	-	-	-	-	1,156	544,287 24	4	12,783 92
Eastern Trust and Banking Company, Bangor	63	39,938	2,168	303,079 32	9,260	3,542,727 57	4	74,250 07
Fidelity Trust Company, Portland	1	32,506	1,716	103,579 60	3,884	2,226,856 10	3-4	36,111 99
Fort Kent Trust Company	-	-	235	62,771 31	1,921	138,235 76	3	1,766 93
Frontier Trust Company, Port Fairfield	1	25 00	243	58,356 07	1,457	167,151 30	4	1,752 84
Goodwin Trust Company, Biddeford	-	-	-	-	312	45,787 96	4	1,682 65
Guilford Trust Company	8	494 22	506	116,947 76	2,482	582,595 33	3-4	12,668 25
Houlton Trust Company	-	-	434	108,557 27	2,467	431,707 98	3-4	7,846 93
International Trust and Banking Company, Calais	-	-	320	132,030 25	799	311,051 45	3-3-4	5,046 04
Kenduskeag Trust Company, Bangor	5	826 67	802	169,222 32	3,617	1,202,130 41	4	11,317 50
Kineo Trust Company, Dover	-	-	1,024	217,483 85	2,524	675,102 71	4	10,422 49
Lewiston Trust and Safe Deposit Company	-	-	1,030	288,395 96	4,906	1,323,527 73	3-3-4	38,545 83
Livermore Falls Trust and Banking Company	2	40,090 00	761	149,633 12	4,440	917,571 31	3-3-4	28,711 11
Lubec Trust and Banking Company	286	26,821 14	179	79,309 16	488	174,735 30	-	-
Madras Banking Company	-	-	356	42,824 52	406	153,497 40	3-4	1,713 81
Maine Trust and Banking Company, Gardner	5	52,500 00	317	60,280 87	1,378	912,669 33	4	26,454 91
Mars Hill Trust Company	-	-	235	69,501 21	498	111,581 66	4-5	569 72
Mercantile Trust Company, Portland	-	-	532	35,066 61	1,244	920,652 47	3-3-4	20,691 12
Merchants Trust and Banking Company, Presque Isle	17	7,970 06	321	80,797 58	1,036	128,623 36	3	1,084 34
Merrill Trust Company, Bangor	78	21,840 99	-	-	1,814	1,359,282 92	3-4	846 92
Millinocket Trust Company	-	-	-	-	797	152,168 15	-	2,058 96
Paris Trust Company, South Paris	-	-	252	70,739 66	257	82,023 61	-	-
People's Trust Company, Farmington	-	-	12	533 69	386	81,876 85	3	2,430 11

Pittsfield Trust Company.....	-	-	400	48,354 21	1,498	353,941 07	4	7,412 17
Portland Trust Company.....	-	-	1,534	713,625 72	3,374	5,230,461 37	3-3/4	73,420 00
Rankeley Trust Company.....	-	-	176	49,910 47	849	165,435 97	4	4,274 50
Rockland Trust Company.....	6	1,863 95	313	210,937 21	975	508,053 37	4	9,173 50
Rumford Falls Trust Company, Rumford.....	-	-	1,055	268,067 35	5,702	1,304,593 47	4	37,910 82
Security Trust Company, Rockland.....	611	199,478 96	-	-	2,962	850,598 77	4	23,526 69
State Trust Company, Augusta.....	-	-	-	-	3,309	1,003,548 60	4	23,205 62
Stockton Springs Trust Company.....	-	-	98	6,922 92	188	34,450 97	4	680 98
Union Safe Deposit and Trust Company, Portland.....	-	-	46	42,787 52	139	255,245 18	3-3/4	7,535 98
Union Trust Company, Ellsworth.....	133	31,107 69	1,185	233,711 67	4,981	1,182,636 40	3-3/4	19,336 97
United States Trust Company, Portland.....	-	-	1	9,462 96	1,428	684,305 43	3-4	9,124 70
Van Buren Trust Company.....	-	-	164	69,338 41	952	106,077 24	4	927 30
Waklo Trust Company, Belfast.....	6	238 57	442	50,508 62	3,212	585,990 65	4	15,859 67
Westbrook Trust Company.....	-	-	339	64,570 60	2,288	431,558 21	3-4	10,864 38
Total.....	1,727	\$565,755 58	20,647	\$4,536,877 26	95,660	\$34,653,020 60	*3.69	\$702,877 87

* 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, 1909.
Aroostook Trust and Banking Company, Caribou.....	-	-	\$1,024 36	18	\$9,000 00	\$449 00
Augusta Trust Company.....	2	-	153,015 10	10	10,000 00	17,100 79
Bar Harbor Banking and Trust Company, Eden.....	2-2.99	\$2,635 19	23,298 50	20	10,000 00	2,085 56
Bath Trust Company.....	2	2,247 45	15,011 37	6	6,000 00	1,625 62
Eastern Trust and Banking Company, Bangor.....	2-2½-2.95	26,711 42	100,961 49	20	35,000 00	9,772 85
Fidelity Trust Company, Portland.....	2-2½-2.9	24,240 79	60,352 78	8	12,000 00	4,243 73
Fort Kent Trust Company.....	-	-	1,706 93	-	-	328 21
Frontier Trust Company, Fort Fairfield.....	2	52 73	1,805 57	4	2,000 00	404 97
Goodwin Trust Company, Biddeford.....	-	-	1,082 05	7	1,750 00	175 16
Guilford Trust Company.....	2	1,861 84	13,931 09	6	4,200 00	1,617 51
Houlton Trust Company.....	2-2½	212 78	8,059 74	9	7,795 00	1,404 02
International Trust and Banking Company, Calais.....	2-2½	554 11	5,600 15	8	4,000 00	685 00
Kenduskeag Trust Company, Bangor.....	2-2.9	7,207 21	18,524 71	7	7,060 00	3,051 44
Kineo Trust Company, Dover.....	2-2½	4,639 80	15,062 20	8	4,000 00	1,508 01
Lewiston Trust and Safe Deposit Company.....	2	174 36	38,720 19	-	-	4,920 94
Livermore Falls Trust and Banking Company.....	-	-	28,711 11	9	4,500 00	3,624 39
Lubec Trust and Banking Company.....	2½	95,426 14	95,426 14	-	-	-
Machias Banking Company.....	2-2½	1,360 49	3,074 30	8	2,400 00	240 92
Maine Trust and Banking Company, Gardiner.....	2-2½	373 35	26,828 26	10	10,000 00	2,702 18
Mars Hill Trust Company.....	-	-	569 72	-	-	148 20
Mercantile Trust Company, Portland.....	2-2½-2½	7,857 94	28,549 06	10	10,000 00	2,459 67
Merchants Trust and Banking Company, Presque Isle.....	2-2.99	556 16	1,640 44	6	3,000 00	191 25
Merrill Trust Company, Bangor.....	2-2½-2.98	22,544 72	23,391 64	10	20,000 00	37 07
Millinocket Trust Company.....	2	513 82	2,572 78	2	500 00	324 80
Paris Trust Company, South Paris.....	2	88 18	88 18	-	-	-
People's Trust Company, Farrington.....	2½	445 14	2,875 25	6	3,000 00	278 16
Pittsfield Trust Company.....	2	1,190 09	8,602 26	6	3,000 00	1,265 08

Portland Trust Company.....	2-2½	52,887 53	126,307 53	20	50,000 00	9,543 33
Rangley Trust Company.....	-	-	4,274 50	4	1,000 00	618 72
Rockland Trust Company.....	-	-	9,173 50	6	6,000 00	1,243 40
Rumford Falls Trust Company, Rumford.....	2½	168 13	38,078 95	12	12,000 00	4,771 57
Security Trust Company, Rockland.....	-	-	23,526 69	7½	3,750 00	2,980 74
State Trust Company, Augusta.....	2	3,877 59	32,083 21	10	5,000 00	3,382 24
Stockton Springs Trust Company.....	2	210 64	891 62	-	-	89 02
Union Safe Deposit and Trust Company, Portland.....	2½	736 12	8,272 10	6	15,000 00	1,005 16
Union Trust Company, Ellsworth.....	2-2½	9,505 93	28,902 96	10	10,000 00	3,025 72
United States Trust Company, Portland.....	2-2½	3,291 41	12,416 11	6	6,000 00	1,026 75
Van Buren Trust Company.....	2-2½	975 85	1,963 15	5	2,500 00	168 06
Waldo Trust Company, Belfast.....	2	2,171 46	18,031 13	8	4,000 00	2,098 23
Westbrook Trust Company.....	2	401 88	11,266 26	4	2,000 00	1,635 60
Total.....		\$293,635 75	\$996,513 62	*9.13	\$286,395 00	\$92,272 52
Waterville Trust Company, 6 months.....	-	-	-	-	-	2,234 89
	-	-	-	-	-	\$94,507 41

* Average.

