

# MAINE STATE LEGISLATURE

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**PUBLIC DOCUMENTS OF MAINE**

**1912**

**BEING THE**

**ANNUAL REPORTS**

**OF THE VARIOUS**

**DEPARTMENTS AND INSTITUTIONS**

**For the Year 1911**

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**VOLUME II**

---

**AUGUSTA**

**WALLACE S. LADD PRINTING COMPANY**

**1912**

FIFTY-FIFTH ANNUAL REPORT

OF THE

# BANK COMMISSIONER

OF THE CONDITION OF THE

SAVINGS BANKS, TRUST AND BANKING COMPANIES,  
LOAN AND BUILDING ASSOCIATIONS

OF THE

STATE OF MAINE

1911



WATERVILLE

SENTINEL PUBLISHING COMPANY

1912

BANKING DEPARTMENT.

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\* WILLIAM B. SKELTON.....*Bank Commissioner*  
† ROBERT F. DUNTON.....*Bank Commissioner*  
WILLIAM G. ELLIS.....*Deputy Bank Commissioner*  
MISS CLARIDEL BRADSTREET.....*Clerk*

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\*Resignation took effect July 1, 1911.

†Term commenced July 1, 1911.



STATE OF MAINE.

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BANKING DEPARTMENT,  
AUGUSTA, December 1, 1911.

*To the Governor and Executive Council:*

I respectfully submit the following report of the general conduct and condition of the savings banks, trust companies, and loan and building associations of the State for the year ending November 30, 1911, as required by law.

During the first seven months of the year these institutions were under the supervision of my predecessor, Hon. William B. Skelton, who very courteously and with minute detail gave me full information concerning their condition and management and the methods of conducting the business of this department. I recognize this, not only as a personal favor, but as a distinct and gratuitous public service, and a sense of duty as well as gratitude prompts me to make this public acknowledgment of my appreciation of the valuable assistance rendered by Mr. Skelton when I assumed the duties of this office.

There are now under the supervision of this department 128 institutions with combined assets of \$154,720,813.17, as follows:

49 Savings Banks .....	\$97,705,409 04
42 Trust Companies .....	52,370,267 02
37 Loan and Building Associations .....	4,645,137 11
<hr/>	
128 .....	\$154,720,813 17

The following table shows the growth of these several classes of institutions during the last twenty years:

Year.	Savings banks.	Trust companies.	Loan and building associations.	Total assets.	Gain.
1892	\$56,838,263 68	\$4,866,324 87	\$1,460,193 40	\$63,164,781 95	\$4,302,131 49
1893	56,701,437 06	5,175,032 30	1,830,159 35	63,706,628 71	541,846 76
1894	57,761,918 46	5,835,807 62	2,193,956 30	65,791,682 38	2,085,053 67
1895	59,365,755 42	6,641,586 99	2,469,884 11	68,477,226 52	2,685,544 14
1896	60,719,379 70	7,048,760 09	2,691,446 47	70,459,586 26	1,982,359 74
1897	62,826,303 83	7,513,403 15	2,912,963 63	73,252,670 61	2,793,084 35
1898	64,182,542 42	9,182,997 50	3,009,998 77	76,375,538 69	3,122,868 08
1899	67,521,197 05	11,802,252 29	2,975,716 47	82,299,165 81	5,923,627 12
1900	71,076,211 67	13,295,402 92	2,862,178 53	87,233,793 12	4,934,627 31
1901	74,623,171 03	15,207,325 55	2,865,380 98	92,695,877 56	5,462,084 44
1902	77,853,815 64	17,035,941 70	2,854,626 60	97,744,383 94	5,048,506 38
1903	80,538,169 30	19,914,010 63	2,932,206 28	103,384,386 21	5,640,002 27
1904	82,741,563 42	22,928,005 22	3,097,237 78	108,766,806 42	5,382,420 21
1905	85,590,104 63	27,904,858 58	3,192,473 92	116,767,437 13	8,000,630 71
1906	89,681,144 72	33,542,166 46	3,434,726 94	126,658,038 12	9,890,600 99
1907	92,853,235 59	39,848,624 25	3,676,452 95	136,378,312 79	9,720,274 67
1908	93,783,722 78	42,982,996 32	3,869,142 27	140,635,861 37	4,257,548 58
1909	96,254,583 74	44,547,034 58	4,085,811 58	144,887,429 90	4,251,568 53
1910	98,402,588 50	46,145,401 64	4,343,975 71	148,891,965 85	4,004,535 95
1911	97,705,409 04	52,370,267 02	4,645,137 11	154,720,813 17	5,828,847 32

## SAVINGS BANKS.

The total liabilities and resources of the savings banks of the State on October 28, 1911, as compared with October 29, 1910, are as follows:

1910.	LIABILITIES.	1911.
\$90,265,739 66	Deposits	\$89,503,613 05
5,383,785 52	Reserve fund	5,462,815 06
53,157 77	Special reserve fund	46,508 41
2,596,319 38	Profits	2,686,628 47
103,586 17	Other liabilities	5,844 05
\$98,402,588 50	Total liabilities	\$97,705,409 04
RESOURCES.		
\$25,000 00	United States bonds	-
7,306,741 83	Public funds in Maine	\$8,729,138 56
18,410,367 65	Public funds out of Maine	18,230,709 70
9,705,659 35	Railroad bonds in Maine	9,561,180 15
32,917,972 45	Railroad bonds out of Maine	31,881,848 34
5,512,821 25	Corporation bonds in Maine	5,893,026 80
448,879 00	Corporation bonds out of Maine	372,214 00
1,346,250 72	Railroad stock in Maine	1,428,484 10
464,144 93	Railroad stock out of Maine	473,083 20
531,516 00	Corporation stock in Maine	446,764 00
48,444 60	Corporation stock out of Maine	48,444 60
1,567,185 33	National bank stock in Maine	1,394,852 00
42,525 00	National bank stock out of Maine	22,400 00
68,550 00	Other bank stock in Maine	64,375 00
12,286,121 50	Loans on mortgages of real estate	12,264,769 39
2,615,861 95	Loans on collateral	2,194,619 66
252,542 73	Loans to municipalities	183,960 58
868,432 13	Loans to corporations	753,936 50
1,736,088 47	Real estate investment	1,608,775 55
308,655 11	Real estate foreclosure	283,814 85
47,404 77	Furniture and fixtures	48,249 35
196,335 07	Premium account	179,763 30
37,792 82	Other resources	23,546 36
1,409,932 21	Cash on deposit	1,469,900 20
247,363 58	Cash on hand	207,552 85
\$98,402,588 50	Total resources	\$97,705,409 04
230,934	Number of depositors	225,801
\$390 86	Average to each depositor	\$396 34
3 81	Average rate of dividends paid	3 92
\$3,281,796 82	Amount of dividends paid	\$3,326,545 64
32,198 15	Municipal tax	31,555 92
469,027 33	State tax	455,934 47

Since October 29, 1910, three savings banks with combined deposits of \$2,515,602.48 have been placed in liquidation, and are not included in the statement for 1911. Deducting this amount from the total deposits October 29, 1910, leaves \$87,750,137.18 as the deposits, on that date, of the 49 banks now reported, as against \$89,503,613.05 deposits in the same banks October 28, 1911, showing an increase of \$1,753,475.87 for the year.

## DEPOSITS AND WITHDRAWALS.

Deposits, October 29, 1910.....	\$90,265,739 66
Deposits of 3 savings banks in liquidation.....	2,515,602 48
	\$87,750,137 18
Deposited during the year.....	\$6,212,916 09
Dividends added during the year.....	3,326,545 64
	\$9,539,461 73
Withdrawn during the year.....	7,785,985 86
Increase in deposits.....	1,753,475 87
Deposits, October 28, 1911.....	\$89,503,613 05

EXHIBIT A.	1910.		1911.	
	Number of depositors.	Amount of deposits.	Number of depositors.	Amount of deposits.
Deposits of \$500 or less...	171,095	\$19,172,108 89	165,303	\$18,399,693 56
Deposits of over \$500 and not over \$2,000.....	54,815	57,096,268 66	53,485	56,274,211 32
Deposits of over \$2,000 and not over \$5,000.....	4,730	11,624,233 89	6,719	12,460,204 75
Deposits of over \$5,000...	294	2,373,128 22	294	2,369,503 42
Total.....	230,934	\$90,265,739 66	225,801	\$89,503,613 05
EXHIBIT B.				
Deposits of \$2,000 or less..	225,910	\$76,268,377 55	218,788	\$74,673,904 88
Deposits of over \$2,000...	5,024	13,997,362 11	7,013	14,829,708 17
Total.....	230,934	\$90,265,739 66	225,801	\$89,503,613 05

## CLASSIFICATION OF RESOURCES.

RESOURCES.	1911.	1910.	1901.
United States bonds.....	—	—	.03
Public funds in Maine.....	\$8,729,138 56	8.93	7.43
Public funds out of Maine.....	18,230,709 70	18.66	18.71
Railroad bonds in Maine.....	9,501,180 15	9.73	9.86
Railroad bonds out of Maine.....	31,881,848 34	32.63	33.45
Corporation bonds in Maine.....	5,893,026 80	6.01	5.60
Corporation bonds out of Maine.....	372,214 00	.38	.46
Railroad stock in Maine.....	1,428,484 10	1.46	1.37
Railroad stock out of Maine.....	473,083 20	.49	.47
Corporation stock in Maine.....	446,764 00	.46	.54
Corporation stock out of Maine.....	48,444 60	.05	.05
National bank stock in Maine.....	1,394,852 00	1.43	1.59
National bank stock out of Maine.....	22,400 00	.02	.04
Other bank stock in Maine.....	64,375 00	.07	.07
Loans on mortgages of real estate.....	12,264,769 39	12.55	12.49
Loans on collateral.....	2,194,619 66	2.25	2.66
Loans to municipalities.....	183,960 58	.19	.26
Loans to corporations.....	753,936 50	.77	.88
Real estate investment.....	1,608,775 55	1.65	1.76
Real estate foreclosure.....	283,814 85	.29	.31
Furniture and fixtures.....	48,249 35	.05	.05
Premium account.....	179,763 30	.19	.20
Expense account.....	—	—	—
Other resources.....	23,546 36	.03	.04
Cash.....	1,677,453 05	1.71	1.68
Total.....	\$97,705,409 04	100.00	100.00

**TABLE OF VALUES.**

	1907.	1908.	1909.	1910.	1911.
Estimated value of resources above liabilities.....	\$11,067,070 99	\$9,965,764 36	\$10,410,673 24	\$10,363,589 39	\$10,145,417 20
Reserve fund.....	5,051,899 91	5,145,072 72	5,231,507 70	5,383,785 52	5,462,815 06
Undivided profits.....	2,380,922 61	2,462,239 15	2,443,935 39	2,596,319 38	2,686,628 47
Total book profits.....	\$7,432,822 52	\$7,607,311 87	\$7,675,443 09	\$7,980,104 90	\$8,149,443 53
Estimated value above book profits.....	3,634,248 47	2,358,452 49	2,735,230 15	2,383,484 49	1,995,973 67
Premium account.....	320,201 67	303,912 25	291,842 62	196,335 07	179,763 30
Total dividend paid.....	3,033,649 93	3,215,952 24	3,268,389 17	3,281,796 82	3,326,545 64
Deposits.....	85,382,447 57	86,131,410 91	88,557,027 66	90,265,739 66	89,503,613 05

## DIVIDENDS.

1910.			1911.	
Number of banks.	Amount of dividends.	RATE OF DIVIDENDS.	Number of banks.	Amount of dividends.
-	-	5 per cent. paid by	1	\$173,779 18
29	\$2,131,347 53	4 per cent. paid by	30	2,364,906 68
3	339,821 23	3½ per cent. paid by	1	123,496 29
19	786,805 06	3¼ per cent. paid by	17	664,363 49
1	23,823 00	2 per cent. paid by	-	-
52	\$3,281,796 82	3.81 average rate, 1910 3.92 average rate, 1911	49	\$3,326,545 64

	1902.	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.
5 % paid by.....	-	-	-	-	-	-	-	-	-	1
4½% paid by.....	-	-	-	-	-	-	-	1	-	-
4 % paid by.....	2	2	2	1	2	9	36	37	29	30
3¾% paid by.....	2	-	-	1	2	18	2	3	3	1
3½% paid by.....	18	20	23	29	34	18	13	10	19	17
3¼% paid by.....	3	-	3	6	2	4	-	-	-	-
3 % paid by.....	26	29	23	14	11	3	1	1	-	-
2 % paid by.....	-	-	-	-	-	-	-	-	1	-
Total number.....	51	51	51	51	51	52	52	52	52	49
Average rate.....	3.26	3.24	3.28	3.41	3.51	3.66	3.92	3.90	3.81	3.92

The average rate of dividends the past year was materially increased by the fact that the Saco and Biddeford Savings Institution increased its aggregate dividends for the year to five per cent, and two of the banks now in liquidation paid but 3 1-2 per cent in 1910.

Omitting the extra one per cent paid by the Saco and Biddeford Savings Institution this year, and making a comparison of the dividends paid by the 49 banks now reported, we find that these banks paid an average rate of 3.87 in 1910 and 3.88 in 1911.

Summary of deposits, earnings, dividends and expenditures  
for the year ending October 28, 1911:

Deposits, October 29, 1910		\$90,265,739 66	
Deposits, October 28, 1911		89,503,613 05	
Average deposits for the year		89,884,676 35	
Gross income			4,586,595 57
Dividends paid	\$3,326,545 64		
Municipal tax	31,555 92		
State tax	455,934 47		
Annual expenses	211,210 65		
Increase of reserve fund	79,029 54		
Increase of undivided profits	90,309 09		
Decrease of premium account	16,571 77		
			1911. 1910.
Per cent. — Average rate of dividends		3.92	3.81
Gross income to average deposits		5.10	5.32
Annual expenses to average deposits		.23	.23
State tax to average deposits		.51	.52
Expense to gross income		4.61	4.34

### INVESTMENTS.

In view of the fact that the legislature at its last session passed a resolve authorizing the governor to appoint a commission of three to consider a revision of the law governing investments for savings banks and report to the next legislature by bill or otherwise, I refrain from making any comment or recommendation on this subject at this time, deeming it best to present such suggestions as I wish to make direct to the commission for their consideration.

### YORK COUNTY SAVINGS BANK.

The last annual report of the bank commissioner, so far as it relates to the York County Savings Bank, closes with an account of the reopening of the bank October 31, 1910; the scaling of the deposits 22 1-2 per cent, thereby enabling the bank to establish a special reserve fund for the protection of all depositors, and the ultimate benefit of depositors whose accounts were reduced, which reserve fund on December 21, 1910, amounted to \$58,759.86; the indictment of the former Treasurer, Richmond H. Ingersoll for embezzlement, and his expected trial the following January.

At the January term, 1911, of the Supreme Judicial Court in York County, Mr. Ingersoll pleaded guilty to the charge of embezzlement and was sentenced to imprisonment for a term of two years.

In addition to the regular dividends, a *pro rata* dividend of 2 per cent has been paid from the special reserve fund to

depositors whose accounts were reduced, and a general reserve fund of \$6,000 has been established, within the year ending October 28, 1911.

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

A full statement of the causes which led to the closing of the People's Safe Deposit and Savings Bank of Bath on November 28, 1910, and the subsequent appointment of the Bath Trust Company as receiver, is given in the last annual report of my predecessor.

The report of the Receiver made to this department November 21, 1911, contains a clear and concise statement of the progress made in the settlement of the affairs of this bank, as follows:

"The decree of Court putting the bank into liquidation was made December 27th, A. D. 1910, and immediately upon its appointment and qualification, the Receiver took over all of the assets of the bank; said assets being carried on the books of the bank at the following values:

Bonds .....	\$557,970 75
Stocks .....	6,870 00
Loans, Mortgages Real Estate .....	120,605 98
Stocks and Bonds .....	31,471 90
Loans to Corporations .....	285 00
Loans on Personal Property .....	10,167 00
Real Estate Invested .....	25,253 70
Safes, Furniture and Fixtures .....	9,500 00
Cash on hand and on deposit .....	13,223 66

The Commissioners appointed by the Court to receive and decide upon all claims against the bank reported debts due to general creditors to the amount of two thousand eight hundred twenty-one dollars and thirty-three cents, (\$2,821.33), in addition to which there was a loan due to the State National Bank of Boston, secured by collateral, of five thousand dollars (\$5,000), and accrued interest, which by express direction of the Court was paid and the collateral taken up.

The total amount due to depositors as reported by the Commissioners and allowed by the Court is seven hundred forty-one thousand six hundred and seventy-three dollars and thirty-nine cents, (\$741,673.39).



Commissioners' fees and incidental expenses as allowed by the Court were one thousand two hundred and five dollars and ninety-four cents, (\$1,205.94).

Loans secured by mortgages of real estate have been collected in to the amount of ninety four thousand one hundred fifty-five dollars and ninety-eight cents, (\$94,155.98).

Loans secured by collateral have been collected in to the amount of twenty-nine thousand six hundred sixty-three dollars and ninety cents, (\$29,663.90).

Loans due from corporations, without collateral, have been collected in to the amount of two hundred eighty-five dollars, (\$285).

In May of the current year, upon representation by the Receivers that it had sufficient cash in hand for such purpose, the Court directed it to declare and pay a dividend of thirty-three and one-third per cent, (33 1-3%), upon the deposit accounts as reported by the Commissioners. At the date of this report there has been actually paid out on account of such dividend the sum of two hundred thirty-three thousand two hundred thirty-one dollars and fifty-three cents, (\$233,231.53), leaving in the hands of the Receiver for dividends still unclaimed the sum of thirteen thousand nine hundred ninety-two dollars and seventy-six cents, (\$13,992.76).

Owing to the depressed condition of the bond market during the past year, the Receiver, with the express approval of the Court, has proceeded with caution in converting the securities of the bank into cash, in order to avoid any undue shrinkage upon the original cost; but up to the date of this report there has been realized from such sales a total amount of one hundred eighty-nine thousand nine hundred seventy-eight dollars and fifty-two cents, (\$189,978.52), and there now remains in the hands of the Receiver stocks, bonds and other securities owned by said bank, to the value, as shown upon the books of the bank at the time it was put into liquidation, of three hundred eighty-four thousand nine hundred thirty-four dollars and fifty cents, (\$384,934.50).