LOAN AND BUILDING ASSOCIATIONS.
TABLE E—Statement of Liabilities and Resources October 30, 1909.
Liabilities.

NAME OF ASSOCIATION.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$105,805 04	\$3,284 71	\$7,613 67	-	-	\$1,226 07	\$6,800 00	-	\$124,720 49
Augusta.....	278,761 84	8,060 46	572 00	-	-	18,167 56	7,500 00	-	312,818 92
Bangor.....	344,528 82	11,547 16	670 00	\$1,157 06	-	9,905 29	-	-	371,241 27
Bar Harbor, Eden.....	67,022 37	450 00	437 00	-	\$4,590 00	1,431 20	700 00	-	70,040 57
Bath.....	109,967 22	2,700 00	-	-	-	1,039 04	-	-	112,816 54
Belfast.....	32,980 88	1,624 16	126 00	54 28	-	89 40	4,556 09	-	39,356 53
Brunswick.....	102,362 17	3,400 00	10 00	-	-	1,097 36	6,113 80	-	113,483 33
Bucksport.....	19,312 04	480 65	23 00	-	-	841 19	-	-	20,659 88
Casco, Portland.....	250,189 98	8,774 82	22,500 00	871 26	-	4,363 07	5,000 00	-	291,699 13
Cumberland, Portland.....	276,556 26	10,000 00	23,956 43	-	-	7,852 78	-	-	324,935 53
Deering, Portland.....	152,756 19	2,550 46	1,524 00	36 17	\$,987 51	2,805 98	200 00	-	174,840 31
Dexter.....	122,537 31	1,917 22	110 00	-	1,350 00	2,370 15	29,400 00	-	157,684 68
Ellsworth.....	107,694 06	4,000 00	-	22 72	-	2,640 23	-	-	114,357 01
Falmouth, Portland.....	146,701 57	3,425 42	586 44	-	-	187 86	-	\$2,997 54	153,898 83
Forest City, Portland.....	24,660 84	1,007 12	-	-	-	965 37	14,294 83	-	40,928 16
Gardiner.....	57,725 68	2,850 00	-	-	-	6,769 65	8,400 00	-	75,745 33
Guilford.....	12,101 18	73 15	35 00	-	-	273 72	1,000 00	-	13,488 05
Hallowell.....	35,530 56	1,909 06	-	-	-	1,623 65	-	-	39,123 27
Kennebunk.....	76,342 26	3,330 48	29,712 31	-	-	-	-	-	109,385 05
Lewiston.....	15,484 36	122 00	90 50	50 00	-	496 21	7,050 00	-	23,293 10
Madison.....	12,514 41	255 00	85 00	-	-	471 11	-	-	13,325 52
Mechanics', Portland.....	61,717 05	1,287 25	16 00	-	-	-	4,090 20	-	67,110 50
Mechanic Falls.....	31,972 08	1,564 70	211 55	-	-	404 88	2,000 00	-	36,153 21
Old Town.....	128,856 32	4,050 58	124 00	185 53	-	3,251 38	-	-	136,477 87
Penobscot, Bangor.....	109,200 48	2,024 15	212 00	117 99	1,000 00	1,483 75	24,607 15	-	139,245 52

Piscataquis, Foxcroft.....	76,562 09	3,208 94	222 00	-	-	4,928 07	-	-	\$4,921 10
Portland.....	187,571 45	30 51	14,000 00	75 11	-	394 15	2,000 00	-	204,071 22
Rockland.....	177,994 61	4,718 35	555 00	40 34	-	1,267 02	4,484 92	-	189,060 22
Sanford.....	92,442 79	1,102 82	24,254 44	-	1,700 00	3,176 82	-	-	122,686 87
Somerset, Skowhegan.....	65,025 79	2,960 50	17,801 02	-	-	819 55	-	-	86,606 86
South Portland.....	51,165 34	1,699 45	5,611 49	-	-	3,000 29	-	-	61,476 57
Waldoboro.....	19,311 98	465 75	12 00	-	-	281 66	10,333 44	-	30,404 83
Waterville.....	131,182 30	2,053 32	2,472 90	-	-	5,190 77	8,947 25	-	149,851 54
Wiscasset.....	1,173 04	83 00	-	44 94	-	34 76	-	-	1,332 74
York, Biddeford.....	71,839 52	4,038 18	79 00	521 38	-	2,083 95	-	-	78,562 03
Total.....	\$3,560,589 88	\$102,733 38	\$159,661 81	\$3,176 84	\$18,227 51	\$90,943 94	\$147,477 68	\$2,997 54	\$4,085,811 58

BANK COMMISSIONER'S REPORT.

TABLE E—Concluded.
Resources.

NAME OF ASSOCIATION.	Loans on mortgages of real estate.	Loans on shares.	Other loans.	Real estate foreclosure.	Stocks and bonds.	Permanent expense.	Cash on hand and on deposit.	Other resources.	Total resources.
Auburn	\$110,698 75	\$6,835 00	-	\$3,001 05	-	\$213 02	5981 67	-	\$124,729 49
Augusta	507,275 60	4,115 00	-	-	-	-	1,428 32	-	312,818 92
Bangor	360,630 00	3,600 00	-	247 91	-	210 09	4,270 97	\$2,282 30	371,241 27
Bar Harbor, Eden	64,469 00	3,303 00	-	-	\$1,920 00	10 00	332 37	-	70,040 37
Bath	101,466 42	9,270 00	-	-	-	119 00	610 76	1,359 36	112,816 54
Belfast	39,256 53	100 00	-	-	-	-	-	-	39,356 53
Brunswick	103,619 52	3,895 00	-	5,457 34	-	-	511 47	-	113,483 33
Bucksport	17,552 65	150 00	-	310 00	-	50 00	2,597 23	-	20,659 88
Casco, Portland	261,632 00	3,600 00	-	22,035 44	-	-	4,381 69	-	291,699 13
Cumberland, Portland	316,501 00	1,700 00	-	5,523 87	-	-	1,204 66	-	324,955 53
Deering, Portland	126,359 79	11,940 00	-	12,810 45	-	-	23,730 07	-	174,840 31
Dexter	123,803 50	4,550 00	-	386 77	18,000 00	148 76	4,795 63	-	157,684 68
Ellsworth	95,113 12	-	\$735 00	-	12,222 50	-	6,236 33	-	114,357 01
Falmouth, Portland	105,320 87	2,150 00	-	18,632 69	-	-	24,369 85	3,423 42	153,898 83
Forest City, Portland	40,900 00	-	-	-	-	-	23 16	-	40,928 16
Gardiner	73,869 94	775 00	-	687 58	-	-	412 81	-	75,745 33
Guilford	12,818 80	275 00	-	-	-	-	394 25	-	13,488 05
Hallowell	37,100 00	-	-	-	-	-	2,023 27	-	39,123 27
Kennebunk	102,379 25	2,820 00	-	1,500 00	-	118 17	2,537 63	-	109,385 05
Lewiston	22,525 00	200 00	-	-	-	185 03	833 10	-	23,233 16
Madison	11,520 00	-	490 00	-	-	-	1,405 52	-	13,325 52
Mechanics', Portland	53,568 81	2,300 00	-	9,908 07	-	-	909 10	-	67,110 50
Mechanic Falls	34,744 41	1,065 00	-	-	-	-	268 32	-	36,153 21
Old Town	118,420 00	6,820 00	-	3,591 88	-	-	7,645 93	-	136,477 87
Penobscot, Bangor	127,637 40	5,320 00	-	-	3,000 00	150 00	3,168 12	-	139,245 52
Piscataquis, Foxcroft	81,625 00	400 00	-	-	-	-	2,180 92	715 18	84,921 10
Portland	159,796 00	1,809 00	-	26,549 51	-	173 72	15,251 99	500 00	204,071 22

Rockland	178,301 07	7,830 00	-	413 21	1,000 00	300 00	1,215 94	-	189,060 22
Sanford	98,350 00	2,080 00	13,500 00	5,799 19	-	-	3,007 68	-	122,686 87
Somerset, Skowhegan	80,215 00	-	-	102 50	1,725 59	-	4,563 86	-	86,606 86
South Portland	57,650 90	-	-	1,907 62	-	37 59	1,880 46	-	61,476 57
Waldoboro	28,523 00	1,045 00	-	-	-	-	890 83	-	30,404 83
Waterville	144,757 22	2,727 00	-	723 50	-	-	1,643 82	-	149,851 54
Wiscasset	1,100 00	200 00	-	-	-	-	32 74	-	1,332 74
York, Biddeford	71,753 90	1,550 00	-	3,118 48	-	-	2,139 65	-	78,592 03
Total	\$3,677,250 45	\$92,371 00	\$14,635 00	\$125,743 06	\$37,838 00	\$2,203 35	\$127,455 46	\$8,282 26	\$4,085,811 58

TABLE F—Giving Details of Shares and Shareholders, Loans, Rate and Amount of Dividends and Average Premiums.

NAME OF ASSOCIATION.	Number of shareholders.	Number of borrowers.	Number of shares outstanding.	Number of shares pledged for loans.	Number of loans.	Rate of interest allowed on advance payments.	Rate of dividends the past year.	Amount of dividends the past year.	Average premium charged on loans.
Auburn	170	91	1,195½	649½	128	3½	5½	\$5,641 67	-
Augusta	608	321	4,398	1,785	410	-	6	16,983 41	-
Bangor	889	301	7,541	2,078	444	-	4½	14,579 49	-
Bar Harbor, Eden	174	60	1,226	403	67	4	6	3,523 45	1.2
Bath	307	182	1,395	581	231	-	5.6	5,536 30	-
Belfast	107	54	676	294	53	-	6½	1,911 49	.9
Brunswick	287	138	1,552	681	203	-	6¼	6,209 62	-
Bucksport	84	44	236	102	54	-	6	1,212 04	.6
Casco, Portland	696	205	4,127	1,406	205	4	5½	12,597 62	1.8
Cumberland, Portland	866	220	4,793	1,709	233	4½	6½	16,719 77	1.8
Deering, Portland	357	92	2,840	670	103	4	7	11,499 68	1.8
Dexter	469	178	2,512	777	220	-	5½	6,530 59	-
Ellsworth	352	93	1,762	506	110	-	6	6,006 92	1.5
Falmouth, Portland	246	86	1,905	581	89	4	5½	7,264 22	1.8
Forest City, Portland	44	28	322	200	32	-	7	2,730 04	1.8
Gardiner	166	100	891	428	118	4	6	2,961 93	.48
Guilford	41	20	163	83	21	-	4½	449 96	-
Hallowell	90	36	603	220	36	-	5	1,669 30	-
Kennebunk	256	141	1,160	561	183	5	6¼	5,261 52	1.5
Lewiston	50	15	278½	131½	17	4	6	790 88	1.8
Madison	39	18	180	79	18	-	5.5	638 02	-
Mechanics, Portland	118	50	791	256	56	-	5	2,918 42	1.8
Mechanic Falls	112	78	484	199	80	4	10	2,960 42	-
Old Town	325	143	1,940	853	209	-	6	7,121 24	-
Penobscot, Bangor	259	121	2,018	784	135	-	6.5	5,157 57	-
Piscataquis, Foxcroft	178	95	1,117	469	138	-	5.5	3,572 76	.9
Portland	507	145	2,940	870	145	4	5½	9,475 05	1.8

Rockland.....	542	240	2,710	1,066	256	-	4	5½	9,273 54	-
Sanford.....	312	85	1,851	501	95	-	4	6	5,042 98	-
Somerset, Skowhegan.....	181	60	1,375	413	80	5½	6½	7½	4,435 85	-
South Portland.....	180	58	1,114	288	60	5	7½	5	3,191 47	1.8
Waldoboro.....	125	79	294	195	92	-	5	5	925 32	-
Waterville.....	346	138	2,999	857	147	5½	5½	8.20	6,878 96	-
Wiscasset.....	7	3	17	8	3	-	5½	5½	78 52	.6
York, Biddeford.....	201	96	1,129	437	110	-	5½	5½	3,897 99	-
Total.....	9,691	3,814	60,585	21,115	4,579	*4.33	*5.95		\$195,654 02	*.67

* Average.

APPENDIX.

Public Laws of the State of Maine relating to Savings Banks,
Trust and Banking Companies, Loan and Building
Associations, Foreign Investment Corporations,
Foreign Banking Corporations and Foreign
Loan and Building Associations.
1909.

BANKING LAWS

OF THE

STATE OF MAINE.

REVISED STATUTES—CHAPTER 48.

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

Section 1. The governor, with the advice and consent of the council, shall appoint a bank commissioner, 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. Wherever the words "bank examiner" now appear in the statutes of the state, they shall be construed to mean bank commissioner. The bank commissioner shall be paid the salary now or hereafter provided by law for that office and his necessary traveling expenses and the reasonable and necessary expenses of his office, the payment of which shall be made subject to the approval of the governor and council, and shall be authorized to employ at the expense of the state, one or more clerks as the business of the office may require, the amount of their compensation to be subject to the approval of the governor and council, and one of whom may be designated as deputy bank

Examiner,
appointed.
R. S., c. 47
1909, c. 12, p 48,
72 Me., 556.

commissioner. The present bank examiner may serve out the unexpired term of his office as bank commissioner without new appointment.'

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

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 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 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.

—penalty.

—proviso.

ORGANIZATION OF SAVINGS BANKS.

Savings banks, corporations. R. S., c. 47, § 84.

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

Powers.

I. To have perpetual succession, each by its corporate name.

II. To sue and be sued, complain and defend, in any court of law or equity.

III. To adopt and use a common seal.

IV. To make by-laws not inconsistent with the laws of the state or of the United States, for the management of their property and the regulation of their affairs.

V. To receive money on deposit, to invest the same, to own, maintain and let safe deposit boxes and vaults, and further to transact the business of a savings bank, as hereinafter provided. But no savings bank shall be liable for any loss of property deposited in said boxes or vaults for safe-keeping, beyond the sum paid for the rental thereof for the term within which such loss is discovered.

SEC. 4. Any number of persons not less than thirteen, may associate themselves for the purpose of organizing a savings bank in accordance with this chapter; three fourths of such number shall reside in the county where the proposed bank is to be located, and may fill vacancies and add to their number from time to time as they desire, all of whom shall be residents of the state.

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.