The Receiver has made earnest effort to find a purchaser for the real estate of the bank, but up to the present time has been unable to obtain any offer which it considers adequate; but the entire building, with the exception of the former banking

rooms, has been continuously occupied, yielding a rental of one thousand three hundred ninety-nine dollars and ninety-two cents, (\$1,399.92) per annum.

In addition to this rental, the securities still held by the Receiver, with the exception of

Wabash & Pittsburg Terminal .....	\$5,000 00
Bodwell Water Company .....	5,000 00
Buffalo & Susquehanna 4s .....	10,000 00
First National Bank, Bath .....	300 00

are yielding the stipulated rates of interest.

The following is a summarized statement as of November 21st, 1911, of the present status of the bank, together with the Receiver's receipts and disbursements:—

#### RECEIPTS.

Cash from Treasurer of People's Safe Deposit & Savings Bank .....	\$13,595 50
Proceeds from sale of stocks and bonds .....	189,978 52
Interest on stocks and bonds .....	20,006 37
Collections on account of loans .....	124,104 88
Interest on loans .....	1,197 94
Rents .....	1,352 25
Miscellaneous .....	26 49
	<hr/>
	\$350,261 95

#### PAYMENTS.

Note of People's Safe Deposit & Savings Bank to State National Bank, of Boston, Mass. ....	5,000 00
Depositors' Dividend No. 1 (33 1-3%) .....	247,224 29
Taxes, State, Real Estate and Personal .....	2,407 03
Insurance .....	362 70
Claim of O. C. Rogers, Treas., allowed .....	24 50
Claim of O. C. Rogers, Treas., allowed .....	105 55
Claim of J. M. Trott, allowed .....	100 00
J. M. Trott and O. C. Rogers, Commissioners. ....	1,205 94
Unpaid check, Maxwell Powers .....	16 75
Unpaid check, Maurice Donovan .....	550 00
Repairs Real Estate .....	92 53
Premium Receiver's bond .....	500 00

Rebate on Safe Deposit boxes .....	15 69
Rebate interest on loans .....	11 85
Salaries to employees of People's S. Dep. & Sav. Bank .....	100 00
Sundry expenses .....	283 93
Cash on deposit in Bath Trust Co., November 21, 1911 .....	92,261 19
	<hr/>
	\$350,261 95

Total assets on hand at valuations carried on books  
of People's Safe Deposit & Savings Bank.

Stocks and bonds .....	\$384,934 50
Loans .....	38,425 00
Real estate .....	25,253 70
Furniture and fixtures .....	9,500 00
Cash on deposit .....	92,261 19
	<hr/>
	\$550,374 39

### SACO SAVINGS BANK.

On January 4, 1911, Messrs. Frank W. Nutter and Frank C. Deering of Saco were appointed receivers of the Saco Savings Bank by a Justice of the Supreme Judicial Court, on bill in equity filed by the bank commissioner and a majority of the trustees of said bank.

The last annual report of my predecessor contains a full statement of the reasons for this action.

Receivers of savings banks and trust companies are officers of the court. They derive their authority from the court, act under instructions of the court, and are accountable to the court. They are not under the supervision or control of this department, although required by law to make a report of the progress made in the settlement of the affairs of the institutions of which they are receivers to the bank commissioner annually in November, and at such other times as he may require.

It would undoubtedly be proper for the bank commissioner to petition the court to make such orders as the interests of depositors may require, in a clear case of mismanagement or neglect of duty by receivers, but such occasion has not arisen in this case. I make this comment in this connection, not be-

cause of any mismanagement or neglect of duty on the part of the receivers, but because of a misconception on the part of some interested parties and their representatives, as to the authority of the bank commissioner in such cases.

It is common knowledge that the year now drawing to a close has been one of low prices and general stagnation in the market of stocks and bonds,—a very unfavorable time for receivers to convert the assets of a bank into money for distribution among depositors.

I believe that the receivers of the Saco Savings Bank have used good judgment, and acted for the best interest of depositors, in holding securities for which they could not find a market at fair prices, and that they would not have been justified in selling them at a sacrifice in the unfavorable market which has prevailed since their appointment.

Their report to this department in November last, omitting detailed statement of securities sold is as follows:

“According to a decree from the Supreme Judicial Court dated January 4, 1911, we beg leave to report the progress of our duties as follows:—

Detailed statement of receipts and disbursements annexed.

Amount due depositors, less claims and offset allowed by the Court, annexed.

Balance of securities and property still in our hands, annexed.

In a chapter, on page 14, of the Bank Examiner's report for 1907, he writes as follows:—‘It may be said that if a bank was forced to liquidate, it would be obliged to take for its securities what the market offered. This is not a fair answer. In the first place, what one could get for a block of bonds forced on the market within twenty-four hours, is no more a test of its value than what the best farm or most desirable parcel of city estate would bring if thrust upon a purchaser within the same space of time. In the second place, and more important, no one supposes for a moment that, even in case of liquidation, the holdings of a bank, secured by property of intrinsic worth and earning revenue for every day they are held, would be forced upon a market when temporary panic prices are prevailing, or that the court would permit such a sale.’

We have had these facts constantly before us and have endeavored to the best of our ability to recognize the importance

to the depositors in the Saco Savings Bank of using every effort to dispose of such securities as will find a ready market at the very highest prices obtainable.

This has been a year of extreme low values and financial disturbances, almost bordering on panic. We feel, however, that the prices we have obtained for such securities as we have sold bear out our statement that every effort has been used to obtain the best results.

The real estate loans must necessarily liquidate slowly, and extreme measures would impose a hardship on borrowers, if not result in a loss to the bank.

The Summit Springs Hotel is still unsold. We obtained permission from the court to lease it for the last season with the result that all charges were met and a substantial result realized to the depositors. We believe this to be a valuable property, and do not feel justified in forcing a sale."

## RECEIPTS.

Cash received from Treasurer .....	\$56,709 76
Sale of stocks and bonds .....	209,342 79
Sale of real estate .....	6,396 79
Interest collected .....	56,433 93
Rents .....	9,746 86
Loans paid .....	85,773 42
Other sources .....	468 50
	<hr/>
	\$424,872 05

## DISBURSEMENTS.

Paid liabilities allowed by court		
Loans .....	\$65,000 00	
Interest on loans .....	847 50	
State tax due Dec. 1910.....	3,640 02	
Outstanding checks and sundry bills .....	2,412 08	
Deposit in offset loans .....	5,217 69	
	<hr/>	77,117 29
Insurance .....		1,872 72
Taxes .....		590 91
Repairs and caretaker real estate....		2,736 36

## Expenses

Receivers' bond .....	\$450 00
Commissioners' fees .....	861 00
Attorneys' fees, postage, etc...	212 41

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 1,523 41

## Cash

Deposit First Nat'l Bank, Boston .....	\$314,723 99
Deposit Saco Nat'l, Saco.....	23,671 79
On hand .....	2,635 58

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 341,031 36

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 \$424,872 05

Due depositors .....	1,360,262 89
	5,217 69

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 \$1,355,045 20

Commissioners reported deposits to be applied to loans .....	\$7,554 98
Deposits applied to such .....	5,217 69

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 \$2,337 29

## ASSETS IN HANDS OF RECEIVERS.

Railroad Bonds,	Par Value
Bangor & Aroostook, 4s, 1951 .....	\$50,000 00
Bangor & Aroostook, Washburn Ext., 5s, 1939..	5,000 00
Northern Maine Seaport, 5s, 1935 .....	19,000 00
Ashland Lt., Power & St. Ry., 5s, 1939.....	1,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00
Brooklyn Union Elevated, 5s, 1950.....	10,000 00
Columbus, Delaware & Marion, 5s, 1921.....	15,000 00
Detroit, Toledo & Ironton, 4s, 1955.....	55,000 00
Dover, Somersworth & Rochester, 5s, 1921.....	5,000 00
Freeport Railway, Heat & Power Co., 5s, 1922...	20,000 00
Ft. Dodge, Des Moines & Southern, 5s, 1937....	16,000 00
Iowa Central, 4s, 1951.....	25,000 00
Kansas City, Clinton & Springfield, 5s, 1925....	20,000 00
Litchfield & Madison, 5s, 1934.....	55,000 00
Manistee Light & Traction Co., 5s, 1926.....	13,000 00
Marion Railway, Light & Power Co., 5s, 1924...	10,000 00
Maryland, Delaware & Virginia, 5s, 1955.....	34,000 00

Missouri, Kansas & Texas, Ext. 5s, 1944.....	45,000 00
New York, Auburn & Lansing, 5s, 1935.....	25,000 00
Norwich & Westerly St., 5s, 1936.....	25,000 00
Pere Marquette of Indiana, 4s, 1943.....	15,000 00
Rochester, Syracuse & Eastern, 5s, opt. 1915....	35,000 00
St. Joseph Ry., Light, Heat & Pow. Co., 5s, 1937	10,000 00
St. Louis & San Francisco, 5s, 1927.....	20,000 00
Southern Indiana, 4s, 1951.....	20,000 00
Toledo Terminal, 4½s, 1957.....	5,000 00
Wabash-Pittsburg Terminal, 4s, 1954.....	60,000 00
Western Maryland, 4s, 1952.....	25,000 00
Wheeling & Lake Erie, 4s, 1949 .....	15,000 00
Williamsport & North Branch, 4½s, 1931.....	10,000 00
Corporation Bonds.	
Old Orchard Water Co., 4s, 1922.....	15,000 00
Stockton Springs Water Co., 4½s, 1926.....	10,000 00
York Light & Heat Co., 5s, 1927.....	16,500 00
Eastman Car Company, 5s, 1916 .....	10,000 00
Railroad Stock.	
Portland & Ogdensburg .....	10,000 00
Boston & Maine .....	20,000 00
Atchison, Topeka & Santa Fe, pref.....	1,700 00
Duluth-Superior Traction, pref.....	8,000 00
Duluth-Superior Traction, com.....	2,000 00
Corporation Stock.	
Lockwood Company, Waterville.....	5,000 00
Pepperell Manufacturing Co., Biddeford.....	13,600 00
The E. T. Burrowes Co., Portland .....	1,000 00
York Light & Heat Co., Biddeford.....	2,500 00
York Manufacturing Co., Saco.....	25,500 00
National Bank Stock.	
Biddeford National Bank .....	10,000 00
First National Bank, Biddeford .....	12,200 00
North Berwick National Bank.....	2,500 00
Ocean National Bank, Kennebunk.....	933 33
Saco National Bank.....	14,800 00
York National Bank, Saco.....	1,800 00
Summit Spring Hotel .....	—
Real estate loans .....	216,738 71
Collateral loans .....	12,359 09
Real estate foreclosure .....	6,155 15

Cash on deposit, First National Bank, Boston....	314,723 99
Cash on deposit, Saco National Bank.....	23,671 79
Cash on hand .....	2,635 58

From this report it appears that the Receivers have on deposit sufficient cash to pay the depositors a dividend of 25 per cent, and I am assured that they will make an application to the court for authority to pay such dividend in the very near future.

### DEXTER SAVINGS BANK.

On January 19, 1911, the bank commissioner and all of the trustees of the Dexter Savings Bank, being of the opinion that it was inexpedient to continue the further prosecution of the business of said bank, joined in an application to a Justice of the Supreme Judicial Court for its liquidation.

On this application, on the sixth day of February, A. D. 1911, the court entered a decree authorizing the president and trustees of the bank to liquidate its affairs.

By the same decree, said officers were authorized to sell and convey all of the assets of said savings bank to the Dexter Trust and Banking Company, when chartered, in consideration of the written agreement of said company to pay and cancel or take an assignment of, all claims against said bank including all expenses of liquidation in full, at any time after the first day of June, A. D. 1911, with interest on all claims other than deposits, and with interest at the rate of three and one-half per cent per annum for the six months ending July 1, 1911, on all such deposits as should not be withdrawn or claimed before July 1, 1911. The performance of this agreement by the Dexter Trust and Banking Company was secured by a bond in the penal sum of two hundred thousand dollars.

The Dexter Trust and Banking Company was organized February 8, 1911, and subsequently took over the assets of said savings bank and paid, or took an assignment of, all liabilities of said bank in accordance with the terms of said agreement. This was all done under the supervision of my predecessor and much credit is due him for accomplishing the liquidation of this bank without the loss of a dollar of principal or interest to any depositor.



## TRUST COMPANIES.

Two trust companies with a capital stock of \$50,000 each have been organized under the general law during the past year, making the total number of trust companies now doing business in the State, forty-two.

The Dexter Trust and Banking Company, incorporated February 8, 1911, commenced business May 1, 1911, and the Skowhegan Trust Company, incorporated February 25, 1911, commenced business March 15, 1911.

The Rumford Falls Trust Company has established a branch at Dixfield and the Eastern Trust and Banking Company has established a branch at Dexter since the last annual report of the bank commissioner.

The liabilities and resources of the trust companies of the State on October 28, 1911 and October 29, 1910 are shown by the following table:

1910.	LIABILITIES.	1911.
\$3,238,900 00	Capital stock	\$3,339,900 00
1,994,054 81	Surplus	2,172,807 54
1,343,855 74	Undivided profits	1,410,430 99
20,938,487 80	Savings deposits	24,034,427 15
14,419,127 11	Demand deposits	16,823,065 28
925,406 23	Certificates of deposit	1,071,788 59
1,003,191 39	Trust department	1,331,762 19
844,582 77	Sinking funds for corporations	1,000,284 40
1,881 04	Unpaid dividends	4,723 54
116,050 97	Treasurer's checks outstanding	174,277 14
160,830 82	Due to other banks and bankers	115,166 70
1,133,136 76	Bills payable	851,853 04
25,896 20	Other liabilities	39,780 46
<b>\$46,145,401 64</b>	<b>Total Liabilities</b>	<b>\$52,370,267 02</b>
	<b>RESOURCES.</b>	
\$21,238,607 01	Demand and time loans	\$22,839,195 47
4,402,879 92	Mortgages of real estate	4,905,394 90
85,721 27	Overdrafts	58,297 77
13,680,681 31	Stocks and bonds	16,325,621 74
969,646 90	Trust investments	1,312,023 98
824,402 34	Sinking funds investments	1,000,231 90
628,781 32	Real estate owned	675,829 33
28,496 86	Due from other banks and bankers	111,556 40
175,095 14	Furniture and fixtures	190,202 36
3,080,048 62	Cash on deposit	3,719,976 05
1,029,204 45	Cash on hand	1,221,570 59
1,836 50	Other resources	10,366 53
<b>\$46,145,401 64</b>	<b>Total Resources</b>	<b>\$52,370,267 02</b>
69,817	Number of depositors, savings deposits	77,738
31,125	Number of depositors, demand deposits	35,797
1,688	Number of depositors, certificates of deposit	2,040
102,630	Total number of depositors	115,575
\$270,240 00	Amount of dividends on stock	\$309,165 00
705,244 87	Amount of interest paid on savings deposits	823,168 02
215,605 73	Amount of interest paid on demand deposits	234,289 98
<b>\$1,191,090 60</b>	<b>Total profits distributed</b>	<b>\$1,366,623 00</b>
3.61%	Average rate of interest on savings deposits	3.63%
8.34%	Average rate of dividends on stock	9.26%

A comparison of the resources and liabilities of these institutions for 1910 and 1911, shows most gratifying results,—\$6,225,865.38 increase in resources during the year. This, however, does not represent a normal increase, as the Skowhegan Trust Company took over the assets and business of the Second National Bank of Skowhegan and had total resources of \$783,346.30 on October 28, 1911, and the Dexter Trust and Banking Company\* took over the business and assets of the Dexter Savings Bank and the First National Bank of Dexter and had total resources of \$766,831.42 on the same date, which resources are included in the report of 1911, but not in that of 1910.

Making allowance for the additional resources of the two new trust companies, an increase of \$4,675,687.66 is shown in the resources of the forty trust companies included in the report of 1910.

A substantial increase is shown in all classes of resources save one, and in that the decrease is no less gratifying than the increase in the other classes. I refer to the item of overdrafts, which has been reduced from \$85,721.27 in 1910 to \$58,297.77 in 1911.

The practice of permitting certain favored customers to overdraw their accounts has for a long time prevailed, to some extent, in many national banks and trust companies.

The Comptroller of the Currency, with the assistance of the National Bank Examiners, is endeavoring to stop this practice in the national banks and it is an opportune time to suggest that it be discontinued by the trust companies.

There is no law in this state which in terms or by implication permits a person to draw money from a bank on his check when he has no funds on deposit to meet it, nor is there any law which authorizes the treasurer to pay such check from the funds of the bank.

In a circular letter dated November 10, 1911, the Comptroller of the Currency calls attention to a decision of the Supreme Court of the United States in *1 Peters*, Page 72, relative to this usage, from which he quotes as follows:

“It is a usage to allow customers to overdraw, and to have their checks and notes charged up, without present funds in the bank. Stripped of all technical disguise, the usage and

practice thus attempted to be sanctioned is a usage and practice to misapply the funds of the bank, and to connive at the withdrawal of the same, without any security, in favor of certain privileged persons. Such a usage and practice is surely a manifest departure from the duty both of the directors and the cashier, as cannot receive any countenance in a court of justice. It could not be supported by any vote of the directors, however formal; and, therefore, whenever done by the cashier, is at his own peril, and upon the responsibility of himself and his sureties. It is anything but 'well and truly executing his duties as cashier'."

Of the forty-two trust companies in the state, seven reported no overdraft October 28, 1911. All should be able to make this report next October. It is more difficult to draw the line between customers and limit the amount if overdrafts are permitted, than it is to establish and maintain a hard and fast rule that no customer shall be permitted to overdraw his account under any circumstances.

### GROWTH OF TRUST COMPANIES.

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

Year.	Number.	Capital.	Surplus.	Deposits.	Assets.
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	4,046,611 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
1910 .....	40	3,238,900 00	1,994,054 81	36,283,021 14	46,145,401 64
1911 .....	42	3,339,900 00	2,173,807 54	41,929,281 02	52,370,267 02

## SEGREGATION OF ASSETS.

Chapter 32 of the Public Laws of 1911 provides that on and after January first, nineteen hundred and twelve, every trust company soliciting or receiving savings deposits shall segregate and set apart and at all times keep on hand so segregated and set apart, assets at least equal to the aggregate amount of such deposits "to be held for the security and payment of such deposits."

It is the evident purpose of this act to secure savings depositors against loss in case of the inability of a trust company to pay all liabilities in full, and the duty is placed upon the bank commissioner to see that the segregated assets are sufficient for that purpose.

The law fixes the minimum value of segregated assets but does not fix the maximum.