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:

I. Whether greater convenience of access to a savings bank will be afforded to any considerable

1909, c. 43.

Organization.
R. S., c. 47, § 85.Certificates
to be sent to
the secretary
of state and
bank
examiner.
R. S., c. 47, § 86.Notice of
intention to
organize.
R. S., c. 47, § 7.Bank
examiner,
duty of.
R. S., c. 47, § 88.

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.

Examiner shall issue certificate of authorization to corporators.
R. S., c.47, §89.

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.

—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.

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.

Membership
in corpora-
tion.
R. S., c.47, §98.

SEC. 13. The officers of every such corporation shall consist of a president, treasurer, and when in the opinion of the trustees necessary, a vice-president and an assistant treasurer, and not less than five trustees, not more than two of whom shall be directors in any one national bank, trust company or other banking institution, who shall elect from their number or otherwise such other officers as they see fit. All officers shall be sworn to the faithful performance of their duties, and shall hold their several offices until others are chosen and qualified in their stead.

Officers.
1899, c. 50, § 1.

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

—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

Officers of
savings bank
shall not act
as agents for
certain
corporations.
1899, c. 286, § 4.

—treasurer
and trustees,
regulations
relating to
R. S., c.47, §109.

in the national bank or trust and banking company so connected therewith.

Trustees,
their election
and duties.
R. S., c. 47, §94.
68 Me., 404.

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.

—office, how
vacated.

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

SEC. 16. The trustees, immediately after their election and qualification, shall elect one of their number president, who shall also be president of the corporation. They shall also elect a treasurer, and when deemed necessary, a vice-president and an assistant treasurer, to hold their offices during the pleasure of the trustees. The treasurer, and in his absence, the assistant treasurer, if there is one, shall be, ex-officio, clerk of the corporation, and of the trustees. The treasurer and assistant treasurer shall give bonds to the corporation, for the faithful discharge of the duties of their offices, in such sums as the trustees decide to be necessary for the safety 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 banks with some fidelity or guaranty company, which shall be satisfactory to the bank examiner, for the faithful

—term.

—treasurer,
ex-officio,
clerk.

—bonds of
treasurer and
assistant
treasurer.

—shall be
annually
examined
by bank
examiner.

—when bond
shall be
deemed
insufficient.

—in lieu of
bond, trustees
may insure
with some
guaranty
company.

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.

—pay fixed by trustees.

—compensation of trustees, fixed by corporation.

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.

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

Regulation of deposits. 1899, c. 50, § 2. 72 Me., 276. 73 Me., 72. 90 Me., 551.

—deposits in trust, how made.

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.

Authority to pay any order notwithstanding death of drawer. 1899, c. 50, § 3.

SEC. 20. Such corporations may pay any order drawn by any person who has funds on deposit to meet the same, notwithstanding the death of such drawer in the interval of time between signing such order and its presentation for payment when said presentation is made within thirty days after the date of such order; and at any subsequent period provided the corporation has not received actual notice of the death of the drawer.

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 per-

—may be paid to minor in discretion of trustees.

son 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.

SEC. 22. When the person, to whom a book of deposit was issued, or his executor, or administrator, or guardian, in writing notifies the treasurer of the bank issuing the same, that such book is lost, and that he desires to have a duplicate book of deposit issued to him, said treasurer shall give public notice of such application by publishing at the expense of such applicant, an advertisement for three weeks successively, in some newspaper published in the town in which said bank is located, if any, otherwise in one published in the county, if any, and if not, then in the state paper. If such missing deposit book is not presented to said treasurer within six months after the last advertisement, then he shall issue a duplicate book of deposit to the person thus requesting the same, and such delivery of a duplicate relieves said bank from all liability on account of the original book of deposit so advertised.

SEC. 23. Savings banks and institutions for savings are restricted to and hereafter may invest their deposits as follows:

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

b: In the public funds of any of the New England states and of the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, Nebraska, California, Oregon and Washington.

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-

—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.

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

1907, c.69, § 2

1907, c.69, § 3.

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

1907, c.69, § 3. *c*: In the bonds of counties of twenty thousand inhabitants or more in the states of New York, Pennsylvania, Maryland, Ohio, Indiana, Kentucky, Michigan, Wisconsin, Minnesota, Iowa, Illinois, Missouri, Kansas, 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 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, 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 27, 1895, 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, Wis-

consin, Minnesota, Iowa, Illinois, Missouri, Kansas and Nebraska; *provided*, that in the case of street railroads constructed in this state after April 27, 1895, 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, if they have jurisdiction over such railroads, or of the bank examiner of this state, filed in the office of the secretary of state of this state, that said percentage has been paid in and expended in addition to the amount of the bonded debt; *provided, further*, that in lieu of the foregoing certificate 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 the persons making such investigation and report may charge and collect in addition to any compensation now provided by law for their regular official duties, a reasonable compensation for such service and all expenses attendant thereon, including the employment of experts, the same to 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.

1909, c. 149, p. 1

g: In consolidated or refunding bonds, which 1907, c. 69, p. 5 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.

Fifth: In bonds of any corporation other than railroad 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 is earning an amount in excess of fixed charges, interest on its debts and running expenses equivalent to five per cent per annum on an amount of capital stock equal to one-half of its entire funded debt.

Sixth, *a*: In the stock of any bank or banking association incorporated under the authority of the state.

b: In the stock of any bank or banking association incorporated under the authority of the United States, if located within the New England states.

c: In the stock of any railroad company of this state unencumbered by mortgage.

d: In the bonds, stocks or notes of any railroad 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 divi-

—investment
of deposits.
1905, c. 103.
1909, c. 11.

—investment
of deposits.

1907, c. 69, § 6.

dend upon the stock of such leased road and the interest on its bonds.

1905, c. 103. *f*: In the stock of any corporation, other than railroad and water companies, incorporated under authority of this state, and actually conducting in this state the business for which such corporation was created, which earns and is paying a regular dividend of not less than five per cent a year.

Seventh, *a*: In loans secured by first mortgages of real estate in this state and New Hampshire to an amount not exceeding sixty per cent of the value of such real estate.

1907, c. 69, § 7. *b*: In notes with a pledge as collateral of any 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 having a fixed maturity 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. The bank examiner may require any investment to be charged down to such sum as in his judgment represents its fair value. He may at any time call for a report of the financial condition of any corporation offering, or likely to offer, its bonds, stocks or notes to any savings bank in the state, or whose notes are held by any such savings bank, as much in detail as he may require, verified by the oath of such officers of said corporation as he may specify. He may communicate any such report, or an abstract thereof, to the officers, of any of said savings banks. If such report is not furnished the bank examiner within the time specified in his call therefor, or within such extension of time as he may grant, the bonds, stocks and notes of such corporation shall thereupon cease to be a legal investment for savings banks under this section, and shall not again become a legal investment until a report in all respects satisfactory to the bank examiner is furnished. Any officer of a corporation who wilfully makes a false report hereunder, and any officer, trust-

1909, c. 149. §2.

Investments, how charged on books.

—bank examiner may require charged down.

Reports of condition of borrowing corporation.

Penalty for false reports.

tee, director, clerk or employee of a savings bank, trust company or loan and building association who wilfully and knowingly undertakes in any manner to deceive or mislead the bank examiner, or any officer or representative of the state banking department, as to the true condition or value of any of the investments of such savings bank, trust company or loan and building association, or wilfully conceals any material fact connected therewith shall be punished by a fine not exceeding five hundred dollars or imprisonment not exceeding two years, or by both such fine and imprisonment.

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.

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

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.

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

SEC. 26. Savings banks and institutions for savings may deposit on call in banks or banking associations incorporated under the authority of this state, or the laws of the United States, and receive interest for the same.

Trustees to invest.
1889, c. 165.

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

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.

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 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.

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

—exceptions.

—reserve.

1907, c. 69, §10.

—excess, when to be divided.

—dividends to be declared only by vote of trustees.

—not to exceed earnings.

SEC. 29. The treasurer of every savings bank or institution for savings shall within sixty days after a dividend is declared, credit the same to the deposit account. Any treasurer neglecting or refusing so to do shall be punished by a fine of not less than one hundred, nor more than two hundred dollars.

Dividends shall be credited within sixty days. 1893, c. 189.

SEC. 30. No deposit shall be received under an agreement to pay any specified sum of interest for

Interest on deposits, prohibited. R.S., c. 47, § 10.

its use, other than regular semi-annual and extra dividends.

Notice for
payment to
depositor.
1895, c. 142.

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.

Treasurer
may assign,
discharge and
foreclose
mortgages.
R.S., c. 47, § 114.

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.

Trustees shall
effect
insurance.
R.S., c. 27, § 115.

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.

Assets of
bank,
connected
with other
bank, to be
kept
separate.
R.S., c. 47, § 109.

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.

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

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.

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

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

—annually to
record net
sum of each
deposit.

inspection of the trustees, corporators and bank examiner.

SEC. 37. The treasurer of every savings bank and institution for savings shall annually make return of the condition and standing thereof at such time as the bank examiner designates, which return shall be made to said examiner within fifteen days after the day designated in the blank form of such return furnished to every such bank or institution by the examiner.

Treasurer shall make annual return to bank examiner. R.S., c. 47, § 113.

SEC. 38. The treasurer of every savings bank and institution for savings shall on or before the first day of November annually caused 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.

Treasurers shall annually publish statement of inactive accounts. 1887, c. 136. 1903, c. 107.

—proviso.

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

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

—examiner to furnish blanks.

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

—proviso.

—borrower to pay expenses.

Funds not to be used by officer.
R.S., c. 47, §116.

Annual examinations by bank examiner.
1897, c. 218, §1

—visitations.

—examinations.
93 Me., 305.

—proceedings and statement of condition to be published.

SEC. 40. No gift, fee, commission or brokerage shall be received by any officer of a savings bank, on account of any transaction to which the bank is a party, under a penalty for each offense, of one hundred dollars, to be recovered in an action of debt, in the name, and to the use of the state, *provided*, that nothing herein contained applies to any expenses of examining titles, and making conveyances upon loans made by savings banks. Parties making a loan from a savings bank shall pay all expenses incurred by reason thereof.

SEC. 41. No officer of the corporation shall use or appropriate any of its funds for his own private purposes, under the penalties for embezzlement.

SEC. 42. Such banks and institutions are under the charge of the bank examiner for the purposes of examination. He shall visit every savings bank and institution for savings, incorporated by authority of the state, once in every year, and as much oftener as he deems expedient. At such visits he shall have free access to the vaults, books and papers, and thoroughly inspect and examine all the affairs of each of said corporations, and make such inquiries as are necessary to ascertain its condition and ability to fulfil all its engagements, and whether it has complied with the law, and its officers shall, whenever required to do so by the bank examiner, furnish him with statements and full information relating to the condition and standing of their institution, and of all matters pertaining to its business affairs and management. He shall preserve in a permanent form, a full record of his proceedings, including a statement of the condition of each of said corporations, a copy of which statement shall be published by such corporation immediately after the examination of the same, in a newspaper in the place where it is established, if any, otherwise in a newspaper published in the nearest place thereto.

SEC. 43. The examiner may summon all trustees, officers or agents of any such corporation, and such other witnesses as he thinks proper, in relation to the affairs, transactions and condition thereof, and for that purpose may administer oaths; and whoever, without justifiable cause refuses to appear and testify when thereto required, or obstructs said examiner in the discharge of his duty, shall be fined not exceeding one thousand dollars, or imprisoned not exceeding two years.

He may
summon
officers and
witnesses.
R. S., c. 47, § 120.

—penalty for
refusal to
testify.

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
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.

examiner shall seasonably give notice of the time and furnish blanks for the report.

After decree of sequestration, appointment of commissioners.
R.S., c. 44, § 122.
1899, c. 50, § 5.

—duties and powers.

—court may extend time for hearing claims.

—claims, how paid.

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.

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

SEC. 46. All attachments of the property of the bank shall be dissolved by the decree of sequestration, and all pending suits discontinued and the claim in suit presented to the commissioners, unless the court, or some justice thereof in vacation, on application of the plaintiff within three months from said

decree, passes an order allowing the receiver to be made a party to the suit, and that the same may be prosecuted to final judgment. After decree of sequestration, no action at law shall be maintained on any claim against the bank, unless the court, or a justice thereof in vacation, on application therefor within the time above named, authorizes it, and in such case the receiver shall be made a party; any judgment recovered as herein provided shall be added to the claims against the bank.

—judgment recovered, to be added to claims.

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.

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

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

—proviso.

an accurate account of all sums received for such assets of the corporation held by it at the time of filing such petition; and if a larger sum is realized therefrom than the value estimated as aforesaid by the court, he shall, at such times as the court prescribes, render to the court a true account thereof, and thereupon the court, after due notice thereof to all parties interested, shall declare a pro rata dividend of such excess among the depositors at the time of filing the petition. Such dividend may be declared by the court, whenever the court deems it for the interest of the depositors and the public, whether all or only a portion, of such assets has been reduced to money; and any such dividend may at any time, in the discretion of the court, be declared to be a final one. No deposit shall be paid or received by such corporation after the filing of the petition until the decree of the court, reducing the deposits as herein provided. If the petition is denied, the bank examiner shall proceed to wind up the affairs of the corporation as provided in section forty-four.

—proceedings, if petition is denied.

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

—order may be revoked or modified.

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.

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

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

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.

Punishment for unauthorized persons advertising business as a savings bank.
R.S., c. 47, § 130.

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

Powers, privileges, duties and restrictions, conferred by charters, are modified so as to conform to this chapter.
R.S., c. 47, § 131.

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

—change of investments not required.

—investments in securities not herein named a misdemeanor. See § 25.

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 hereinbefore named, except as the same can be done gradually by the sale or redemption of the securities so invested in, in such manner as to prevent loss or embarrassment in the business of such corporation, or unnecessary loss or injury to the borrowers on such securities. Any investment in securities not named in section twenty-three, is a misdemeanor, on the part of the trustees authorizing, or officers making, the same; and such trustees or officers are subject to the prosecutions and punishments prescribed by law for that offense.

LOAN AND BUILDING ASSOCIATIONS.

Organization.
R.S., c. 47, § 132.

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.

—powers.

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

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

Capital stock
1887, c. 61.

SEC. 56. The capital to be accumulated shall not exceed one million dollars, and shall be divided into shares of the ultimate value of two hundred dollars each. The shares may be issued in quarterly, half-

yearly or yearly series, in such amounts and at such times as the members may determine. No person shall hold more than twenty-five shares in the capital of any such association. No shares of a prior series shall be issued after the issue of a new series.

—shares may be issued in series.

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 by the by-laws, but no member shall be entitled to more than one vote. All officers shall continue in office until their successors are duly elected, and no association shall expire from neglect on its part to elect officers at the time prescribed by the by-laws.

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

The office of secretary and treasurer may be held by one and the same person, if any association so provides by its by-laws.

—tenure.

—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.

—valid from year to year, subject to renewal when ordered.

The directors may, in lieu of said bond, insure at the expense of the association with some fidelity or guaranty company which shall be satisfactory to the examiner, for the faithful discharge of the duties of the secretary and treasurer and such other clerks as may be employed, in such sums as they may decide to be necessary for the safety of the funds in the custody of the corporation. The examiner shall annually examine the bonds given, as aforesaid, and

—may insure with some guaranty company.

—bonds shall be examined annually.

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.

Meetings shall be held monthly. 1887, c. 61.