Construed in accordance with the evident intention of the legislature, this statute would seem to require that the liquidating value of segregated assets shall at all times equal or exceed the amount of savings deposits.

It will be impossible for the commissioner to accurately determine the true value of all segregated assets in every case; yet it is his duty to require "all such assets as appear to him to be carried in excess of their true value, to be charged down to such value."

If the trust companies voluntarily maintain a sufficient margin of segregated assets, so that there can be no doubt that the total liquidating value will at all times equal or exceed the amount of savings deposits, the responsibility of the commissioner for failure to cause any particular asset to be charged down will be greatly diminished.

## LOANS TO OFFICERS.

The statute provides that "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." No director interested in procuring the loan is permitted to vote in the affirmative. The record must, in every instance, give the names of the directors authorizing the loan. A general vote of directors or executive board to ratify or approve all loans previously made, cannot legalize a loan made to a director, officer, agent or employee, or to any persons, firm, corporation or business syndicate included in said statute. The record must show that a majority of the full membership of the board of directors or executive committee, exclusive of the director procuring the loan or interested therein, were present and voted in favor of making the loan. While three of the executive board of five constitutes a quorum for the transaction of business generally, they cannot legally authorize a loan to one of the three, or a loan which he is interested in procuring.

A line of credit for not exceeding six months may be given in the same manner that single loans may be granted, but the record must show how every director voted.

These provisions of statute should be strictly observed by every trust company.

## WATERVILLE TRUST COMPANY.

The progress made in the settlement of the affairs of the Waterville Trust Company is shown by the report of Honorable Charles F. Johnson and Harry L. Holmes, Receivers, covering the time from the date of their acceptance of their appointment July 10, 1909, to the date of their report, November 15, 1911, as follows:

## RECEIPTS.

"Cash from the Treasurer of the Waterville Trust Company .....	\$216,466	27
Collections on account of Loans and Discounts....	459,858	87
Collections on account of Cash items .....	9,288	66
Collections on account of Overdrafts .....	127	88
Proceeds from sales of Stocks and Bonds.....	115,219	91
Proceeds from sales of Real Estate .....	51,545	00
Proceeds from sales of Furniture and Fixtures...	135	00
Interest on Loans and Discounts .....	13,345	71
Interest on Cash Deposits .....	10,263	01
Interest on Stocks, Bonds and Vessel Property....	26,443	92
Interest on Cash Items .....	285	84
Rentals, etc. ....	7,914	49
Miscellaneous .....	3,881	92
	<hr/>	
Total .....	\$914,776	48

## PAYMENTS.

Note of Waterville Trust Co. to the First Nat'l Bank, Boston .....	\$25,000	00
For drafts outstanding on May 10th, 1909, drawn on		
The Liberty Nat'l Bank, New York...	\$14	40
The First Nat'l Bank, Boston.....	8,773	32
The Atlantic Nat'l Bank, Boston.....	237	35
The Casco National Bank, Portland, Me. ....	68	30
	<hr/>	
		9,093 37
For Cashiers' Checks outstanding on May 10, 1909, issued at the Dexter Branch .....	\$560	00
Corinna Branch .....	1,735	91
Newport Branch .....	2,172	63
Hartland Branch .....	1,563	16
	<hr/>	
		6,031 70

For Treasurer's Checks outstanding on May 10th, 1909 .....	840 66
For Coupon and Dividend Accounts as of May 10th, 1909 .....	2,402 50
For A. H. Emery, Corinna, Maine Collection Item	608 63
For Customers' Checks received by Branches on May 8th, 1909 from the Boston Clearing House and which were on that day charged the proper accounts but for which no remittance had been made on May 10th, 1909 .....	5,673 53
For Balance of J. E. Gray, Trustee Account, Corinna Branch, which was for payments made on account of Sprague notes due to the Trust Company .....	1,496 81
For Depositors' Accounts paid in full on account of set-offs allowed in settlement of notes from such depositors to the Trust Company.....	44,811 77
For Depositors' Dividends Nos. 1, (50%) and 2, (25%) .....	779,766 31
For Principal of George B. Bearce Account No. 3173 regarded as a Trust Deposit agreeable to a decree of the Court under date of Oct. 2, 1911..	1,000 00
For Insurance, fire, marine and fidelity.....	3,501 48
For Taxes, real estate, personal property and State	3,992 09
For Real Estate Expenses, water rates, repairs, etc.	2,318 95
For Salaries to employees of Waterville Trust Company .....	1,426 65
For Interest on note to the First Nat'l Bank, Boston	286 11
For Sundry Expenses, office rent, light, postage, printing, telephones, collection fees, etc.....	9,705 06
	<hr/>
	\$897,955 62
Cash on Deposit, November 15, 1911	
In The First National Bank, Boston... \$9,226 18	
In The Atlantic National Bank, Boston 629 04	
In The Casco National Bank, Portland 6,097 84	
In The Ticonic National Bank, Waterville .....	855 05
In the Vaults of the Waterville Trust Co. ....	12 75
	<hr/>
	16,820 86
	<hr/>
Total .....	\$914,776 48

## Balance of Waterville Trust Company Assets.

(at valuations as carried on the books of the Company)	
Stocks and Bonds .....	\$53,985 49
Loans and Discounts .....	234,871 32
Real Estate .....	1,750 00
Furniture and fixtures .....	23,640 00
Cash Items .....	1,140 98
Overdrafts .....	17 70
	<hr/>
Total .....	\$315,405 49

## VERIFICATION OF DEPOSITORS' ACCOUNTS.

At the last session of the legislature an act was passed requiring every savings bank and every trust company maintaining a savings department, which had not verified the books of its depositors in 1910 or during that part of 1911 before said act took effect, to cause the books of all depositors in savings banks and savings depositors in trust companies to be verified during the year 1911, and each third year thereafter, by a method and under rules to be prescribed by the bank commissioner.

Thirty savings banks and twelve trust companies had made the verification in 1910 and 1911 previous to the time when this act took effect, and two trust companies have no savings department.

On or about August 8th, 1911, the following notice omitting formal parts, and making necessary verbal changes in case of trust companies was mailed to the president of every savings bank and trust company required to make the verification, viz:

"In accordance with the provisions of Sec. 2, Chapter 158, Public Laws of 1911, a copy of which is hereto annexed, your bank is required to cause the books of its depositors to be verified before January 1, 1912, by the method and under rules prescribed by the bank commissioner, as follows:

1. The trustees shall employ some competent person, not otherwise connected with the bank, to make a correct list of the numbers and amounts of all depositors' accounts as shown by the books of the bank, ascertain the total amount thereof, and compare it with the total amount of deposits as carried on the books of the bank.

2. There shall be prefixed to said list the name and location of the bank, the names of its officers, and a notice to its depositors, in substantially the following form:



*To all Depositors in said Bank:*

The following is a complete list of the numbers and amounts of all depositors' accounts showing the balance on deposit according to the books of the bank ..... 1911.

You are requested to verify your account by comparing the amount of your passbook at that time with the amount given in the list opposite the number of your book. If you find that the amount stated in this list differs from the amount of your deposit as shown by your book, with dividends added to ..... 1911, or if you do not find the number of your book in the list, please report at once by letter addressed to P. O. box No..... Maine.

*A copy of this list will be sent by mail to every depositor.*

3. This notice and list shall be published once in a newspaper printed and published in the city or town in which the bank is located, if any, otherwise in any newspaper printed and published in the county in which the bank is located, and a printed copy of said notice and list shall be mailed to the P. O. address of every depositor, as shown by the books of the bank or otherwise ascertained, by the person employed to make said list.

4. No person, except the one who made and mailed the list, shall have access to the P. O. box to which depositors are requested to address reports.

5. All discrepancies discovered by the person employed, or claimed by depositors, shall be reported to the Board of Trustees at a regular or special meeting, and shall not be divulged to any one previous to such report.

6. A copy of the published notice and list shall be sent to the bank commissioner with sworn certificate of person employed, annexed, showing that such notice and list has been published and mailed to the P. O. address of every depositor, so far as he is able to ascertain the same, by the books of the bank or other reliable information."

A proper verification of depositors' accounts requires that the balance as shown by the depositor's pass book and the balance as shown by the books of the bank shall be brought together. This may be done, (1) by officers of the bank calling in the passbooks or procuring the balances from depositors and comparing them with the balances on the books of the

bank; (2) by a third person drawing off the balances from the books of the bank, or having charge of such books, and procuring the passbooks, or balances shown by passbooks, from depositors; (3) by placing in the hands of each depositor the balance of his deposit as shown by the books of the bank, thus enabling him to verify his own account.

Embezzlement of deposits is usually accomplished by entering the correct amount in the depositor's passbook and a less amount or nothing in the books of the bank. Innocent errors will be detected and corrected by honest officials in the ordinary course of business, but the dishonest official, who has made false entries to conceal his embezzlement, will always be alert to prevent detection.

The primary purpose of the verification required by statute is the detection of wrongdoing rather than the correction of honest errors. No attempted verification of depositors' accounts can be satisfactory which does not afford a reasonable opportunity for the discovery of depositors with whom no accounts have been opened, or whose accounts have been fraudulently closed, on the books of the bank.

The committee on Methods and Systems, Savings Bank Section, of the American Bankers' Association, after submitting a list of twelve questions to approximately 3,000 savings banks, and receiving replies from more than 800 of these institutions, made their report to the Association at its annual meeting November 20-24, 1911, from that portion of which relating to verification of depositors' accounts I quote as follows:

"The most complete automatic verification of all passbooks is the Schnectady plan, now in use in several parts of the country, which, briefly stated, is: Once every three years the passbook numbers and balances of all accounts are published in the daily press and widely distributed, making it possible for each depositor to be his own auditor and check the balance as he finds it advertised."

The method adopted precludes a complete record of results actually obtained. Depositors are requested to report only discrepancies, or failure to find their accounts in the list. If the amount in the list corresponds with the amount on the passbook no report is requested or expected.

Returns have been received from nearly all institutions required to make the verification. Some small errors have been reported and corrected, but nothing has been brought to the attention of this department which raises a suspicion of fraudulent practices in connection with depositors' accounts in any institution.

### AUDIT OF ASSETS AND LIABILITIES.

Section I of Chapter 158, Public Laws of 1911, which will take effect January 1, 1912, requires a thorough audit of the assets and liabilities of savings banks and the savings departments of trust companies to be made annually by an expert accountant designated by the bank commissioner, whose compensation shall be fixed by the governor and council, and, with his necessary expenses incurred in making such audit, shall be paid by the state from taxes paid by savings banks and trust companies, not appropriated to the use of schools.

The act provides that this audit shall embrace such details as the bank commissioner may require, and that examinations shall be made at such times as he may direct.

I have assumed that it was the intention of the legislature that this audit should be made under the supervision of the banking department, and that all expert accountants engaged in the work should be designated by the bank commissioner, and their compensation fixed by the governor and council, yet a literal construction of the act would seem to require the bank commissioner to designate only one expert accountant, whose compensation shall be fixed by the governor and council. If this construction is adopted, the expert accountant so designated will employ his assistants; their compensation will be included in "his necessary expenses incurred in making such audit;" and this department will be relieved of much responsibility and labor. In any event, the statute requires "a thorough audit" to be made.

The first audit made under this act will be the first ever made by expert accountants in most of these institutions, and it is of the utmost importance that it be made by thoroughly competent men.

## LOAN AND BUILDING ASSOCIATIONS.

The Homestead Loan and Building Association of Portland was organized February 3, 1911, and the Maine Loan and Building Association of Portland was organized June 12, 1911, making the number of these associations now doing business in the State, thirty-seven.

Statement of liabilities and resources for the years 1910 and 1911.

1910.	LIABILITIES.	1911.
\$3,705,730 64	Accumulated capital	\$3,961,721 81
111,670 07	Guaranty fund	126,348 64
172,911 37	Advances	184,046 97
4,547 39	Forfeited shares	3,221 68
23,685 07	Due on loans	22,958 35
219,944 11	Bills payable	240,760 23
104,075 77	Profits	104,646 50
1,411 29	Other liabilities	1,432 93
<b>\$4,343,975 71</b>	<b>Total liabilities</b>	<b>\$4,645,137 11</b>
RESOURCES.		
\$4,016,579 04	Mortgage loans	\$4,294,820 17
101,057 65	Loans on shares	97,984 79
6,200 00	Other loans	9,409 00
110,805 74	Real estate foreclosure	112,114 23
28,222 50	Stocks and bonds	28,222 50
4,402 50	Permanent expense	6,999 28
68,862 10	Cash	91,799 42
7,846 18	Other resources	3,787 72
<b>\$4,343,975 71</b>	<b>Total resources</b>	<b>\$4,645,137 11</b>
9,949	Number of shareholders	10,611
63,910	Number of shares outstanding	68,132
23,281½	Number of shares pledged for loans	24,652½
3,914	Number of borrowers	3,944
4,792	Number of loans	4,850
4.30%	Average rate of interest allowed on advance payments	4.20%
.60%	Average premium charged on loans	.72%
6%	Average rate of interest charged on loans	5.94%
5.72%	Average rate of dividends paid	5.70%
\$197,178 72	Amount of dividends	\$215,802 45

Loan and building associations are composed of two classes of members whose financial interests are not identical. The amount of dividends which the association can pay its investing members depends upon the premium and rate of interest which the borrowing members pay. The directors are elected by, and represent, both classes. Within the limits prescribed by statute they fix the rates of interest and premium charged for loans. The statute permits, but does not require, a premium to be charged. Nineteen associations now charge premiums

ranging from .43 per cent to 1.8 per cent, and eighteen associations charge no premium.

The average rate of combined interest and premium which the borrowing members paid last year is 6.66 per cent, while the investors received an average dividend of 5.70 per cent. The difference of less than 1 per cent represents annual expenses and taxes paid, reservation for guaranty fund, apportionment of losses, and an increase of profits account. It also shows beyond question that these institutions are conservatively and economically managed as a whole.

The purpose of these institutions is, primarily, to enable persons of small means, particularly wage earners, to buy or build homes and pay for them in small monthly instalments. The method of payment frequently appeals to them so strongly as to overcome any objections which they might otherwise make to the rate of interest and premium charged.

The capital dues, or shares, are exempt from taxation to the holder, and the investment is as safe as most investments which yield from 4 to 4½ per cent.

Borrowers should be required to pay only such interest and premium as will enable the association to pay fair dividends to its shareholders, and directors should carefully consider whether a reduction of these charges by their several associations will not result in a more equitable adjustment of the conflicting interests of the two classes of members, and better accomplish the purpose for which these institutions exist.

The growth of these institutions during the last twenty years is shown by the following table:

Year.	Number of institutions.	Number of shareholders.	Accumulated capital.	Guaranty fund.	Number of loans.	Amount of loans.	Assets.
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	8,266	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	3,009,998 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	2,601,051 48	62,291 72	3,426	2,510,790 12	2,865,380 98
1902	34	8,255	2,579,991 27	66,768 16	3,336	2,467,199 33	2,854,626 60
1903	35	8,444	2,632,815 71	68,227 82	3,514	2,556,014 75	2,932,206 28
1904	35	8,539	2,755,719 72	69,302 80	3,663	2,751,875 02	3,097,237 78
1905	35	8,694	2,839,587 89	74,245 92	3,893	2,884,660 05	3,192,473 92
1906	35	8,966	3,007,306 64	78,373 11	3,975	3,106,263 63	3,434,726 94
1907	35	9,345	3,200,733 49	83,436 66	4,092	3,360,914 65	3,676,452 95
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
1910	35	9,949	3,705,730 64	111,670 07	4,792	4,123,836 69	4,343,975 71
1911	37	10,611	3,961,721 81	126,348 64	4,850	4,402,213 96	4,645,137 11

## NATIONAL BANKS.

Comparative statement of resources and liabilities of the National banks of this State on December 5, 1911, and November 10, 1910.

LIABILITIES.	1910.	1911.
Capital stock . . . . .	\$8,173,700 00	\$7,850,000 00
Surplus fund . . . . .	3,344,050 00	3,508,370 00
Undivided profits, less expenses and taxes . . . . .	2,546,142 67	2,521,184 09
National bank notes outstanding . . . . .	5,566,082 50	5,843,042 50
Due to other national banks . . . . .	309,911 24	321,115 46
Due to State banks and bankers . . . . .	27,824 70	37,306 88
Due to trust companies and savings banks . . . . .	1,475,079 50	1,415,194 37
Due to approved reserve agents . . . . .	196,217 47	249,900 47
Dividends unpaid . . . . .	16,235 04	8,151 46
Individual deposits . . . . .	37,936,757 02	42,004,901 88
United States deposits . . . . .	138,092 99	139,782 17
Deposits of U. S. disbursing officers . . . . .	117,944 34	159,865 99
Bonds borrowed . . . . .	75,000 00	85,000 00
Notes and bills re-discounted . . . . .	—	90,000 00
Bills payable . . . . .	568,920 89	247,500 00
Other liabilities . . . . .	2,910 23	68,925 20
	\$60,494,868 59	\$64,550,240 47

## RESOURCES.

Loans and discounts . . . . .	\$34,321,260 99	\$34,273,867 59
Overdrafts . . . . .	49,417 00	39,707 94
U. S. bonds to secure circulation . . . . .	5,666,400 00	5,958,250 00
U. S. bonds to secure deposits . . . . .	311,000 00	233,000 00
Other bonds to secure deposits . . . . .	—	268,344 04
United States bonds on hand . . . . .	52,500 00	18,000 00
Premiums on United States bonds . . . . .	95,326 34	86,970 28
Stocks, securities, etc. . . . .	9,718,326 54	12,052,771 24
Banking houses, furniture and fixtures . . . . .	1,073,882 09	1,080,820 05
Other real estate owned . . . . .	88,146 90	83,651 45
Due from national banks (not reserve agents) . . . . .	281,366 36	368,540 47
Due from State banks and bankers . . . . .	124,978 85	150,244 57
Due from approved reserve agents . . . . .	5,113,322 69	5,925,352 32
Checks and other cash items . . . . .	174,096 63	170,469 61
Exchanges for clearing house . . . . .	164,379 41	204,434 76
Bills of other national banks . . . . .	316,862 00	324,392 00
Fractional currency, nickels and cents . . . . .	15,688 05	16,227 60
Specie . . . . .	2,211,028 49	2,425,165 03
Legal tender notes . . . . .	435,191 00	570,065 00
Redemption fund with Treasurer United States . . . . .	276,619 75	293,962 50
Due from Treasurer United States . . . . .	5,075 50	6,004 02
	\$60,494,868 59	\$64,550,240 47

The increase in resources of all the banking institutions in the State during the last ten years is shown by the following comparative statement:

	1901.	1911.	Increase.
Savings banks.....	\$74,623,171 03	\$97,705,409 04	\$23,082,238 01
Trust companies.....	15,207,325 55	52,370,267 02	37,162,941 47
Loan and building associations.	2,865,380 98	4,645,137 11	1,779,756 13
National banks.....	47,163,459 50	64,550,240 47	17,386,780 97
Total.....	\$139,859,337 06	\$219,271,053 64	\$79,411,716 58

Respectfully submitted,

ROBERT F. DUNTON,  
*Bank Commissioner.*







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ABSTRACT

OF THE

Annual Examinations

OF

SAVINGS BANKS.