—monthly payments on shares.

Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

—proviso.

—unpledged shares of any series, may be retired.

—proviso.

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

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.

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.

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.

SEC. 63. The board of directors shall see to the proper investment of the funds of the association, as provided in this section. After due allowance, for all necessary and proper expenses, and for the withdrawal of shares, the moneys of the association shall be loaned to the members at a rate of monthly premium to be fixed by the directors, which shall in no case exceed forty cents a share. Any member may, upon giving security satisfactory to the directors, receive a loan of two hundred dollars for each share held by him, or such fractional part of two hundred dollars as the by-laws may allow. Any association may provide in its by-laws that instead of the interest and premium, a stated rate of annual interest of not less than five, nor more than eight per cent, may be charged upon the sum desired, payable in monthly instalments. Such rate shall include the whole interest and premium to be paid upon the loan. Any balance remaining unloaned to members may be invested in such securities as are legal for the investment of deposits in savings banks. No loan shall be made on the gross premium plan.

SEC. 64. Premiums for loans shall consist of a percentage charged on the amount lent in addition to interest, and shall be deemed to be a consideration 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

—proviso.

—shares
subject to
lien for
unpaid dues.

Board of
directors
shall invest
funds and fix
rates of
interest.
1901, c. 149, § 1.

—members
may make
loans.

—any
association
may fix rate
of interest.

—how
balances may
be invested.

Premiums to
be received
as profits, and
distributed to
shareholders.
1887, c. 61.

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.

—when ultimate value reached shares canceled.

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. 65. A borrowing member, for each share borrowed upon, shall, in addition to his dues and monthly premium, if such monthly premium be charged, pay monthly interest on his loan at the rate of not less than five, nor more than six per cent a year until his shares reach the ultimate value of two hundred dollars each, or the loan has been repaid; and when said ultimate value is reached, said shares and loan shall be declared canceled and satisfied, and the balance, if any, due upon the shares shall be paid to the member.

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.

SEC. 67. A borrower may repay a loan at any time, upon application to the association, whereupon, on settlement of his account, he shall be charged with the full amount of the original loan, together with all monthly instalments of interest, premium and fines in arrears, and shall be given credit for the withdrawing value of his shares pledged and transferred as security, and the balance shall be received by the association in full satisfaction and discharge of said loan; *provided*, that all settlements made at periods intervening between stated meetings of the directors, shall be made as of the date of the stated meeting next succeeding such settlement; *and provided*, that a borrower desiring to retain his shares and membership may, at his option, repay his loan without claiming credit for his shares, whereupon said shares shall be re-transferred to him and shall be free from any claim by reason of said canceled loan.

Borrower
may repay
loan at any
time.
1887, c. 61.

—settlement
of accounts,
how made.

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

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

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

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.

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

—account, how adjusted.

—balance of account enforced against security.

—shares shall revert to association.

Unpledged shares of deceased shareholder shall revert to his legal representatives. 1887, c. 61.

—shares of, and money received for shares of deceased shareholder, how distributed. See c. 77, § 19.

SEC. 69. If a borrowing member is in arrears for dues, interest, premiums or fines for more than six months, the directors may declare the shares forfeited after one month's notice, if the arrears continue unpaid. The account of such borrowing member shall then be debited, with the arrears of interest, premiums and fines to date of forfeiture, and the shares shall be credited upon the loan at their withdrawing value. The balance of the account may, and after six months shall be enforced against the security by any legal method, or by proceedings in equity, for sale and foreclosure, jurisdiction therefor being hereby specially given to the supreme judicial and superior courts, to be exercised upon bill or petition in a summary manner. The shares, the value whereof has been so applied in payment shall revert to the corporation, and be held by it free from all interest, claim or demand on the part of the borrower, or any person claiming from or under him.

SEC. 70. Upon the death of a shareholder, his legal representatives shall be entitled to receive the amount of his unpledged shares, to be ascertained as provided in section sixty-one for withdrawal of shares. No fines shall be charged, or profits credited to a deceased member's account from and after his decease, unless his legal representatives assume the future payments on such shares, which they may assume under the same rights and liabilities of the deceased. Moneys received for the shares of a deceased shareholder, or the shares themselves, as the case may be, shall descend to the same persons and be distributed in the same manner as money

received from a policy of life insurance on the life of a deceased person.

SEC. 71. The general accounts of every such association shall be kept by double entry. The secretary shall at least once each month make and declare a trial balance, which shall be recorded in a book provided for that purpose, and it shall at all times be open to the inspection of the directors and shareholders of the association. All moneys received from the members shall be receipted for by persons designated by the directors in a pass book provided by the association for the use of and to be held by the member, and said pass book shall be plainly marked with the name and residence of the holder thereof, the number of shares held by him and the number or designation of the series or issue to which said shares respectively belong and the date of the issue of such series. All moneys so received shall be originally entered by the proper officer in a book to be called the cash book, and the entries therein shall be so made as to show the name of the payer, the number of the shares, the number or designation of the series, or issues of the particular share, or shares so entered, together with the amount of dues, interest, premiums and fines paid thereon, as the case may be. Each payment shall be classified and entered in a column devoted to its kind. Said cash book shall be closed on the last day of the month in which each stated meeting is held, and shall be an exhibit of the receipt of all moneys paid by shareholders during said month. All payments made by the association for any purpose whatsoever, shall be by order, check or draft, signed by the president and secretary, and 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

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

—duty of
treasurer.

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

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.

—guaranty fund.

May purchase real estate upon which it has lien. 1887, c. 61. 1903, c. 79, § 3.

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.

—sale within five years.

Directors shall insure all real estate. 1897, c. 319, § 5.

SEC. 74. Directors shall cause all real estate of an insurable character held by them absolutely or in mortgage, to be fully insured against loss by fire or

lightning and the expense of such insurance in case of mortgage shall be added to the amount of the mortgage debt, to be refunded in case of payment or redemption.

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

Examina-
tions by bank
examiner.
1897, c. 319, § 4

—report.
93 Me., 305.

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.

Incorporation of loan
and building
associations.
1905, c. 42.

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

Bank
examiner
may
authorize
foreign
associations
to do business
in this state.
1891, c. 79, § 2.

—what
securities
deposits may
consist of.

—shall be held in trust for benefit of creditors.

—bank examiner may make examination of such associations.

—may revoke authority when found doing business hazardous to the public.

Penalty for violation.
1891, c. 79, §4.

value, and the said deposit shall be held in trust by said treasurer for the protection and indemnity of the residents of the state with whom such associations or corporations respectively have done or may transact business. Said moneys or property shall be paid out or disposed of only on the order of some court of competent jurisdiction, made on due notice to the attorney general of the state, and upon such notice to the creditors and shareholders of such association or corporation as the court shall prescribe. For the use of ascertaining the business and financial condition of any such association or corporation doing or desiring to do such business, the bank examiner may make examinations of such associations or corporations, at such times and at such places as he may desire, the expense of such examinations being paid by the association or corporation examined, and may also require returns to be made in such form and at such times as he may elect. Whenever, upon examination or otherwise, it is the opinion of the bank examiner that any such association or corporation is transacting business in such manner as to be hazardous to the public, or its condition is such as to render further proceedings by it hazardous to the public, said bank examiner shall revoke or suspend the authority given to said association or corporation; but this section shall not prevent such association, corporation or institution incorporated under laws of another state, from loaning money upon mortgages of real estate located within the state.

SEC. 78. Whoever violates any provision of the two preceding sections, shall be punished by a fine not exceeding one thousand dollars; and any provision thereof may on petition, be enforced by injunction issued by a justice of the supreme judicial court or of the superior court.

TRUST AND BANKING COMPANIES.

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 before the legislature at its next session, and one copy sent to each trust and banking company in the state. The provisions of section 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.