1911.

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ANDROSCOGGIN COUNTY SAVINGS BANK—LEWISTON.

April 7, 1911.

CYRUS GREELEY, President.

J. F. BOOTHBY, Treasurer.

TRUSTEES—Cyrus Greeley, Seth M. Carter, Orland S. Ham, E. S. Paul, Geo. W. Furbush, Henry B. Estes, S. D. Wakefield, W. J. Crawshaw.

Organized March 5, 1870.

LIABILITIES.

Deposits .....	\$3,486,908 20
Reserve fund .....	220,000 00
Undivided profits .....	79,471 89
	<b>\$3,786,380 09</b>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Androscoggin, 4s, 1930, Jail	\$10,000 00	\$10,350 00	\$10,000 00	
Aroostook, 4½s, 1915, Railroad	10,000 00	10,300 00	10,000 00	
Aroostook, 4s, 1915, Ct. House	5,000 00	5,050 00	5,000 00	
City of Belfast, 4s, 1918, Refunding..	5,000 00	5,075 00	5,000 00	
Lewiston, 4s, 1927, Refunding	7,000 00	7,210 00	7,000 00	
Lewiston, 4s, 1923, Refunding	12,500 00	12,812 50	12,500 00	
Lewiston, 4s, 1924, Refunding	3,500 00	3,587 50	3,500 00	
Lewiston, 4s, 1913, R. R. Aid	8,000 00	8,040 00	8,000 00	
Portland, 4s, 1935-43, City Hall	75,000 00	78,375 00	75,000 00	
Waterville, 3½s, 1924, Refund.	5,000 00	4,950 00	5,000 00	
Town of Caribou, 4s, opt. 1915, Ref...	14,000 00	14,000 00	14,000 00	
Lisbon, 4s, 1929, Water .....	20,000 00	20,000 00	20,000 00	
Brunswick Village Corporation, 4s, 1918-25, Sewer	7,000 00	7,140 00	7,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	40,000 00	40,800 00	40,000 00	
Gardiner Water District, 4s, 1934	6,000 00	6,120 00	6,000 00	
Kennebec Water District, 3½s, 1925	25,000 00	24,000 00	23,750 00	
Livermore Falls Water Dist., 4s, 1929	22,000 00	22,330 00	22,000 00	
Portland Water Dist., 4s, 1928	100,000 00	103,000 00	100,000 00	
Van Buren Water District, 4s, 1925	15,000 00	15,000 00	13,800 00	
<b>Total public funds of Maine .....</b>	<b>390,000 00</b>			<b>\$387,550 00</b>
County of Allegheny, Pa., 4s, 1936, Rd.	10,000 00	10,400 00	10,000 00	
Ashland, Wis., 4s, 1911-16, Funding	3,750 00	3,750 00	3,750 00	
Wyandotte, Kan., 4½s, 1925, Bridge	20,000 00	21,300 00	20,000 00	
City of Alpena, Mich., 5s, 1929, Water	10,000 00	11,100 00	10,000 00	
Bellingham, Wash., 5s, 1926, Funding	11,000 00	11,935 00	11,000 00	
Duluth, Minn., 4½s, 1921, Ind. Sch. Dist.	5,000 00	5,250 00	5,000 00	
Fort Scott, Kan., 4½s, 1929, Sch	10,000 00	10,300 00	10,000 00	
Los Angeles, Cal., 4½s, 1916-38, Water	10,000 00	10,450 00	10,000 00	
Moline, Ill., 4½s, opt. 1904, Wat.	4,500 00	4,500 00	4,500 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 Muskegon, Mich., 4s, 1925, Ref.	5,000 00	5,075 00	5,000 00	
Newport, Ky., 5s, 1919, Street	10,000 00	10,700 00	10,000 00	
Omaha, Neb., 4½s, 1934, Ref.	50,000 00	54,750 00	50,000 00	
Owensboro, Ky., 4s, opt. 1915, St. Imp. . . . .	5,000 00	5,000 00	5,000 00	
Salem, Ore., 5s, 1920, Ref. . . . .	20,000 00	20,700 00	20,000 00	
Seattle, Wash., 4½s, 1930, Park	10,000 00	10,300 00	10,000 00	
Seattle, Wash., 4½s, 1927, Sewer	30,000 00	30,900 00	30,000 00	
Spokane, Wash., 4½s, 1933, Bdg	25,000 00	25,875 00	25,000 00	
Superior, Wis., 4s, 1924, Ref. . . . .	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine . . . . .	244,250 00			244,250 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 . . . . .	20,000 00	22,000 00	19,550 00	
Bangor & Aroostook, 4s, 1951 . . . . .	50,000 00	42,500 00	47,700 00	
Bangor & Aroostook, Washburn Ext., 5s, 1939 . . . . .	25,000 00	25,750 00	24,400 00	
Bangor Railway & Electric Co., 5s, 1935	25,000 00	25,500 00	25,000 00	
Boston & Maine, Reg., 4s, 1942 . . . . .	25,000 00	25,000 00	25,000 00	
Boston & Maine, 3½s, 1923 . . . . .	10,000 00	9,400 00	10,000 00	
Lime Rock, 4s, 1929 . . . . .	10,000 00	10,000 00	10,000 00	
Maine Central, 5s, 1923 . . . . .	13,000 00	14,040 00	13,000 00	
Northern Maine Seaport, 5s, 1935 . . . . .	10,000 00	10,400 00	10,000 00	
Portland & Rumford Falls, 4s, 1926 . . . . .	25,000 00	25,000 00	25,000 00	
Rockland, Thomaston & Camden, 4s, 1921 . . . . .	5,000 00	5,000 00	4,875 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 . . . . .	25,000 00	28,500 00	25,000 00	
Sandy River & Rangeley Lakes, 4s, 1928 . . . . .	10,000 00	9,700 00	9,350 00	
Somerset, 4s, 1955 . . . . .	50,000 00	47,500 00	48,000 00	
Somerset, 5s, 1917 . . . . .	1,000 00	1,045 00	1,000 00	
Total railroad bonds of Maine . . . . .	304,000 00			297,875 00
Amesbury & Hampton St., Mass., 5s, 1919 . . . . .	20,000 00	16,000 00	20,000 00	
Ashland Light, Power & St. Ry., Wis., 5s, 1939 . . . . .	10,000 00	10,000 00	9,500 00	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912 . . . . .	30,000 00	30,000 00	30,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934 . . . . .	50,000 00	51,750 00	50,000 00	
Boston & Albany, 4s, 1935 . . . . .	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., 4½s, 1923 . . . . .	10,000 00	10,000 00	9,700 00	
Braintree & Weymouth St., Mass., 5s, 1917 . . . . .	5,000 00	5,000 00	5,000 00	
Bridgewater, Whitman & Rockland St., 5s, 1917 . . . . .	17,000 00	17,000 00	17,000 00	
Bristol County Street, Mass., 5s, 1921 . . . . .	1,000 00	500 00	1,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917 . . . . .	10,000 00	10,000 00	10,000 00	
Buffalo Railway, N. Y., 5s, 1931 . . . . .	16,000 00	16,880 00	16,000 00	
Central Branch, 4s, 1919 . . . . .	15,000 00	14,250 00	13,925 00	
Chicago, Indianapolis & Louisville, 5s, 1947 . . . . .	15,000 00	16,650 00	15,000 00	
Chicago, Rock Island & Pacific, 4s, 1934	10,000 00	9,000 00	8,900 00	
Cincinnati, Indianapolis & Western, 4s, 1953 . . . . .	40,000 00	35,400 00	38,000 00	
Clearfield & Jefferson, 6s, 1927 . . . . .	40,000 00	48,000 00	40,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	25,000 00	28,000 00	25,000 00	
Cleveland Railways, O., 5s, 1931 . . . . .	5,000 00	5,000 00	5,000 00	
Columbus, Newark & Zanesville Elec., 5s, 1924 . . . . .	30,000 00	30,000 00	30,000 00	
Commonwealth Avenue St., Mass., 5s, 1916 . . . . .	6,000 00	6,000 00	6,000 00	
Concord, Maynard & Hudson St., 5s, 1922 . . . . .	10,000 00	10,000 00	10,000 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>
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	5,150 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	7,500 00	6,750 00	6,000 00	
Detroit & Mackinac, Mort. Gold 4s, 1995	2,000 00	1,840 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	10,000 00	10,000 00	
Hereford, 4s, 1920	25,000 00	25,000 00	25,000 00	
Indiana, Illinois & Iowa, 4s, 1950	25,000 00	25,000 00	25,000 00	
Joplin & Pittsburgh, 5s, 1930	15,000 00	15,000 00	15,000 00	
Marion Railway, Light & Power Co., O., 5s, 1924	10,000 00	10,000 00	9,750 00	
Maryland, Delaware & Virginia, 5s, 1955	60,000 00	60,000 00	60,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	10,000 00	7,500 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	10,300 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	50,000 00	47,000 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	
Rochester, Syracuse & Eastern, 5s, 1945	35,000 00	31,500 00	31,587 50	
St. Lawrence & Adirondack, 5s, 1996	25,000 00	28,000 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	4,400 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	42,500 00	45,750 00	
South Shore & Boston St., Mass., 5s, 1919	25,000 00	25,000 00	25,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947	25,000 00	25,000 00	23,750 00	
Terre Haute Traction & Light Co., 5s, 1944	5,000 00	5,000 00	4,750 00	
Toledo Terminal, 4s, 1957	55,000 00	52,800 00	55,000 00	
Topeka Railway, Kan., 5s, 1930	20,000 00	20,000 00	19,700 00	
Trenton Passenger, N. J., 6s, opt. 1913-21	12,000 00	12,780 00	12,000 00	
Utica & Mohawk Valley, 4s, 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	
Wabash, Des Moines Div., 5s, 1939	10,000 00	8,500 00	8,500 00	
Williamsport & North Branch, 4½s, 1931	25,000 00	20,000 00	25,000 00	
Worcester & Marlborough St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	10,000 00	
Total railroad bonds out of Maine . . .	1,249,800 00			1,222,712 50

## ANDROSCOGGIN 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>
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	5,000 00	10,000 00	
Eastern Steamship Co., 5s, 1927.....	60,000 00	60,000 00	60,000 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939.....	50,000 00	50,000 00	50,000 00	
Lewiston Gas Light Co., 4s, 1922.....	5,000 00	5,000 00	5,000 00	
Oakland Water Company, 5s, 1918.....	1,500 00	1,500 00	1,500 00	
Pejepscot Paper Co., Brunswick, 5s, 1925	10,000 00	10,000 00	9,900 00	
Portland Lighting & Power Co., 4½s, 1921.....	10,000 00	10,000 00	10,000 00	
Rumford Falls Lt. & Water Co., 4s, 1922	15,000 00	15,000 00	14,325 00	
Total corporation bonds of Maine....	212,500 00			211,725 00
Cottage City Water Co., Mass., 5s, 1930	14,000 00	14,000 00	14,000 00	14,000 00
<i>Railroad Stock Owned.</i>				
European & North American.....	26,600 00	33,980 00	26,600 00	
Portland & Ogdensburg.....	55,000 00	27,500 00	27,500 00	
Portland & Rumford Falls.....	15,000 00	30,000 00	30,000 00	
Total railroad stock owned.....	96,600 00			84,100 00
<i>Corporation Stock Owned.</i>				
Little Androscoggin Water Power Co., Auburn.....	2,750 00	1,650 00	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	81,000 00	60,000 00	
First National Bank, Portland.....	3,300 00	3,564 00	3,300 00	
Manufacturers Nat'l Bank, Lewiston	9,200 00	9,690 00	9,200 00	
Nat'l Shoe & Leather Bank, Auburn.....	17,100 00	18,810 00	17,100 00	
Norway National Bank, Norway.....	2,500 00	3,375 00	2,500 00	
Total national bank stock owned....	101,300 00			101,300 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company.....	4,000 00	8,000 00	4,000 00	4,000 00
<i>Loans on Public Funds.</i>				
County of Wyandotte, Kan.....		700 00	700 00	
City of Lewiston.....		200 00	200 00	900 00
<i>Loans on Railroad Bonds.</i>				
Auburn & Syracuse Electric, N. Y.....		1,000 00	1,000 00	
Chicago City Railway, Ill.....		1,000 00	1,000 00	
Grand Rapids, Belding & Saginaw.....		1,000 00	1,000 00	
Pere Marquette of Indiana.....		592 82	592 82	
Rumford Falls & Rangeley Lakes.....		2,350 00	2,350 00	
Sandy River & Rangeley Lakes.....		10,000 00	10,000 00	
Toledo Terminal.....		2,000 00	2,000 00	17,942 82
<i>Loans on Corporation Bonds.</i>				
Berlin Mills Company.....		1,000 00	1,000 00	
Lewiston & Auburn Electric Light Company		10,000 00	10,000 00	11,000 00
<i>Loans on Corporation Stock.</i>				
Avon Manufacturing Company, Lewiston.....		1,000 00	1,000 00	
B. Peck Real Estate Company, Lewiston.....		500 00	500 00	
Continental Mills, Lewiston.....		1,400 00	1,400 00	
Hill Manufacturing Company, Lewiston.....		1,700 00	1,700 00	
Little Androscoggin Water Power Co., Auburn..		1,050 00	1,050 00	
Lyman Falls Power Company.....		5,500 00	5,500 00	
Osborn Mills, Fall River, Mass.....		2,000 00	2,000 00	
Pejepscot Paper Company, Brunswick.....		1,400 00	1,400 00	14,550 00



## ANDROSCOGGIN COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chapman National Bank, Portland.....	150 00	150 00	
Rockland National Bank.....	375 00	375 00	525 00
<i>Loans on Savings Bank Books.</i>			
Androscoggin County Savings Bank, Lewiston...	9,855 00	9,855 00	
People's Savings Bank, Lewiston.....	1,198 49	1,198 49	11,053 49
<i>Loans to Corporations.</i>			
Avon Manufacturing Company, Lewiston.....	47,500 00	47,500 00	
Central Maine General Hospital, Lewiston.....	10,000 00	10,000 00	
Educational Bureau of Ocean Park.....	150 00	150 00	
Kora Temple Association, Lewiston.....	2,500 00	2,500 00	
Main Street Free Baptist Society, Lewiston.....	1,719 00	1,719 00	
Union Water Power Company, Lewiston.....	7,500 00	7,500 00	69,369 00
Loan on New York Central & Hudson River Rail- road stock.....	250 00	250 00	
Loan on Lewiston Trust & Safe Deposit Company stock.....	600 00	600 00	
Loan on life insurance policy.....	700 00	700 00	
Loans on mortgages of real estate.....	1,041,282 68	1,041,282 68	1,042,832 68
Cash on deposit.....	44,509 83	44,509 83	
Cash on hand.....	3,869 77	3,869 77	48,379 60
Unpaid accrued interest.....	47,798 30		3,786,380 09
	3,897,031 89		
Due depositors, earned dividend and accrued State tax.....	3,550,908 20		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	346,123 69		

## AUBURN SAVINGS BANK—AUBURN.

May 5, 1911.