Authority of bank examiner over trust and banking companies. 1905, c. 12.

—shall make annual report to governor and council.

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

Cash reserve. 1905, c. 15.

—amount of.

—proviso.

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.

Guaranty fund which shall be kept secure against loss. 1901, c. 196, §1.

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.

Loans can only be made to officers on approval of directors or executive committee. 1901, c. 196, §2. See 1907, c. 96, § 17.

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-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.

SEC. 83. Such corporations shall not make loans or discounts on the security of the shares of their own capital stock, nor be the purchaser or holders of any such shares unless necessary to prevent loss upon a debt previously contracted in good faith; and all stock so acquired shall, within a reasonable time after its acquisition, be disposed of at public or private sale.

Shall not
make loans
on shares of
its capital
stock.
1901, c. 196, § 3

SEC. 84. No trust and banking company shall establish a branch or agency in any city or town other than that in which the parent institution has its location until the same be authorized by a special act of the legislature. This provision shall not apply to branches and agencies established before April

Shall not
establish
agencies
without
consent
of the
legislature.
1901, c. 196, § 4
See 1907, c. 96,
§ 21.

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 invested in said shares. Whenever in liquidating the affairs of such a corporation it appears that its assets are not sufficient to pay its indebtedness the receiver thereof, under proper orders of the court, shall proceed to enforce such individual liability of shareholders in any appropriate action at law or in equity, in his own name or in the name of the corporation for the benefit of the creditors.

—liability how enforced

Proceedings when capital stock becomes impaired. 1899, c. 68, §2.

SEC. 87. When the capital stock of such a company shall become impaired by losses or otherwise, the bank examiner or the directors of such institution, may file a complaint in the supreme judicial court in equity, setting forth the fact that such capital stock is impaired, and asking said court to order an assessment upon the capital stock aforesaid sufficient to meet the impairment and again make the corporation solvent. After giving due notice and hearing all parties interested, the court shall, if it finds the capital stock to be impaired as aforesaid, order such an assessment to be made upon such stock. Such assessment, when made, shall be due and payable by each shareholder to the treasurer of said company on order of said court within sixty days from the time such order is made. If any shareholder or shareholders of such company shall neglect

—application for assessment.

—if shareholder neglects or refuses to

or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

pay, his shares may be sold.

SEC. 88. Nothing in the two preceding sections shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner provided by statute, or the right to proceed against the corporation under the provisions of section seventy-nine.

General rights of creditors not impaired. 1889, c. 68, § 3.

FOREIGN INVESTMENT CORPORATIONS.

SEC. 89. No foreign corporation, or any agent or representative thereof, shall offer to sell, sell or negotiate in this state, any bonds, mortgages, notes or other choses in action, issued, indorsed or guaranteed by it, unless it first obtains a license therefor from the bank examiner. Before receiving such license it shall furnish the examiner a detailed statement of its condition, which statement shall clearly describe the various classes of its assets and liabilities and shall be sworn to by either its president, treasurer or secretary, and certified to be correct by at least two of its directors. Said statement shall in all particulars be as full as the examiner may require. Upon receiving such statement the bank examiner may grant a license authorizing such corporation to

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.

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.

Corporations shall publish statement in some newspaper.
1891, c. 131, § 2

—shall appoint bank examiner to be its true and lawful attorney, upon whom processes may be served.

SEC. 90. Such corporation or its agents shall publish at their own expense in some newspaper published in any town or city designated by the bank examiner, a copy of the statement furnished him. Every such corporation shall at the time of making application for license as hereinbefore provided, appoint in writing the bank examiner or his successor in office to be its true and lawful attorney upon whom all lawful processes in any action or proceeding against it may be served, and in such writing shall agree that any lawful process against it which is served on said attorney shall be of the same legal force and validity as if served upon the corporation, and that the authority shall continue in force so long as any liability remains outstanding against the corporation in this state. Service made in such manner on said corporation in any such suit or proceeding shall be valid and binding thereon, and the 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

—duties of bank examiner.

See c. 117, § 17.

address of said corporation, or to any person designated by said corporation in writing.

SEC. 91. Such corporation and its agents for the purposes hereinbefore mentioned, are under the supervision of the bank examiner and shall at all times at his request furnish him such statements and information as he may desire, together with full facilities to ascertain the true condition and standing of the same, and no person shall act as agent or representative of such corporation before the license herein provided is granted or after the same has been revoked. Whoever violates any provision of this section or the two preceding sections shall be punished by a fine not exceeding five hundred dollars, or imprisonment not exceeding sixty days.

Corporation and agents, are under the supervision of the bank examiner, and shall furnish statements of standing, when required. 1891, c. 131, § 3

—penalty for violation of §§ 89-91.

PUBLIC LAWS, 1905—CHAP. 171.

An Act prohibiting the use of Titles ordinarily applied to Banks and Trust Companies by other than duly authorized Banking Corporations.

No person, partnership, association or corporation, hereafter organized, excepting those duly authorized under the laws of this state or of the United States to conduct a bank or trust company business, shall use as a part of their name or title or as designating their business, the word or words "bank," "savings," "savings bank," "savings department," "trust," "trust company," "banking" or "trust and banking company," or the plural of any such word or words in, or in connection with, any other business than that of a bank or trust company duly authorized as aforesaid. Any person, partnership, association or corporation violating the provisions of this section may be enjoined therefrom by any court having general equity jurisdiction, on application of the bank examiner or of any person, corporation, or association injured or affected by such use, and any person or

Only banks and trust companies may use as part of name the words "bank," "savings," "trust," and kindred words.

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 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.

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.

REVISED STATUTES—CHAPTER 34.

BANK HOLIDAYS.

SEC. 9. Any day of public fast or public thanksgiving, appointed by the governor and council or by the president of the United States, the first day of January, the twenty-second day of February, the thirtieth day of May, the fourth day of July, the first Monday of September and the twenty-fifth day of December are hereby declared to be bank holidays.

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.

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

—fee.

Bank holidays.
1897, c. 259, § 1

Days of grace abolished.
1897, c. 259, § 2.

—sight drafts excepted.

Notes, etc., falling due on Sunday or any bank holiday, shall be payable next succeeding business day.
1897, c. 259, § 3.

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 twenty, eighteen hundred and ninety-seven, be treated as and deemed a half holiday; and all bills of exchange, drafts, bank checks and promissory notes which are liable to be protested for non-acceptance or non-payment at twelve o'clock noon on any Saturday which is not a bank holiday according to law, may be protested for non-acceptance or non-payment, as the case may be, on any such Saturday at any time after twelve o'clock noon, or on the next succeeding secular or business day.

TAXATION.

REVISED STATUTES—CHAPTER 8.

SAVINGS BANKS.

Savings banks shall make semi-annual statement of assets, loans, investments and deposits. 1895, c. 130, § 1. 1903, c. 9, § 1. 66 Me., 243. 68 Me., 517, 519

SEC. 53. Every savings bank and institution for savings incorporated under the laws of the state, shall, semi-annually, on the last Saturdays of April and October, make a return, signed and sworn to by its treasurer, of the average amount of its deposits, reserve fund and undivided profits for the six months ending on each of said days, together with a statement in detail of its assets, loans and investments and its deposits within and without the state, in separate columns. Said return shall be made to the

(*) 13 Me., 414; 14 Me., 100, 288; 84 Me., 241.

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.

Section 54. The board of state assessors shall thereupon determine the values of the several franchises of the said banks and institutions according to the following rule; from the average amount of deposits, reserve fund and undivided profits so returned by each bank or institution there shall in each case be deducted an amount equal to the value so determined of United States bonds, all bonds issued after the first day of February nineteen hundred and nine by the state of Maine, or any county, municipality, village corporation or water district therein, 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

—bank examiner shall fix market values and return to state assessors.