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 .....	\$1,958,011 39
Reserve fund .....	100,000 00
Undivided profits .....	27,874 15
	<b>\$2,085,885 54</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Androscoggin, 4s, 1914-16, Land Damage .....	\$5,000 00	\$5,050 00	\$5,000 00	
Aroostook, 4½s, 1912-15, R.R. Aid .....	20,000 00	20,400 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	5,075 00	5,000 00	
Deering, 4s, 1918, School .....	5,000 00	5,075 00	5,000 00	
Westbrook, 4s, 1918, Funding .....	10,000 00	10,150 00	10,000 00	
Brunswick & Topsham Water Dist., 4s, 1926 .....	20,000 00	20,300 00	20,000 00	
Kennebec Water District, 3½s, 1920 .....	25,000 00	24,250 00	23,386 50	
Portland Water District, 4s, 1928 .....	20,000 00	20,600 00	20,000 00	
Total public funds of Maine .....	130,000 00			\$128,386 50
Commonwealth of Massachusetts, Reg. 3s, 1941, Metropolitan Water Loan .....	40,000 00	36,400 00	40,000 00	
County of Atchison, Kan., 4s, opt. 1914, Adjustment .....	20,000 00	20,000 00	20,000 00	
Fayette, Ky., 4½s, 1912-13, Ref. .....	11,500 00	11,557 50	11,500 00	
Franklin, O., 4s, 1914, Fund. .....	10,000 00	10,050 00	10,000 00	
Gallia, O., 5s, 1919, Turnpike .....	6,000 00	6,420 00	6,000 00	
Summit, O., 4s, 1923, Ref. .....	10,000 00	10,100 00	10,000 00	
Sumner, Kan., 5½s, 1920, Ref. .....	10,000 00	10,950 00	10,000 00	
Van Wert, O., 5s, 1915-16, Fund. .....	10,000 00	10,400 00	10,000 00	
Wyandotte, Kan., 4½s, 1926, Bridge .....	20,000 00	21,400 00	20,000 00	
Wyandotte, Kan., 4½s, 1926-7, Bridge .....	9,000 00	9,405 00	9,000 00	
City of Akron, O., 4s, 1913-14, Sch. Dist. .....	10,000 00	10,000 00	10,000 00	
Clinton, Ia., 5s, opt. 1902, City Imp. .....	9,000 00	9,000 00	9,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District .....	10,000 00	10,500 00	9,600 00	
Elwood, Ind., 6s, 1921, Ref. .....	5,000 00	5,750 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	9,850 00	10,000 00	
Marquette, Mich., 3½s, 1911, Bridge and Sewer .....	10,000 00	10,000 00	10,000 00	
Omaha, Neb., 4s, 1921, Sewer Renewal .....	10,000 00	10,100 00	10,000 00	
Owensboro, Ky., 4s, opt. 1915, St. Imp. .....	10,000 00	10,000 00	10,000 00	
Peru, Ind., 4½s, 1913, Sch. City .....	6,000 00	6,030 00	6,000 00	
Superior, Wis., 4s, 1924, Ref. .....	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine .....	239,500 00			239,100 00

## AUBURN SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Aroostook Northern, 5s, 1947 . . . . .	6,000 00	6,480 00	5,850 00	
Bangor & Aroostook, 5s, 1943 . . . . .	25,000 00	27,500 00	24,100 00	
Bangor & Aroostook, 4s, 1951 . . . . .	28,000 00	23,800 00	26,195 00	
Bangor & Aroostook, Car Trust 5s, 1911-16 . . . . .	7,000 00	7,070 00	7,000 00	
Boston & Maine, 4s, 1942 . . . . .	30,000 00	30,000 00	30,000 00	
Boston & Maine, 3½s, 1923 . . . . .	10,000 00	9,400 00	9,662 50	
Boston & Maine, Reg. 4½s, 1944 . . . . .	15,000 00	15,975 00	15,000 00	
Dexter & Newport, 4s, 1917 . . . . .	15,000 00	15,000 00	15,000 00	
Knox & Lincoln, 5s, 1921 . . . . .	10,000 00	10,700 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 Railway Station Co., 4s, 1927 . . . . .	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917 . . . . .	10,000 00	10,450 00	10,000 00	
Washington County, 3½s, opt. 1924 . . . . .	25,000 00	21,875 00	23,327 50	
Total railroad bonds of Maine . . . . .	241,000 00			235,735 00
Akron, Bedford & Cleveland, 5s, 1915 . . . . .	10,000 00	10,000 00	10,000 00	
Allegheny & Western, 4s, 1998 . . . . .	15,000 00	15,000 00	15,000 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942 . . . . .	10,000 00	10,000 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	20,700 00	20,000 00	
Baltimore & Ohio, 4s, 1948 . . . . .	10,000 00	10,000 00	9,937 50	
Baltimore & Ohio, Prior Lien, 3½s, 1925 . . . . .	25,000 00	23,250 00	24,212 50	
Baltimore & Ohio, S. W. Div., 3½s, 1925 . . . . .	10,000 00	9,150 00	8,900 00	
Berkshire St., Pittsfield, Mass., 5s, 1922 . . . . .	10,000 00	10,000 00	10,000 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	5,275 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	6,650 00	7,000 00	
Chicago Railways Co., 4-5s, 1927, Series B . . . . .	13,000 00	11,050 00	13,000 00	
Cincinnati, Indianapolis & Western, 4s, 1953 . . . . .	30,000 00	26,550 00	28,900 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939 . . . . .	10,000 00	9,400 00	10,000 00	
Cleveland Electric, O., 5s, 1913 . . . . .	20,000 00	20,000 00	20,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933 . . . . .	15,000 00	16,800 00	15,000 00	
Columbus, London & Springfield, O., 5s, 1920 . . . . .	13,000 00	13,000 00	12,802 50	
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	12,750 00	14,700 00	
Des Moines Street, Ia., 6s, 1919 . . . . .	5,000 00	5,325 00	5,000 00	
Detroit Railway, Mich., 5s, 1924 . . . . .	20,000 00	20,000 00	20,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920 . . . . .	15,000 00	15,000 00	15,000 00	
Globe Street, Fall River, Mass., 5s, opt. 1902 . . . . .	10,000 00	10,050 00	9,950 00	
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	21,500 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	4,325 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950 . . . . .	20,000 00	20,000 00	19,300 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>
Kanawha & Michigan, 4s, 1990 . . . . .	10,000 00	9,200 00	8,200 00	
Kansas City Belt, Mo., 6s, 1916 . . . . .	10,000 00	10,800 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	10,600 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924 . . . . .	10,000 00	10,600 00	10,600 00	
Manhattan, 4s, 1990 . . . . .	10,000 00	10,000 00	10,000 00	
Mason City & Fort Dodge, 4s, 1955 . . . . .	10,000 00	8,500 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	7,500 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	10,400 00	10,000 00	
New York Central & Hudson River, 3½s, 1997 . . . . .	10,000 00	9,000 00	9,500 00	
Ogdensburg & Lake Champlain, 4s, 1948 . . . . .	20,000 00	17,800 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	
Rochester, Syracuse & Eastern, 5s, 1945 . . . . .	5,000 00	4,500 00	4,287 50	
Rutland, 4½s, 1941 . . . . .	25,000 00	25,625 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1996 . . . . .	15,000 00	16,800 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 & 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, 5s, 1923 . . . . .	10,000 00	10,000 00	9,850 00	
Southern Indiana, 4s, 1951 . . . . .	15,000 00	12,750 00	13,725 00	
Syracuse Rapid Transit, N. Y., 5s, 1946 . . . . .	6,000 00	6,180 00	6,000 00	
Toledo Terminal, 4½s, 1957 . . . . .	16,500 00	15,840 00	16,500 00	
Trenton Passenger, N. J., 6s, opt. 1927 . . . . .	10,000 00	11,400 00	10,000 00	
Ulster & Delaware, 4s, 1952 . . . . .	15,000 00	13,425 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	10,150 00	10,000 00	
Williamsport & North Branch, 4½s, 1931 . . . . .	10,000 00	8,000 00	10,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951 . . . . .	13,000 00	11,960 00	12,220 00	
Worcester & Southbridge St., Mass., 4½s, 1922 . . . . .	10,000 00	9,200 00	10,000 00	
Zanesville Electric, O., 4s, opt. 1904 . . . . .	5,000 00	4,675 00	4,587 50	
Total railroad bonds out of Maine . . . . .	868,500 00			852,090 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co. (Me. & N.H.) 5s, 1915-30 . . . . .	33,000 00	33,000 00	32,850 00	
Bodwell Water Power Co., Old Town, 5s, opt. 1910 . . . . .	15,000 00	7,500 00	10,000 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	
Lewiston & Auburn Elec. Light Co., 5s, opt. 1909 . . . . .	20,000 00	20,000 00	20,000 00	
Maine & New Hampshire Granite Co., 5s, opt. 1902 . . . . .	5,000 00	4,500 00	5,000 00	
New England Elevator Company, Portland, 3½s, 1912 . . . . .	10,000 00	10,000 00	9,800 00	
Pejepscot Paper Co., Brunswick, 5s, 1921 . . . . .	10,000 00	10,000 00	9,900 00	
Portland Elevator Co., 4s, 1933-7 . . . . .	10,000 00	10,000 00	10,000 00	
Portland Water Co., 4s, 1927 . . . . .	10,000 00	10,300 00	10,000 00	
Total corporation bonds of Maine . . . . .	143,000 00			137,350 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	4,680 00	5,200 00	
Omaha Water Co., Neb., 5s, 1946	5,000 00	5,000 00	5,000 00	
Palmetto Cotton Mills, Columbia, S.C., 4s, opt. 1909	1,500 00	1,350 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	25,010 00	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	1,020 00	1,000 00	
Richmond Water Works	7,000 00	7,000 00	5,000 00	
Total corporation stock owned	8,700 00			6,000 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	52,400 00	73,360 00	52,400 00	
First National Bank, Bath	2,000 00	2,000 00	2,000 00	
First National Bank, Lewiston	22,500 00	30,375 00	22,500 00	
First National Bank, Portland	7,800 00	8,424 00	7,800 00	
Manufacturers Nat'l Bank, Lewiston	11,500 00	12,075 00	11,500 00	
Nat'l Shoe and Leather Bank, Auburn	6,000 00	6,600 00	5,680 00	
Newcastle Nat'l Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
Total national bank stock owned	110,000 00			109,680 00
<i>Loans on Public Funds.</i>				
City of Flint, Michigan		200 00	200 00	
Lewiston		500 00	500 00	
Portland		1,000 00	1,000 00	1,700 00
<i>Loans on Corporation Stock.</i>				
A. H. Berry Shoe Company, Portland		7,000 00	7,000 00	
Hill Manufacturing Company, Lewiston		1,000 00	1,000 00	8,000 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Company, Lewiston (en- dorsed)		25,000 00	25,000 00	
Kora Temple Association, Lewiston		2,500 00	2,500 00	27,500 00
Loan on Portland Railroad bond		400 00	400 00	
Loan on Torrington Company, Conn., bond		900 00	900 00	
Loans on Auburn Savings Bank books		1,600 00	1,600 00	
Loans on mortgages of real estate		195,421 36	195,421 36	198,321 36
Real estate investment		18,000 00	18,000 00	
Real estate foreclosure		24,082 77	24,082 77	42,082 77
Premium account			35,136 05	35,136 05
Cash on deposit		18,984 15	18,984 15	
Cash on hand		2,263 86	2,263 86	21,248 01
Unpaid accrued interest		23,715 67		2,085,885 54
Due depositors, earned dividend and accrued State tax		2,099,912 31		
		1,985,401 39		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax		114,510 92		

## AUGUSTA SAVINGS BANK—AUGUSTA.

September 25, 1911.

LESLIE C. CORNISH, President.

CHARLES R. WHITEN, Treasurer.

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

Organized September 29, 1848.

## LIABILITIES.

Deposits .....	\$7,287,320 98
Reserve fund .....	375,000 00
Undivided profits .....	75,480 58
	<b>\$7,737,801 56</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Androscoggin, 4s, 1931 . . .	\$30,000 00	\$31,050 00	\$30,000 00	
Cumberland, 3½s, 1924, Co. Bldg.	100,000 00	97,500 00	98,250 00	
City of Auburn, 3½s, 1924, Ref. . . . .	10,000 00	9,750 00	10,000 00	
Augusta, 3½s, 1924, Ref. . . . .	40,000 00	39,000 00	40,000 00	
Bangor, 4s, 1935, Funding . . . . .	75,000 00	78,000 00	75,000 00	
Belfast, 4s, 1929, Refunding . . . . .	55,500 00	57,442 50	55,500 00	
Biddeford, 4s, 1915, Refund. . . . .	10,000 00	10,100 00	10,000 00	
Biddeford, 3½s, 1921, Refund. . . . .	25,000 00	24,500 00	25,000 00	
Brewer, 4s, 1925, Refunding . . . . .	17,000 00	17,255 00	17,000 00	
Deering, 4s, 1912, Funding . . . . .	3,500 00	3,500 00	3,500 00	
Portland, 4s, 1929, Funding . . . . .	100,000 00	103,500 00	100,000 00	
Portland, 4s, 1926-41, Ct. H. . . . .	244,000 00	253,760 00	244,000 00	
Saco, 3½s, 1912-39, Refunding . . . . .	34,000 00	32,980 00	33,536 29	
Waterville, 4s, 1939, Refund. . . . .	25,000 00	26,125 00	25,000 00	
Town of Houlton, 4s, 1930, Refund. . . . .	25,000 00	25,375 00	25,000 00	
Lisbon, 4s, 1929, Water . . . . .	36,000 00	36,000 00	36,000 00	
Presque Isle, 4s, 1930, R. R. . . . .	20,000 00	20,000 00	20,000 00	
Presque Isle, 4s, 1930, School. . . . .	20,000 00	20,000 00	20,000 00	
Madison Village Corporation, 4s, 1928. . . . .				
Electric Light . . . . .	1,000 00	1,000 00	986 70	
South Paris Village Corporation, 4s, 1929, Water . . . . .	5,000 00	5,000 00	5,000 00	
<b>Total public funds of Maine . . . . .</b>	<b>876,000 00</b>			<b>\$873,772 99</b>
County of Auglaize, O., 5s, 1912-17, Bridge . . . . .	8,000 00	8,240 00	8,000 00	
Brown, Minn., 4½s, 1915-18. . . . .				
Ditch . . . . .	50,000 00	51,000 00	50,000 00	
Carroll, Ind., 6s, 1913 Fund . . . . .	35,000 00	36,225 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	40,400 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. . . . .	75,000 00	83,625 00	75,000 00	
Clark, O., 5s, 1912-22, Bldgs. . . . .	33,000 00	34,980 00	33,000 00	
Clay, Minn., 6s, 1912-16, Ditch . . . . .	25,000 00	26,250 00	25,000 00	
Clermont, O., 5s, 1912-13, Def. . . . .	5,000 00	5,075 00	5,000 00	
Delaware, O., 5s, 1912-13, Rd. Imp. . . . .	9,320 00	9,450 80	9,320 00	
Franklin, Ky., 4½s, 1918, Ref. . . . .	15,000 00	15,375 00	15,000 00	
Franklin, Ky., 4s, 1919, Ref. . . . .	50,000 00	50,000 00	50,000 00	
Franklin, O., 5s, 1912-18, Emergency . . . . .	38,000 00	39,712 00	38,000 00	
Franklin, O., 4s, 1912-14, Bdg. . . . .	40,000 00	40,200 00	40,000 00	
Fulton, O., 4½s, 1912, Road . . . . .	6,000 00	6,030 00	6,000 00	
Hennepin and Minneapolis, Minn., 4½s, 1924, C.H. & C.H. . . . .	75,000 00	80,625 00	75,000 00	
Jackson, O., 4s, 1912-17, Pike . . . . .	30,000 00	30,000 00	30,000 00	

## AUGUSTA SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Lawrence, O, 5s. 1917-19.				
Turnpike.....	25,000 00	26,500 00	25,000 00	
Leavenworth, Kan., 5s, 1915.				
Refunding.....	75,000 00	77,250 00	75,000 00	
Lucas, O, Reg. 4s. opt. 1924.				
Court House.....	30,000 00	30,750 00	30,000 00	
Madison, Ky., 4s. opt. 1919.				
Refunding.....	54,000 00	54,000 00	54,000 00	
Mahoning, O, 4s, 1914-20 Bdg	100,000 00	103,500 00	100,000 00	
Marathon, Wis, 5s, 1912-13.				
Asylum.....	26,500 00	26,897 50	26,500 00	
Marion, Ia, 4s, 1911-18, C. H.	34,000 00	34,000 00	34,000 00	
Marion, O, 5s, 1912-16, Ditch	35,000 00	36,050 00	35,000 00	
McCracken, Ky, 5s, opt 1922				
Refunding.....	25,000 00	27,370 00	25,000 00	
McCracken Ky., 5s. opt 1913				
Refunding.....	4,000 00	4,080 00	4,000 00	
Menominee Mich., 4s, 1912-13.				
Refunding.....	10,000 00	10,000 00	10,000 00	
Menominee, Mich., 4s, 1922.				
School.....	13,000 00	13,585 00	13,000 00	
Mercer, O., 5s, 1913-24, Bdg.	25,000 00	26,625 00	25,000 00	
Oakland, Mich., 4s, 1913-14, Ct.				
House.....	20,000 00	20,000 00	20,000 00	
Ottawa, O., 5s, 1912-19, Bdg.	8,000 00	8,250 00	8,000 00	
Polk, Ia., 4s, 1911-17, C. H.	66,000 00	67,320 00	66,000 00	
Polk, Minn., 5s, 1919, Fund.	20,000 00	21,400 00	20,000 00	
Polk, Minn., 6s, 1912-14, Ditch	22,000 00	22,850 00	22,000 00	
Putnam, O., 5s, 1911, Ditch.	2,000 00	2,000 00	2,000 00	
Putnam, O., 5s, 1912-15, Road	18,000 00	18,450 00	18,000 00	
Racine, Wis., 4s, 1912-23, Hosp.	73,000 00	73,000 00	73,000 00	
Reno, Kan., 5s, 1919, Fund.	50,000 00	54,250 00	50,000 00	
Richland, O., 4s, 1915-21, Bdg.	34,500 00	35,535 00	34,500 00	
St. Croix, Wis., 5s, 1914, Asy'm	10,000 00	10,300 00	10,000 00	
St. Louis, Minn., 4s, 1916, Road	75,000 00	75,375 00	75,000 00	
St. Louis, Minn., 4s, 1918, C.H.	50,000 00	52,000 00	50,000 00	
Stark, O., 5s, 1912-13, Ct. H.	20,000 00	20,300 00	20,000 00	
Stark, O., 5s, 1912, Refunding	10,000 00	10,100 00	10,000 00	
Summit, O., 4s, 1921-5, C. H.	40,000 00	40,400 00	40,000 00	
Sumner, Kan., 5s, 1920, Ref.	36,000 00	39,420 00	36,000 00	
Tipton, Ind., 5s, 1919-24, C.H.	30,000 00	32,250 00	30,000 00	
Todd, Minn., 5s, 1918, Ditch	25,000 00	26,375 00	25,000 00	
Warren, Kv., 4s. opt. 1919-24.				
Pike, Refunding.....	66,500 00	66,500 00	66,500 00	
Wood, O., 5s, 1912, Rd. & Bdg.	6,000 00	6,000 00	6,000 00	
Worcester, Md., 5s 1933-45, Rd.	25,000 00	28,625 00	25,000 00	
City of Ashtabula, O., 5s 1911-13, St.				
Imp.....	8,600 00	8,729 00	8,600 00	
Battle Creek, Mich., 3s, 1921.				
Sewer.....	15,000 00	14,550 00	15,000 00	
Battle Creek, Mich., 4s, 1912.				
Sewer.....	5,000 00	5,000 00	5,000 00	
Boston, Mass., Reg 3s, 1944.				
Land and Buildings.....	100,000 00	95,500 00	100,000 00	
Central Falls, R. I., 4s, 1924.				
Funding.....	5,000 00	5,000 00	5,000 00	
Cleveland, O., 4s, 1915, Street	15,000 00	15,150 00	15,000 00	
Coffeyville, Kan., 5s, 1927, Ref.	9,000 00	9,495 00	9,000 00	
Cumberland, Md., 5s, 1922.				
Consolidated Debt.....	64,000 00	69,760 00	64,000 00	
Duluth, Minn., 4s, 1921, Ind.				
School District.....	20,000 00	21,000 00	20,000 00	
Eau Claire, Wis., 5s, 1917, Ref.	30,000 00	31,650 00	30,000 00	
Eau Claire, Wis., 5s, 1919, Ref.	10,000 00	10,700 00	10,000 00	
Eau Claire, Wis., 4s, 1927, Ref.	21,000 00	21,000 00	20,325 90	
Elyria, O., 4s, 1924-8, Water	45,000 00	46,800 00	45,000 00	
Fort Scott, Kan., 4s, 1917-31.				
Water.....	57,000 00	58,425 00	57,000 00	
Fort Scott, Kan., 4s, 1929.				
Refunding.....	25,000 00	27,000 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>
City of Galesburg, Ill., 4s, 1915-20, Electric Light.....	20,000 00	20,000 00	20,000 00	
Green Bay, Wis., 4s, 1912-21, City Hall.....	17,500 00	17,500 00	17,500 00	
Ishpeming, Mich., 5s, 1911-14, Sewer.....	40,000 00	40,600 00	40,000 00	
Jackson, Mich., 4s, 1925, Pav'g.....	15,000 00	15,000 00	15,000 00	
Kalamazoo, Mich., 4s, 1914-23, Pub. Improvement.....	100,000 00	100,000 00	100,000 00	
Kankakee, Ill., 4½s, 1916-20, Bridge.....	5,000 00	5,125 00	5,000 00	
Lacrosse, Wis., 3½s, 1919, Wat. & Sewer.....	15,000 00	14,625 00	14,725 00	
Lacrosse, Wis., 3½s, 1919, St. Improvement.....	25,000 00	24,375 00	23,600 00	
Lexington, Ky., 5s, 1918, Fund.....	50,000 00	53,000 00	50,000 00	
Lexington, Ky., 4½s, 1932-3, Funding.....	105,000 00	112,350 00	105,000 00	
Madison, Wis., 3½s, 1919, Sew.....	33,500 00	32,662 50	33,500 00	
Mansfield, O., 5s, 1912-16, Wat.....	10,000 00	10,300 00	10,000 00	
Marinette, Wis., 6s, 1911-14, Bridge.....	4,000 00	4,120 00	4,000 00	
Marinette, Wis., 5s, 1912-13, Sewer.....	4,500 00	4,567 50	4,500 00	
Marinette, Wis., 6s, 1912-17, Refunding.....	18,000 00	19,170 00	18,000 00	
Marion, Ind., 4s, 1918, Fund.....	9,000 00	9,000 00	9,000 00	
Marion, O., 6s, 1912-14, Sewer.....	3,000 00	3,105 00	3,000 00	
Marquette, Mich., 4s, 1916-21, Water.....	50,000 00	50,000 00	50,000 00	
Massillon, O., 4½s, 1912-13, St.....	10,000 00	10,050 00	10,000 00	
Michigan City, Ind., 5s, 1912-15, School Buildings.....	11,000 00	11,220 00	11,000 00	
Minneapolis, Minn., 3½s, 1932, Park.....	67,000 00	64,655 00	67,000 00	
Moline, Ill., 4½s, opt. 1909, St. Improvement.....	15,000 00	15,000 00	15,000 00	
New York, N. Y., Reg. 3½s, 1920, Water.....	150,000 00	144,750 00	150,000 00	
New York, N. Y., Reg. 3½s, 1940, Hall.....	150,000 00	137,250 00	150,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit.....	200,000 00	181,000 00	200,000 00	
New York, N. Y., Reg. 3½s, 1953, Docks & Ferries.....	130,000 00	117,000 00	130,000 00	
Owensboro, Ky., 4s, opt. 1915, Street.....	52,000 00	52,000 00	51,900 00	
Pittsburg, Kan., 4½s, 1940, Park.....	7,000 00	7,280 00	7,000 00	
Pontiac, Mich., 4s, 1913-17, Sewer.....	5,000 00	5,000 00	5,000 00	
Racine, Wis., 5s, 1912, Ref.....	98,000 00	98,980 00	98,000 00	
St. Cloud, Minn., 5s, 1913-24, Refunding.....	10,000 00	10,500 00	10,000 00	
Stillwater, Minn., 5s, 1917, Imp.....	40,000 00	41,800 00	40,000 00	
Terre Haute, Ind., 4s, 1915, Funding.....	25,000 00	25,000 00	24,625 00	
Waterloo, Ia., 4s, 1925, Ref.....	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, 1911-13, Fire Department Building.....	6,000 00	6,060 00	6,000 00	
Town of Bristol, R. I., 4s, 1932, Sew.....	40,000 00	40,000 00	40,000 00	
Cranston, R. I., Reg. 4s, 1945, Municipal.....	50,000 00	51,250 00	50,000 00	
West Seneca, N. Y., 5s, 1920-38, Sewer.....	28,000 00	31,080 00	28,000 00	
Total public funds out of Maine....	3,842,920 00			3,840,095 90



## AUGUSTA 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. . . . .	150,000 00	165,000 00	150,000 00	
Bangor & Aroostook, Washburn Ext. 5s, 1939. . . . .	100,000 00	103,000 00	100,000 00	
Boston & Maine, Reg., 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	53,250 00	50,000 00	
Maine Central, Consol. Reg. 7s, 1912. . . . .	148,600 00	153,058 00	148,600 00	
Maine Central, Fund. Reg. 4½s, 1912. . . . .	34,000 00	34,000 00	34,000 00	
Maine Central, 4½s, 1916. . . . .	15,000 00	15,225 00	15,000 00	
Maine Central, 4s, 1914 (notes). . . . .	213,000 00	211,935 00	211,390 00	
Maine Central, 4½s, 1912 (notes). . . . .	50,000 00	50,000 00	49,750 00	
Portland & Ogdensburg, 4½s, 1928. . . . .	57,000 00	58,710 00	57,000 00	
Portland & Rumford Falls, 4s, 1926. . . . .	187,000 00	187,000 00	185,045 00	
Washington County, 3½s, opt. 1924. . . . .	102,000 00	89,250 00	97,750 00	
Total railroad bonds of Maine. . . . .	1,381,600 00			1,373,535 00
Chicago, Milwaukee & St. Paul (Chicago & Lake Superior Div.) 1st Mort. 5s, 1921. . . . .	25,000 00	26,875 00	25,000 00	
Chicago, Milwaukee & St. Paul (Chicago & Missouri River Div.) 1st Mort. 5s, 1926. . . . .	100,000 00	110,000 00	100,000 00	
Chicago, Milwaukee & St. Paul (Dubuque Div.) 1st Mort. 6s, 1920. . . . .	105,000 00	120,750 00	105,000 00	
Illinois Central, Louisville Div 3½s, 1953. . . . .	250,000 00	215,000 00	250,000 00	
New York Central & Hudson River, 4s, 1934. . . . .	100,000 00	94,000 00	95,062 50	
New York Central Lines, 5s, 1917. . . . .	100,000 00	102,500 00	98,500 00	
New York, New Haven & Hartford, 4s, 1956. . . . .	100,000 00	94,000 00	93,500 00	
New York, New Haven & Hartford, 6s, 1948. . . . .	91,000 00	121,940 00	91,000 00	
North Hudson County, 1st Mort. 5s, 1928. . . . .	50,000 00	52,500 00	50,000 00	
Total railroad bonds out of Maine. . . . .	921,000 00			908,062 50
<i>Railroad Stock Owned.</i>				
Maine Central. . . . .	500 00	750 00	675 62	
Maine Central (subscription). . . . .	11,737 51	11,737 51	11,737 51	
Portland & Ogdensburg. . . . .	125,000 00	62,500 00	60,625 00	
Portland & Rumford Falls. . . . .	45,100 00	90,200 00	88,312 50	
Total railroad stock of Maine. . . . .	182,337 51			161,850 63
Pennsylvania. . . . .	10,000 00	13,000 00	12,000 00	12,000 00
<i>Corporation Stock Owned.</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. . . . .	25,200 00	31,500 00	25,200 00	
Granite National Bank, Augusta. . . . .	9,400 00	14,100 00	9,400 00	
Nat'l Shoe & Leather Bank, Auburn. . . . .	1,500 00	1,650 00	1,500 00	
Total national bank stock owned. . . . .	36,100 00			36,100 00
<i>Loans on Railroad Bonds.</i>				
Augusta, Winthrop & Gardiner. . . . .		5,000 00	5,000 00	
Bangor & Aroostook. . . . .		1,700 00	1,700 00	6,700 00
<i>Loans on Corporation Stock.</i>				
Biddeford & Saco Water Company. . . . .		10,000 00	10,000 00	
Camden & Rockland Water Company. . . . .		15,000 00	15,000 00	
Edwards Manufacturing Company, Augusta. . . . .		12,625 00	12,625 00	
Sanford Mills. . . . .		15,000 00	15,000 00	52,625 00

## AUGUSTA SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Augusta Hotel Company . . . . .	5,200 00	5,200 00	
Forest Grove Cemetery Association, Augusta . . . . .	1,000 00	1,000 00	
Maine Farmer Publishing Co., Augusta (endorsed) . . . . .	10,000 00	10,000 00	
Northern Maine Fair Association (endorsed) . . . . .	3,000 00	3,000 00	
Roman Catholic Bishop of Portland . . . . .	8,750 00	8,750 00	27,950 00
<i>Loans to Municipalities.</i>			
Town of Caribou . . . . .	20,000 00	20,000 00	
Oakland . . . . .	5,000 00	5,000 00	25,000 00
Loan on city of Elyria, O., bond . . . . .	1,000 00	1,000 00	
Loans on Augusta, Hallowell & Gardiner Railroad preferred stock . . . . .	20,750 00	20,750 00	
Loan on First National Bank, Richmond, stock . . . . .	5,000 00	5,000 00	
Loans on Augusta Savings Bank books . . . . .	4,095 00	4,095 00	
Loans on mortgages of real estate . . . . .	191,045 00	191,045 00	221,890 00
Real estate, investment . . . . .	25,000 00	15,000 00	15,000 00
Premium account . . . . .		36,000 00	36,000 00
Cash on deposit . . . . .	130,744 90	130,744 90	
Cash on hand . . . . .	1,474 64	1,474 64	132,219 54
Unpaid accrued interest . . . . .	103,032 27		7,787,801 56
Due depositors, earned dividend and accrued State tax . . . . .	7,940,448 12		
	7,346,489 25		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .	593,958 87		

BANK COMMISSIONER'S REPORT.

17

BANGOR SAVINGS BANK—BANGOR.

November 6, 1911.

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

TRUSTEES—Frederick H. Appleton, Matthew Laughlin, Erastus C. Ryder, Walter L. Head, Charles H. Bartlett.

Organized March 27, 1852.

LIABILITIES.

Deposits .....	\$5,595,896 71
Reserve fund .....	359,077 76
Undivided profits .....	159,453 02
	\$6,114,427 49

RESOURCES.

Public Funds Owned.	Par Value.	Estimated and Market Value.	Charged on Books.	Total.
County of Aroostook, 4½s, 1915, R. R. Aid.	\$19,000 00	\$19,570 00	\$19,000 00	
Washington, 4s, opt. 1923, R. R. Aid.	50 000 00	51 250 00	49 985 00	
City of Auburn, 4s, 1921, Sewer.	14 000 00	14 250 00	14 000 00	
Augusta, 4s, 1933, Highway.	12 000 00	12 420 00	12 000 00	
Augusta, 4s, 1934, Imp. & Ref.	15 000 00	15 600 00	15 000 00	
Augusta, 4s, 1914-16, School.	10 000 00	10 100 00	10 000 00	
Bangor, 4s, 1935, Water, Ref.	50 000 00	52 000 00	50 000 00	
Bangor, 4s, 1912, Refunding.	7 000 00	7 000 00	7 000 00	
Bangor, 4s, 1928, Municipal.	50 000 00	51 500 00	50 000 00	
Bangor, 4s, 1912-17, Water.	30 000 00	30 300 00	30 000 00	
Belfast, Reg. 4s, 1918, Ref.	25 000 00	25 375 00	25 000 00	
Belfast, Coupon 4s, 1918, Sch.	5 000 00	5 075 00	5 000 00	
Biddeford, 4s, 1920, Refund.	15 000 00	15 300 00	15 000 00	
Brewer, 4s, 1920, Municipal.	30 000 00	30 300 00	30 000 00	
Lewiston, 3½s, 1931, Refund.	15 000 00	14 475 00	13 974 00	
Lewiston, 4s, 1927, Refund.	5 000 00	5 150 00	5 000 00	
Oldtown, 4s, 1928, Refund.	25 000 00	25 375 00	25 000 00	
Portland, Reg. 3½s, 1922, Fund.	12 000 00	11 760 00	11 691 60	
Portland, 4s, 1929, Municipal.	30 000 00	31 050 00	30 000 00	
Portland, 4s, 1929-43, City Hall.	58 000 00	60 320 00	58 000 00	
Rockland, 3½s, 1912, Munic.	2 500 00	2 500 00	2 453 13	
Waterville, 3½s, 1925, Fund.	8 000 00	7 800 00	7 520 00	
Waterville, 4s, 1939, Refund.	50 000 00	52 250 00	50 000 00	
Westbrook, 4s, 1921-33, Ref.	25 000 00	25 750 00	25 000 00	
Town of Camden, 4s, 1912-14, Sch.	3 000 00	3 000 00	3 000 00	
Dexter, 3½s, 1940-6, Water.	12 000 00	10 920 00	11 880 00	
Eden, Reg. 4s, 1912-17, Town Hall.	15 000 00	15 000 00	15 000 00	
Eden, Reg. 4s, 1926, High Sch.	21 000 00	21 000 00	21 000 00	
Houlton, 4s, 1917, Funding.	6 000 00	6 030 00	6 000 00	
Orono, 4s, 1912, Funding.	500 00	500 00	495 00	
Patten, 4½s, 1915, Railroad.	6 000 00	6 090 00	6 000 00	
Presque Isle, 4½s, 1914, School.	5 000 00	5 075 00	5 000 00	
Brunswick Village Corporation, 4s, 1915-44, Sewer.	30 000 00	31 050 00	30 000 00	
Gardiner Water District, 4s, 1934.	20 000 00	20 400 00	20 000 00	
Kennebec Water District, 3½s, 1925.	41 000 00	39 360 00	38 721 00	
Portland Water District, 4s, 1928.	250 000 00	257 500 00	250 000 00	
Total public funds of Maine.	972,000 00			967,719 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. Allegheny, Pa., 4s, 1925, Jail Extension	40 000 00	41,600 00	40,000 00	
	20,000 00	20,500 00	20,000 00	

## BANGOR SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Appanoose, Ia., 4s, opt. 1907, Funding . . . . .	19,000 00	19,000 00	19,000 00	
Cuyahoga, O., 4s, 1923-6, Fund.	10,000 00	10,250 00	10,000 00	
Franklin, O., 4s, 1916-19, Bldg.	40,000 00	40,600 00	40,000 00	
Hancock, O., 5s, 1912, Bdg.	5,000 00	5,050 00	5,000 00	
Jackson, Ill., 4s, 1917-21, Fund.	20,000 00	20,000 00	20,000 00	
Lawrence, O., 5s, 1914-15, Turnpike . . . . .	15,000 00	15,450 00	15,000 00	
Lucas, O., 4½s, 1915-21, Bdg.	20,000 00	20,900 00	20,000 00	
Lyon, Kan., 4½s, opt. 1912-18, Refunding . . . . .	4,000 00	4,020 00	4,000 00	
Mahoning, O., 4½s, 1914-17, Bdg.	5,000 00	5,125 00	5,000 00	
Marion, O., 5s, 1912, Ditch . . . . .	1,000 00	1,010 00	1,000 00	
Morrison, Minn., 5s, 1912-15, Drain . . . . .	5,000 00	5,125 00	5,000 00	
Muskegon, Mich., 4½s, 1912, Refund . . . . .	5,000 00	5,025 00	5,000 00	
Ottawa, O., 6s, 1912, Bridge . . . . .	1,000 00	1,020 00	1,000 00	
Prince George, Md., 5s, 1922, Deficiency . . . . .	2,500 00	2,725 00	2,500 00	
Ramsey, Minn., 4½s, 1916, C.H.	30,000 00	31,050 00	30,000 00	
Somerset, Md., 4½s, 1918-24, Refunding . . . . .	10,000 00	10,400 00	10,000 00	
Somerset, Md., 4½s, 1933-48, Sch.	8,000 00	8,650 00	8,000 00	
Vanderburgh, Ind., 5s, 1918, Court House . . . . .	20,000 00	21,400 00	20,000 00	
Vernon, Mo., 4½s, 1918, Ref.	25,000 00	25,750 00	25,000 00	
Winneshek, Ia., 4½s, 1918-20, Court House . . . . .	21,000 00	21,525 00	20,980 00	
City of Alpena, Mich., 5s, 1931-4, Wat.	30,000 00	33,750 00	30,000 00	
Ann Arbor, Mich., 4s, 1912, Sch. District . . . . .	4,000 00	4,000 00	4,000 00	
Bay City, Mich., 5s, 1916, Imp.	5,000 00	5,225 00	5,000 00	
Bellaire, O., 4s, 1920, Water . . . . .	25,000 00	25,000 00	25,000 00	
Bellingham, Wash., 5s, opt., 1922-6, Funding . . . . .	40,000 00	43,000 00	40,000 00	
Boston, Mass., Reg. 4s, 1922, Water . . . . .	10,000 00	10,200 00	10,000 00	
Buffalo, N. Y., Reg. 4s, 1926, Grade Crossing . . . . .	10,000 00	10,300 00	10,000 00	
Chicago, Ill., 4s, 1921, Judgment, Funding . . . . .	15,000 00	15,300 00	15,000 00	
Chicago, Ill., 4s, 1920-1, San. District . . . . .	54,000 00	54,540 00	54,000 00	
Cleveland, O., 4s, 1920-2, Sch. District . . . . .	125,000 00	127,500 00	125,000 00	
Cleveland, O., 4s, 1918, Market House . . . . .	25,000 00	25,375 00	25,000 00	
Columbus, O., 4s, opt. 1912, Viaduct . . . . .	10,000 00	10,000 00	10,000 00	
Columbus, O., 4s, opt. 1913, Electric Light . . . . .	25,000 00	25,125 00	25,000 00	
Duluth, Minn., 5s, 1923, Ind. Sch. District . . . . .	9,000 00	9,945 00	8,865 00	
East Liverpool, O., 5s, 1920-33, Board of Education . . . . .	26,500 00	29,547 50	26,500 00	
East Liverpool, O., 5s, 1923, Refunding . . . . .	3,500 00	3,832 50	3,500 00	
Evansville, Ind., 5s, 1912, Fund	1,000 00	1,010 00	1,000 00	
Evansville, Ind., 4s, 1912, Fund	22,000 00	22,000 00	22,000 00	
Green Bay, Wis., 5s, 1912-15, Park . . . . .	500 00	512 50	500 00	
Green Bay, Wis., 5s, 1912-14, Refunding . . . . .	1,400 00	1,428 00	1,400 00	
Green Bay, Wis., 5s, 1912-15, School . . . . .	1,700 00	1,742 50	1,700 00	
Green Bay, Wis., 5s, 1912-15, Bridge . . . . .	1,800 00	1,845 00	1,800 00	
Green Bay, Wis., 5s, 1912-17, Fund . . . . .	3,300 00	3,399 00	3,300 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 Hammond, Ind., 6s, 1916, Sch. City . . . . .	13,000 00	14,105 00	13,000 00	
Hazelton, Pa., 4s, 1919, Sch. District . . . . .	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, 1913-16, Water . . . . .	11,000 00	11,550 00	11,000 00	
Indianapolis, Ind., 4s, 1916, School Commissioners . . . . .	25,000 00	25,250 00	25,000 00	
Ironton, O., 5s, 1923, Imp . . . . .	10,000 00	10,800 00	10,000 00	
Janesville, Wis., 5s, 1911-13, School . . . . .	9,000 00	9,090 00	9,000 00	
Kalamazoo, Mich., 4½s, 1914-15, Street Improvement . . . . .	19,000 00	19,285 00	19,000 00	
Kansas City, Kan., 4½s, 1940, Water & Improvement . . . . .	50,000 00	52,000 00	50,000 00	
Lacrosse, Wis., 3½s, 1919, Sch. Lafayette, Ind., 4½s, opt. 1915, Refunding Water . . . . .	20,000 00	19,500 00	20,000 00	
Lansing, Mich., 4s, 1914, City Hall . . . . .	39,000 00	39,780 00	39,000 00	
Lawrence, Kan., 4½s, opt. 1919, Refunding . . . . .	2,000 00	2,000 00	2,000 00	
Marquette, Mich., 3½s, 1926, Refunding . . . . .	3,000 00	3,045 00	3,000 00	
Massillon, O., 4s, 1912-16, Sch. District . . . . .	15,000 00	14,400 00	15,000 00	
Minneapolis, Minn., 4s, 1917, Municipal . . . . .	12,000 00	12,000 00	12,000 00	
Moline, Ill., 5s, 1913, Sch. Dist. . . . .	100,000 00	101,500 00	100,000 00	
Muncie, Ind., 5½s, 1915, School . . . . .	5,000 00	5,100 00	5,000 00	
Muskegon, Mich., 5s, 1912-14, Water . . . . .	10,000 00	10,550 00	10,000 00	
New Albany, Ind., 5s, 1915, Refunding . . . . .	3,000 00	3,060 00	3,000 00	
Newark, O., 5s, 1922-32, Refunding Light . . . . .	15,000 00	15,525 00	15,000 00	
Newark, O., 5s, 1921-23, Ref. . . . .	15,000 00	16,725 00	15,000 00	
New Britain, Conn., 4s, 1936, Sewer . . . . .	16,157 00	17,611 13	16,157 00	
Newport, Ky., 5s, 1913, Fund. . . . .	10,000 00	10,000 00	10,000 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit . . . . .	5,000 00	5,100 00	5,000 00	
New York, N. Y., Reg. 3½s, 1955, Municipal . . . . .	25,000 00	22,625 00	25,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal . . . . .	30,000 00	26,850 00	29,700 00	
Omaha, Neb., 4s, 1919, Paving . . . . .	105,000 00	105,000 00	105,000 00	
Pawtucket, R. I., 4s, 1929, Wat. Funding . . . . .	10,000 00	10,100 00	10,000 00	
Pittsburgh, Pa., 4s, 1918-21, Water . . . . .	32,000 00	32,480 00	32,000 00	
Pittston, Pa., 4½s, 1913-38, Imp. . . . .	50,000 00	50,500 00	50,000 00	
Port Huron, Mich., 5s, 1916, Refunding . . . . .	23,500 00	24,440 00	23,500 00	
Port Huron, Mich., 4s, 1919, Refunding . . . . .	5,000 00	5,225 00	5,000 00	
Port Huron, Mich., 4s, opt. 1910, Repaving . . . . .	11,000 00	11,000 00	11,000 00	
Port Huron, Mich., 4s, opt. 1918, Bridge . . . . .	10,000 00	10,000 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal . . . . .	4,000 00	4,000 00	4,000 00	
Portland, Oregon., 5s, 1917, Water . . . . .	13,000 00	13,000 00	13,000 00	
Portland, Ore., 5s, 1922, City Hall . . . . .	3,000 00	3,120 00	3,000 00	
	2,000 00	2,130 00	2,000 00	