State assessors shall determine values of the several franchises. 1895, c. 130, §2. 1903, c. 9, § 2. 1909, c. 49, § 2. See § 68.

—rule for determining.

—rate of taxation.

—when tax shall be assessed.

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.

—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.

Required to make semi-annual returns.
1893, c. 274, § 1.
1897, c. 319, § 6.
1909, c. 24.

Section 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 assets and liabilities in detail, of the net amount of its investments other than in loans to individuals or corporations on real estate and on shares of the association, during the six months ending on each of said days, and of the monthly capital dues paid in by its shareholders during the six months ending on each of said days, exclusive of withdrawals, fines, inter-

est and premiums. Said returns shall be made to the board of state assessors 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 dollars nor more than five thousand dollars. The treasurer of such association shall pay to the treasurer of state a tax of one-fourth of one per cent a year on the amount of monthly capital dues so returned, and a further tax of one-half of one per cent on the average amount so returned of the investments of such associations other than in loans to individuals and corporations on real estate and on shares of the association.'

—when.

—penalty for making false returns.

—rate of taxation.

SEC. 58. One-half of said tax shall be assessed on the amount so returned for the six months ending on the last secular day in April and the other half on the amount so returned for the six months ending on the last secular day in October; and such tax shall be paid semi-annually, within ten days after the first Mondays in June and December.

Taxes, how assessed.
1893, c. 274, §2.

SEC. 59. All capital dues of such associations are exempt from municipal taxation to the association or to the shareholder, but real estate owned by the association, not held as collateral security, may be taxed by the town in which the same is located.

Capital dues exempt from taxation.
1893, c. 274, §3.

FOREIGN BANKING ASSOCIATIONS AND CORPORATIONS.

SEC. 60. Every banking association or corporation, not incorporated under the laws of this state or of the United States, that maintains a branch or 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

Foreign banking corporations doing business in this state, required to pay a tax.
1899, c. 123, §1
1901, c. 165.

—rate.

—amount of
business, how
ascertained.

—when
payable.

Shall report
to bank
examiner,
amount of
business
transacted,
etc.
1899, c. 123, §2.

Shall keep
account of
money used
and deposits
made.
1899, c. 123, §3.

portion of such periods as said association or corporation may transact business in this state. The amount of such business done in this state shall be ascertained by first computing the daily average for each month of the period of all the moneys outstanding upon loans and investments and of all other moneys received, used or employed in connection with such business, and by then dividing the aggregate of such monthly averages by the number of months covered by said return; and the quotient resulting shall be deemed the amount of such business. The amount of such tax so ascertained shall be paid to the treasurer of state semi-annually within ten days after the first Mondays in June and December.

SEC. 61. Such association or corporation and the manager or agent of such branch or agency, shall cause a written report to be made to the bank examiner on or before the last Saturdays of May and November of each year, verified by the oath of such manager or agent, giving the amount of such business transacted in this state under the rule given in the preceding section, and stating the amount of state tax which such branch or agency is liable to pay, and setting forth in detail the daily average for each month preceding the last Saturdays of April and October; and also giving such further or additional information as to the business of such foreign banking association or corporation done in this state as may be required by the bank examiner.

SEC. 62. Every such banking association or corporation and its managers, agents and employees, shall cause to be kept at all times in the office where such business is transacted in this state, a full and accurate account of the moneys used or employed in such business and of the deposits therein, and such account together with the books, papers and records relating to the business done in this state, shall be subject to the inspection and examination of

the bank examiner, or of any clerk designated by him during business hours of any day on which business may legally be transacted.

SEC. 63. Except as hereinbefore provided, no banking association, unless incorporated under the laws of this state or of the United States, shall maintain any branch or agency in this state for the transaction of banking business. Any officer, agent or employee of such association or corporation doing business in this state contrary to the provisions of the three preceding sections, shall be subject to a penalty of not less than one hundred, nor more than five hundred dollars for each offense, to be recovered by indictment to the use of the state.

Penalty for violation.
1899, c. 123, §4.

TRUST AND BANKING COMPANIES.

SEC. 64. Every trust and banking company incorporated under the laws of this state, shall, semi-annually on the last Saturdays of April and October, make a return signed and sworn to by its treasurer, of the average amount of its time deposits and its deposits bearing interest at the rate of three per cent or more per annum for the six months preceding each of said days, together with a statement in detail of the amount of United States bonds, the shares of corporation stocks such as are by law of this state free from taxation to the stockholders. For wilfully making a false return, the corporation treasurer forfeits not less than five hundred, nor more than five thousand dollars. Said return shall be made to the bank examiner, on or before the first Saturdays of May and November, and within thirty days thereafter, 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.

Trust and banking companies shall semi-annually return to state assessors the amount of certain deposits.
1901, c. 286, §1.
1903, c. 175, §1.

—penalty for false returns.

—valuation of bonds, etc.

Assessment
of tax.
1903, c. 175, §2.
1909, c. 49, §3.

—when tax
shall be
assessed.

Assessment
when no
return.
1903, c. 175, §3.

Exemption
from municipal
taxation.
1903, c. 175, §4.

Proceedings,
in case of
failure to
make returns
and pay tax.
R. S., c. 6, § 68.
1901, c. 174, §5.

Section 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 the United States bonds, all bonds issued after the first day of February, nineteen hundred and nine, by the state of Maine, or any county, municipality, village corporation or water district therein, 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.

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 assesment of state tax upon such corporation, company or person on such valuation, or on such gross receipts thereof, as the case

may be, as they think just, with such evidence as they may obtain, and such assessment shall be final. If any corporation, company, association or person fails to pay the taxes required or imposed by sections twenty-four, thirty-two, thirty-six, forty-two and fifty-four, the treasurer of state shall forthwith commence an action of debt, in the name of the state, for the recovery of the same with interest at the rate of ten per cent a year. In addition to other remedies for the collection of state taxes upon any corporation, such taxes with interest at the rate of ten per cent a year may be recovered by an action of debt, in the name of the state.

—state taxes may be collected of any corporation by action of debt or case. See c. 83, § 15. 86 Me., 495. 68 Me., 517, 519

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.

—court may issue injunction.

—further proceedings.

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 the bank examiner in an application to any justice of the supreme judicial court for the liquidation of the affairs of such corporation. 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.

PUBLIC 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.
 —to act as assignee, etc.
 —bond.
 —to do general banking business.

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.

Agreement shall set forth:

—corporate name.

—location.

—capital stock and number of shares.

—signatures, etc.

Notice of intention to organize.

—form of

—publication of.

—shall contain.

—application to bank examiner for certificate.

SEC. 2. Said agreements shall set forth that the subscribers thereto associate themselves with the intention of forming a corporation, and shall specifically state:

First, the name by which the corporation shall be known.

Second, the purpose for which it is formed.

Third, the city or town, which shall be within this state, where its business is to be transacted.

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.

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

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.

—certificate of attorney general.

—articles to be filed in office of secretary of state.

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:

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.

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

—certificate
of increase.

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 pro-

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.

visions 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 permitted to establish a branch or agency except in its own or an adjoining county. If granted, the bank 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 company shall within ten days after opening said branch or agency, file a certificate thereof, signed by its president and treasurer, with the bank examiner. The right to open a branch or agency shall lapse in one year from the date of filing the examiner's warrant 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.
- restrictions as to location.
- warrant in duplicate.
- certificate to be filed within ten days.
- forfeiture.
- fee.

Penalties for violations of sections 16 and 17.

—directors and officers authorizing 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 outstanding 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.

PUBLIC LAWS, 1909—CHAP. 20.

JOINT EXAMINATIONS.

AN ACT relating to the examination of Trust Companies and Savings Institutions.

Joint examinations of state and national banking institutions occupying the same rooms shall be made at least once in each year at such times and under such conditions as the two departments may, from time to time, agree upon.

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