## BANGOR SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of St. Paul, Minn., 4½s, 1917, C.H. and City Hall	30,000 00	31,200 00	30,000 00	
St. Paul, Minn., 5s, 1913, Park, etc.	11,000 00	11,275 00	11,000 00	
Sault Ste Marie, Mich., 4½s, 1920, Bridge	25,000 00	25,750 00	25,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	13,000 00	13,585 00	13,000 00	
Seattle, Wash., 4½s, 1927, Sew.	40,000 00	41,200 00	40,000 00	
Seattle, Wash., 5s, 1930, Ref.	10,000 00	10,950 00	10,000 00	
Steuenville, O., 4s, opt. 1914, Water	6,000 00	6,000 00	6,000 00	
Syracuse, N. Y., Reg 4½s, 1912-14, Improvement	35,000 00	35,525 00	35,000 00	
Syracuse, N. Y., Reg. 4½s, 1918-24, Fire Department	19,500 00	20,670 00	19,500 00	
Toledo, O., 4s, 1924, St. Imp.	25,000 00	25,625 00	25,000 00	
Toledo, O., 4½s, 1914, Defic.	25,000 00	25,500 00	25,000 00	
Wausau, Wis., 4s, 1912, Wat.	8,000 00	8,000 00	8,000 00	
West Bay City, Mich., 5s, 1920, School	45,000 00	47,925 00	45,000 00	
Town of Burrillville, R. I., 3½s, 1939, Funding	15,000 00	13,725 00	15,000 00	
Cranston, R. I., 4s, 1925, Munic.	4,000 00	4,000 00	4,000 00	
Cranston, R. I., 3½s, 1939, Munic.	5,000 00	4,675 00	5,000 00	
East Providence, R. I., 4½s, 1932, Fire District	5,000 00	5,450 00	5,000 00	
Township of Columbus, Neb., 6s, opt. 1907, Bridge	3,000 00	3,000 00	3,000 00	
Port of Portland, Ore., 5s, 1922, River Improvement	10,000 00	10,650 00	10,000 00	
Total public funds out of Maine	1,951,357 00			1,950,902 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Coupon 5s, 1943	75,000 00	82,500 00	73,812 50	
Bangor & Aroostook, Reg. 5s, 1943	25,000 00	27,500 00	25,000 00	
Bangor & Aroostook, 4s, 1951	40,000 00	34,000 00	37,700 00	
Bangor & Aroostook Car Trust 5s, 1912	5,000 00	5,000 00	5,000 00	
Bangor Railway & Elec. Co., 5s, 1935	35,000 00	35,700 00	34,750 00	
Boston & Maine, 4½s, 1929	10,000 00	10,450 00	10,000 00	
Boston & Maine, Reg. 4½s, 1944	40,000 00	42,600 00	40,000 00	
Boston & Maine, Reg. 4s, 1926	30,000 00	30,000 00	30,000 00	
Maine Central, 5s, 1923	1,000 00	1,080 00	1,000 00	
Maine Central & E. & N. A., 4s, 1933	63,000 00	63,000 00	60,747 50	
Penobscot Shore Line, Reg. 4s, 1920	50,000 00	50,000 00	50,000 00	
Portland & Cape Elizabeth, 5s, 1915	10,000 00	10,300 00	10,000 00	
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	28,500 00	25,000 00	
Somerset, 4s, 1955	20,000 00	19,000 00	18,900 00	
Washington County, 3½s, 1954	10,000 00	8,750 00	8,700 00	
Total railroad bonds of Maine	489,000 00			479,980 00
Ashland, Light, Power & St. Ry., Wis., 5s, opt. 1912	25,000 00	25,000 00	23,750 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	30,000 00	30,000 00	30,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	25,000 00	25,000 00	24,686 25	
Baltimore, Chesapeake & Atlantic, 5s, 1934	50,000 00	51,750 00	50,000 00	
Baltimore & Ohio, Reg., 4s, 1948	25,000 00	25,000 00	25,000 00	
Baltimore & Ohio, S. W. Div., Reg. 3½s, 1925	25,000 00	22,875 00	22,593 75	

## 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>
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	11,000 00	11,000 00	11,000 00	
Buffalo Railway, N. Y., 5s, 1931	29,000 00	30,595 00	28,385 00	
Central Branch, 4s, 1919	30,000 00	28,500 00	28,750 00	
Central Pacific, 4s, 1949	50,000 00	48,500 00	49,375 00	
Central Pacific, 4s, 1954	40,000 00	37,200 00	39,184 38	
Chicago, Burlington & Quincy, Ill. Div., 3½s, opt. 1929	40,000 00	35,200 00	37,350 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949	25,000 00	25,000 00	25,000 00	
Chicago, Hammond & Western, 6s, 1927	20,000 00	23,400 00	20,000 00	
Chicago & Indiana Coal Railway, 5s, 1936	34,000 00	38,080 00	34,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	22,500 00	25,000 00	
Chicago Railways Co., Ill., 5s, 1925, Series A	18,000 00	17,100 00	18,000 00	
Chicago Railways Co., Ill., 5s, 1925, Series B	43,000 00	36,550 00	43,000 00	
Chicago, Rock Island & Pacific, 4s, 1988	25,000 00	24,500 00	25,000 00	
Chicago & West Michigan, 5s, 1921	20,000 00	20,400 00	19,800 00	
Cincinnati, Lebanon & Northern, 4s, 1942	25,000 00	24,250 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	11,000 00	10,340 00	11,000 00	
Cleveland Electric, O., 5s, 1913	50,000 00	50,000 00	50,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	50,000 00	56,000 00	50,000 00	
Columbus, Newark & Zanesville, O., 5s, 1924	35,000 00	35,000 00	34,400 00	
Des Moines Street, Ia., 6s, 1919	10,000 00	10,650 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	27,250 00	24,200 00	
Duluth Street, Minn., 5s, 1930	40,000 00	40,400 00	40,000 00	
Fargo & Southern, 6s, 1924	10,000 00	11,800 00	10,000 00	
Flint & Pere Marquette, Con. 5s, 1939	50,000 00	52,250 00	46,400 00	
Illinois Central, Western Lines, 4s, 1951	20,000 00	19,600 00	20,000 00	
Illinois Central, St. Louis Div. & Term., 3½s, 1951	25,000 00	21,625 00	25,000 00	
Illinois Central, Louisville Div. & Term., 3½s, 1953	25,000 00	21,500 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	15,450 00	15,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923	35,000 00	35,000 00	34,650 00	
Keokuk & Des Moines, 5s, 1923	35,000 00	36,050 00	35,000 00	
Lehigh Valley Term., Reg. Gold 5s, 1941	25,000 00	28,500 00	25,000 00	
Lexington & Boston St., 4½s, 1920	25,000 00	22,500 00	24,625 00	
Manhattan Railway, N. Y., 4s, 1990	26,000 00	26,000 00	26,000 00	
Maryland, Delaware & Virginia, 5s, 1955	50,000 00	50,000 00	50,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	30,000 00	22,500 00	30,000 00	
New York Central & Hudson River, Reg. 3½s, 1997	25,000 00	22,500 00	25,000 00	
New York & Rockaway Beach 5s, 1927	29,000 00	29,870 00	29,000 00	
Old Colony Street, 4s, 1954	25,000 00	22,000 00	22,375 00	
Omaha Street, Neb., 5s, 1914	25,000 00	25,000 00	25,000 00	
Pere Marquette of Indiana, 4s, 1943	7,000 00	6,300 00	6,800 00	
Rochester Railway, N. Y., 5s, 1930	10,000 00	10,700 00	10,000 00	
Rutland-Canadian, 4s, 1949	7,000 00	6,300 00	6,020 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>
Rutland Railway, Light & Power Co., Vt., 5s, 1946	21,000 00	21,000 00	19,985 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	50,000 00	45,000 00	47,425 00	
St. Louis, Springfield & Peoria, 5s, 1939	20,000 00	20,000 00	19,700 00	
Schectady Railway, N. Y., 4½s, opt. 1911	30,000 00	30,300 00	30,000 00	
Scioto Valley Traction, Ia., 5s, 1923	30,000 00	30,000 00	29,990 00	
Sioux City Service Company, Ia., 5s, 1928	25,000 00	25,000 00	24,250 00	
South Shore & Boston St., Mass., 5s, 1919	20,000 00	20,000 00	20,000 00	
Taunton Street, Mass., 5s, 1914	5,000 00	5,000 00	5,000 00	
Terre Haute Traction & Light, 5s, 1944	25,000 00	25,000 00	24,750 00	
Terre Haute & Western, 5s, 1937	10,000 00	10,000 00	9,800 00	
Toledo Terminal, 4½s, 1957	38,500 00	36,960 00	38,500 00	
Topeka Railway, Kan., 5s, 1930	20,000 00	20,000 00	19,700 00	
Trenton Passenger, N. J., 6s, 1931	10,000 00	11,600 00	10,000 00	
Tri-City Railway & Light Co., 5s, 1923	25,000 00	25,000 00	24,310 00	
Union Electric, Dubuque, Ia., 5s, 1924	12,000 00	12,000 00	11,775 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	36,800 00	
Western Maryland, 4s, 1952	15,000 00	12,975 00	13,781 25	
West Side Belt, Pittsburgh, Pa., 5s, 1937	47,000 00	47,000 00	47,000 00	
Wichita R. R. & Lt. Co., 5s, 1932	25,000 00	25,000 00	24,750 00	
Willmar & Sioux Falls, 5s, 1938	50,000 00	57,500 00	50,000 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,350 00	10,000 00	
Total railroad bonds out of Maine	1,998,500 00			1,964,305 63
<i>Corporation Bonds Owned.</i>				
Bar Harbor & Union River Power Co., 5s, 1935	13,000 00	13,000 00	12,870 00	
Bath & Brunswick Light & Power Co., 5s, 1930	15,000 00	15,000 00	14,700 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939	26,000 00	26,000 00	25,995 00	
Portland Gas Light Co., 4s, 1936	15,000 00	15,000 00	14,700 00	
Rockland-Rockport Lime Co., 5s, 1920	25,000 00	25,000 00	25,000 00	
Rumford Falls Power Co., 4½s, 1929	25,000 00	25,000 00	24,625 00	
Total corporation bonds of Maine	119,000 00			117,890 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	15,900 00	19,080 00	15,900 00	
Dexter & Piscataquis	4,700 00	5,640 00	4,700 00	
European & North American	60,000 00	78,000 00	60,000 00	
Portland & Ogdensburg	25,100 00	12,550 00	12,677 75	
Total railroad stock of Maine	105,700 00			93,277 75
Duluth-Superior Traction Co., pref.	10,000 00	7,000 00	7,500 00	
Duluth-Superior Traction Co., common	2,500 00	2,000 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	6,000 00	12,000 00	3,000 00	3,000 00



## BANGOR SAVINGS BANK—Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bangor . . . . .	3,000 00	4,500 00	3,000 00	
First National Bank, Portland . . . . .	6,800 00	7,344 00	6,800 00	
Presque Isle Nat'l Bank, Presque Isle . . . . .	1,100 00	2,200 00	1,100 00	
Total national bank stock owned . . . . .	10,900 00			10,900 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago Ill. . . . .		4,900 00	4,900 00	
Bangor & Aroostook . . . . .		2,200 00	2,200 00	
Lewiston, Brunswick & Bath Street . . . . .		1,700 00	1,700 00	
Maine Central . . . . .		1,500 00	1,500 00	
Maryland, Delaware & Virginia . . . . .		1,100 00	1,100 00	
New York, Auburn & Lansing . . . . .		2,400 00	2,400 00	
Omaha Street, Neb. . . . .		2,000 00	2,000 00	
Terre Haute & Western . . . . .		608 75	608 75	
Wladikawkas Railway . . . . .		750 00	750 00	17,158 75
<i>Loans on Corporation Bonds.</i>				
American Realty Company . . . . .		1,100 00	1,100 00	
Bangor Gas Light Company . . . . .		1,200 00	1,200 00	
Bar Harbor & Union River Power Company . . . . .		800 00	800 00	
Berlin Mills Company . . . . .		564 58	564 58	
Biddeford & Saco Water Company . . . . .		410 00	410 00	
Cumberland County Power & Light Company . . . . .		950 00	950 00	
Detroit City Gas Company, Mich. . . . .		700 00	700 00	
Eastern Steamship Company . . . . .		700 00	700 00	
Marion Light & Heating Company, Ind. . . . .		700 00	700 00	
Minneapolis General Electric Company . . . . .		750 00	750 00	
Orono Pulp & Paper Company . . . . .		900 00	900 00	
Portland Lighting & Power Company . . . . .		800 00	800 00	
Public Works Company, Bangor . . . . .		3,500 00	3,500 00	
Rockford Electric Company, Ill. . . . .		700 00	700 00	
Shawinigan Water Power Company . . . . .		950 00	950 00	14,724 58
<i>Loans on Railroad Stock.</i>				
Bangor Railway & Elec. Company . . . . .		27,000 00	27,000 00	
European & North American . . . . .		1,117 50	1,117 50	28,117 50
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred . . . . .		1,500 00	1,500 00	
Central Market House Company, Bangor . . . . .		2,000 00	2,000 00	
Morse & Company, Bangor . . . . .		20,000 00	20,000 00	
Orono Pulp & Paper Company . . . . .		800 00	800 00	
Swift & Company, Chicago . . . . .		800 00	800 00	25,100 00
<i>Loans on Trust Company Stock.</i>				
Kenduskeag Trust Company, Bangor . . . . .		2,400 00	2,400 00	
Merrill Trust Company, Bangor . . . . .		3,600 00	3,600 00	6,000 00
Loan on Second National Bank, Bangor, stock . . . . .		27,750 00	27,750 00	
Loans to Bangor Young Men's Christian Asso. . . . .		4,750 00	4,750 00	
Loans on Bangor Savings Bank books . . . . .		300 00	300 00	
Loans on mortgages of real estate . . . . .		260,803 23	260,803 23	293,603 23
Real estate investment . . . . .		24,862 94	24,862 94	
Real estate foreclosure . . . . .		7,119 60	7,119 60	31,982 54
Cash on deposit . . . . .		65,568 12	65,568 12	
Cash on hand . . . . .		3,957 66	3,957 66	69,525 78
Unpaid accrued interest . . . . .		61,966 36		6,114,427 49
Due depositors, earned dividend and accrued State tax . . . . .		6,295,410 87		
		5,629,596 71		
Estimated market value of resources above liability for deposits, earned dividend and state tax . . . . .		665,814 16		

## BAR HARBOR SAVINGS BANK—EDEN.

April 25, 1911.

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 .....	\$19,719 74
Reserve fund .....	234 30
Undivided profits .....	252 03
	\$20,206 07

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York, Auburn & Lansing, 5s, 1935	\$2,000 00	\$1,800 00	\$1,960 00	\$1,960 00
<i>Corporation Bonds Owned.</i>				
Portland Electric Company, 5s, 1926	2,000 00	2,000 00	1,960 00	
Rodick Realty Company, Eden, 5s, 1926	1,000 00	1,000 00	1,000 00	
Total corporation bonds owned .....	3,000 00			2,960 00
Loan to town of Otis (endorsed) .....		975 00	975 00	
Loans on life insurance policies .....		754 00	754 00	
Loans on Bar Harbor Savings Bank books .....		2,700 00	2,700 00	
Loans on mortgages of real estate .....		9,485 00	9,485 00	13,914 00
Furniture and fixtures .....		400 00	400 00	400 00
Premium account .....			15 00	15 00
Cash on deposit .....		119 14	119 14	
Cash on hand .....		837 93	837 93	957 07
Unpaid accrued interest .....		594 69		20,206 07
Due depositors, earned dividend and accrued State tax .....		20,665 76		
		20,107 12		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		558 64		

## BATH SAVINGS INSTITUTION—BATH.

October 31, 1911.

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

TRUSTEES—William D. Sewall, Henry M. Humphreys, James S. Lowell, James A. McLellan, Edward W. Larrabee, Amos B. Haggett, George P. Davenport.

Organized July 16, 1852.

## LIABILITIES.

Deposits .....	\$4,023,791 43
Reserve fund .....	203,404 61
Undivided profits .....	242,563 19
	<b>\$4,469,759 23</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
State of Maine, Reg. 3s, 1915-25, Ref	\$50 000 00	\$48,000 00	\$47,588 10	
County of Aroostook, 4½s, 1915, R.R.	10 000 00	10,200 00	10 000 00	
Penobscot, 3½s, 1926-7, C. H.	10 000 00	9,700 00	10 000 00	
City of Auburn, 3½s, 1924, Refunding	9,500 00	9,262 50	9,500 00	
Rockland, 3½s, 1917, Refund.	10,000 00	9,850 00	10,000 00	
South Portland, 4s, 1917-25, Refunding .....	20 000 00	20,200 00	20,000 00	
Town of Lubec, 4s, 1921, Water .....	17 000 00	17,600 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 ..	15 000 00	14,400 00	13,769 25	
Portland Water District, 4s, 1928 .....	35,000 00	36,050 00	35,000 00	
Total public funds of Maine .....	186,500 00			\$182,857 35
Commonwealth of Massachusetts, 3s, 1941 Metropolitan Water Loan ..	70,000 00	63,700 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, C.H. and Power Station .....	20 000 00	19,500 00	20,000 00	
Athens, O., 5s, 1926-7, Rd. Imp.	10 000 00	11,150 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	10 200 00	10 000 00	
Jackson, O., 4s, 1914, T'pike ..	5,000 00	5,000 00	5,000 00	
Lyon, Kan., 4½s, opt. 1916-18, Refunding .....	17 000 00	17,085 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	6,090 00	6,000 00	
City of 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	38,600 00	40,000 00	
Cincinnati, O., Reg. 3½s, 1932, Refunding .....	20,000 00	19,200 00	20,000 00	
Cincinnati, O., Coupon 3½s, 1932 Refunding .....	10 000 00	9 650 00	10,000 00	
Cleveland, O., 4s, 1922, Sewer	10,000 00	10,200 00	10,000 00	
Columbus, O., 4s, 1916, Fire Department .....	2 000 00	2 020 00	2 000 00	
Dubuque, Ia., 3½s, 1920, Ref	8 250 00	8 002 50	8 250 00	
Jacksonville, Ill., 4s, 1919, Ref.	10,000 00	10 000 00	10 000 00	
Michigan City, Ind., 5s, 1912-20, Water .....	13,000 00	13,520 00	13,000 00	
Minneapolis, Minn., Reg. 3½s, 1932, Water .....	10,000 00	9,650 00	9,900 00	

## BATH SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of New York, N. Y., Reg. 3½s, 1951-2 Rapid Transit.	50,000 00	45,000 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	48,000 00	50,000 00	
Springfield, Mass., Reg. 3½s, 1916-18, School.	10,000 00	9,850 00	10,000 00	
Toledo, O., 3½s, opt. 1924, Ref.	6,000 00	5,850 00	6,000 00	
Vincennes, Ind., 4½s, 1913, Ref.	6,000 00	6,030 00	6,000 00	
Town of Plaistow, N. H., 3½s, 1920, Refunding.	10,000 00	9,550 00	10,000 00	
Total public funds out of Maine. . . .	477,750 00			477,650 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.	35,000 00	38,500 00	34,318 75	
Bangor & Aroostook, Medford Ext. 5s, 1937.	10,000 00	10,800 00	10,000 00	
Bangor & Aroostook, Piscataquis Div. 5s, 1943.	20,000 00	21,600 00	20,000 00	
Bangor & Aroostook, Washburn Ext., 5s, 1939.	24,000 00	24,720 00	23,920 00	
Bangor & Aroostook, St. John River Ext. 5s, 1939.	5,000 00	5,150 00	5,000 00	
Bangor & Aroostook, 4s, 1951.	50,000 00	42,500 00	47,085 00	
Bangor & Aroostook, Car Trust 5s, 1913-14.	20,000 00	20,200 00	19,719 00	
Bangor Railway & Electric Co., 5s, 1935	16,000 00	16,320 00	15,720 00	
Bath Street, 5s, 1913.	8,000 00	8,060 00	7,252 50	
Boston & Maine, 4s, 1926.	15,000 00	15,000 00	14,610 00	
Brighton & Saco River, 4s, 1928.	22,500 00	22,500 00	22,200 00	
Knox & Lincoln, 5s, 1921.	25,000 00	26,750 00	25,000 00	
Maine Central, 5s, 1923.	16,000 00	17,280 00	16,000 00	
Maine Central, 7s, 1912.	10,000 00	10,200 00	10,000 00	
Maine Central, 4s, 1912.	50,000 00	50,000 00	50,000 00	
Maine Central, 4½s, 1912 (notes).	15,000 00	15,000 00	14,925 00	
Northern Maine Seaport, 5s, 1935.	5,000 00	5,200 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 Railroad, 3½s, opt. 1931.	25,000 00	22,000 00	20,750 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.	12,500 00	12,500 00	11,600 00	
Rumford Falls & Rangeley Lakes, 5s 1937.	10,000 00	11,400 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928.	35,000 00	33,950 00	32,625 00	
Sanford & Cape Porpoise, 5s, 1928.	10,000 00	10,000 00	9,500 00	
Somerset, 5s, 1917.	30,000 00	31,350 00	30,000 00	
Somerset, 4s, 1950.	18,000 00	18,000 00	16,570 00	
Somerset, 4s, 1955.	50,000 00	47,500 00	48,000 00	
Total railroad bonds of Maine. . . .	610,000 00			591,895 25
Anderson Electric Street, 6s, 1912. . . .	7,000 00	7,070 00	7,000 00	
Ann Arbor, 4s, 1995.	25,000 00	21,250 00	24,906 25	
Ashland Light, Power & Street Ry., Wis., 5s, 1939.	10,000 00	10,000 00	9,000 00	
Atchison, Topeka & Santa Fe, Gen. Mort. 4s, 1995.	50,000 00	50,000 00	48,097 50	
Atchison, Topeka & Santa Fe, Ad' 4s, 1995.	20,500 00	18,757 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, Eastern Oklahoma Division, 4s, 1928	10,000 00	9,800 00	9,525 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	10,000 00	10,000 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	36,225 00	35,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,000 00	10,000 00	
Baltimore & Ohio, Southwestern Div., 3½s, 1925	35,000 00	32,025 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	
Buffalo Railway, N. Y., 5s, 1931	40,000 00	42,200 00	40,000 00	
Buffalo & Susquehanna, 4s, 1951	25,000 00	12,500 00	24,400 00	
Buffalo & Susquehanna, 4½s, 1953	40,000 00	16,000 00	15,300 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	5,000 00	4,850 00	
Central Branch, 4s, 1919	10,000 00	9,500 00	9,550 00	
Central Ohio, 4½s, 1920	10,000 00	10,300 00	10,000 00	
Central Pacific, 4s, 1949	45,000 00	43,650 00	44,750 00	
Central Pacific, 4s, 1954	5,000 00	4,650 00	4,701 25	
Central Vermont, 4s, 1920	100,000 00	92,000 00	90,000 00	
Chicago, Burlington & Quincy, Ill. Division, 3½s, opt. 1929	50,000 00	44,000 00	47,875 00	
Chicago & Eastern Illinois, 5s, 1937	25,000 00	27,500 00	25,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	10,000 00	9,500 00	9,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	10,000 00	8,500 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	10,600 00	9,875 00	
Cleveland, Cincinnati, Chicago & St. Louis, White W. V. Div., 4s, 1940	10,000 00	9,400 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,800 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	
Des Moines Street, Ia., 6s, 1915	10,000 00	10,350 00	10,000 00	
Des Moines Suburban, Ia., 6s, 1921	10,000 00	10,800 00	10,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	40,000 00	40,000 00	38,862 50	
Duluth Street, Minn., 5s, 1920	25,000 00	25,250 00	24,900 00	
East Liverpool Railway, O., 1st Mort. 5s, 1917	5,000 00	5,000 00	4,500 00	
Elgin, Joliet & Eastern, 5s, 1941	15,000 00	16,650 00	15,000 00	
Hereford, 4s, 1920	28,000 00	28,000 00	28,000 00	
Indianapolis, Illinois & Iowa, 4s, 1950	50,000 00	50,000 00	48,862 50	
Ithaca Street, N. Y., 5s, 1957	5,000 00	4,500 00	4,650 00	
Jamestown Street, N. Y., 6s, 1923	15,000 00	16,200 00	15,000 00	
Kanawha & Michigan, 4s, 1990	40,000 00	36,800 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, Fort Scott & Memphis, 6s, 1928	60,000 00	69,600 00	60,000 00	
Lehigh Valley of New York, 4½s, 1940	20,000 00	21,200 00	20,000 00	
Little Falls & Dolgeville, 3s, 1932	10,000 00	8,000 00	7,150 00	
Mason City & Fort Dodge, 4s, 1955	10,000 00	8,500 00	8,150 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919	25,000 00	25,750 00	24,200 00	
Minneapolis & St. Louis, 4s, 1949	10,000 00	7,500 00	9,987 50	
Newark Passenger, N. J., 5s, 1930	5,000 00	5,425 00	4,700 00	
New Haven & West Haven & Winchester Ave., Conn., 5s, 1912	10,000 00	10,000 00	10,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	10,000 00	10,400 00	10,000 00	

## BATH SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
New York Central & Hudson River, 4s, 1934	10,000 00	9,400 00	9,375 00	
New York Central Lines, 5s, 1912	10,000 00	10,050 00	9,650 00	
New York & Greenwood Lake, 5s, 1946	9,000 00	9,270 00	9,000 00	
New York, New Haven & Hartford, 6s, 1948	25,000 00	33,500 00	25,000 00	
Norfolk & Western, 4s, 1906	25,000 00	25,000 00	25,000 00	
Northern Ohio, 5s, 1945	10,000 00	11,000 00	10,000 00	
Northern Pacific, Prior Lien, 4s, 1907	33,000 00	33,000 00	30,208 40	
Ogdensburg & Lake Champlain, 4s, 1948	25,000 00	22,250 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, 1911-14	9,000 00	9,135 00	8,800 00	
Paterson Railway, N. J., 6s, 1931	20,000 00	23,200 00	19,875 00	
People's Street, Scranton, Pa., 6s, 1918	13,000 00	13,780 00	13,000 00	
Reading Company, 4s, 1907	20,000 00	20,000 00	19,837 50	
Rochester, Syracuse & Eastern, 5s, 1945	15,000 00	13,500 00	12,750 00	
Rochester Railway, N. Y., 5s, 1930	20,000 00	21,400 00	19,475 00	
Saginaw Valley Traction, Mich., 5s, 1920	5,000 00	5,000 00	4,500 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	15,000 00	16,200 00	15,000 00	
St. Louis & San Francisco, 5s, 1931	10,000 00	10,900 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	9,200 00	10,000 00	
St. Paul City Railway, Minn., 5s, 1937	15,000 00	16,200 00	15,000 00	
Schneectady Railway, N. Y., 4½s, opt. 1911	50,000 00	50,500 00	50,000 00	
Scranton Passenger, Pa., 6s, 1920	37,000 00	40,330 00	37,000 00	
Southern Indiana, 4s, 1951	30,000 00	25,500 00	27,137 50	
Southern Railway, St. Louis Div., 4s, 1951	30,000 00	26,700 00	27,887 50	
Syracuse, Lake Shore & Northern, 5s, 1947	10,000 00	10,000 00	9,500 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	14,000 00	14,420 00	12,600 00	
Taunton & Brockton St., Mass., 5s, 1917	6,000 00	6,000 00	6,000 00	
Toledo Consolidated, O., 6s, opt. 1912	20,000 00	20,000 00	19,500 00	
Toledo Terminal, O., 4½s, 1957	27,500 00	26,400 00	27,500 00	
Toledo Traction, O., 6s, opt. 1912	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1920	10,000 00	10,900 00	10,000 00	
Tri-City Railway & Light Co., 5s, 1923	20,000 00	20,000 00	19,600 00	
Ulster & Delaware, 5s, 1928	15,000 00	16,350 00	15,000 00	
Union Electric, Dubuque, Ia., 5s, 1924	10,000 00	10,000 00	10,000 00	
Union Pacific, 4s, 1947	10,000 00	10,100 00	10,000 00	
Utica Belt Line, 5s, 1939	25,000 00	27,250 00	24,500 00	
Utica & Mohawk Valley, N. Y., 4½s, 1941	25,000 00	25,000 00	24,700 00	
Wilkesbarre & Eastern, 5s, 1942	10,000 00	10,150 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	23,125 00	20,375 00	
Worcester & Holden, 5s, 1923	10,000 00	10,000 00	9,600 00	
Youngstown & Ohio River, 5s, 1935	10,000 00	10,000 00	9,800 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,350 00	10,000 00	
Total railroad bonds out of Maine	2,030,000 00			1,939,287 15
<i>Corporation Bonds Owned.</i>				
Bath & Brunswick Light & Power Co., 5s, 1930	20,000 00	20,000 00	19,200 00	
Caribou Water, Light & Power Co., 5s, 1923	15,000 00	15,000 00	14,750 00	
Central Maine Power Co., 5s, 1939	25,000 00	25,000 00	24,125 00	
Consolidated Electric Light Company of Maine, Portland, 6s, 1912-13	10,000 00	10,000 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>
Eastern Steamship Company, 5s, 1927	10,000 00	10,000 00	9,925 00	
Hyde Windlass Co., Bath, 5s, 1919-21	6,000 00	6,000 00	5,805 00	
Kennebec Light & Heat Co., Augusta, 5s, 1916	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	20,000 00	20,000 00	19,800 00	
Lewiston Gas Light Co., 4s, 1924	10,000 00	10,000 00	10,000 00	
Maine & New Hampshire Granite Co., 5s, opt. 1902	5,000 00	4,500 00	4,950 00	
Maine Water Company, 5s, 1931	24,000 00	24,000 00	23,372 50	
Oxford Paper Company, 5s, 1921	4,000 00	4,000 00	4,000 00	
Pejepscot Paper Company, Brunswick, 5s, 1920-25	15,000 00	15,000 00	14,900 00	
Portland Electric Company, 5s, 1926	25,000 00	25,000 00	24,500 00	
Portland Lighting & Power Co., 4½s, 1921	20,000 00	20,000 00	20,000 00	
Rumford Falls Light & Water Co., 4s, 1922	10,000 00	10,000 00	9,400 00	
Rumford Falls Power Co., 4½s, 1929	45,000 00	45,000 00	44,250 00	
Sagadahock Light & Power Co., 4½s, 1922	4,000 00	4,000 00	3,800 00	
Standish Water and Construction Co., 4s, 1923	5,000 00	5,150 00	5,000 00	
Total corporation bonds of Maine	283,000 00			277,727 50
Bennington Water Power & Light Co., Vt., 5s, opt. 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	
Brattleboro Water Works Co., Vt., 5s, 1934	15,000 00	15,000 00	14,750 00	
Denver Union Water Co., Col., 5s, 1914	61,200 00	55,080 00	53,864 00	
Omaha Water Co., Neb., 5s, 1946	40,000 00	40,000 00	38,000 00	
Total corporation bonds out of Maine	136,200 00			122,864 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	10,000 00	12,000 00	10,000 00	
Dexter & Newport	6,000 00	7,200 00	6,000 00	
Dexter & Piscataquis	17,000 00	20,400 00	17,000 00	
Maine Central (subscription)	1,250 00	1,500 00	1,250 00	
Portland & Ogdensburg	50,000 00	25,000 00	25,000 00	
Total railroad stock of Maine	84,250 00			59,250 00
Atchison, Topeka & Santa Fe, Pref.	10,100 00	10,302 50	2,626 00	
Duluth-Superior Traction, Preferred Hereford	10,000 00	7,000 00	7,500 00	
Illinois Central	48,800 00	9,500 00	9,700 00	
Illinois Central (leased lines)	48,800 00	68,320 00	48,800 00	
New York Central & Hudson River	3,400 00	3,332 00	3,400 00	
New York, New Haven & Hartford	5,000 00	5,750 00	5,000 00	
Pennsylvania	31,200 00	46,800 00	31,200 00	
Union Pacific, preferred	15,000 00	19,500 00	15,000 00	
Union Pacific, common	10,000 00	9,400 00	6,000 00	
	15,000 00	28,200 00	3,750 00	
Total railroad stock out of Maine	158,500 00			132,976 00
<i>Corporation Stock Owned.</i>				
Denver Union Water Company, pref.	78,800 00	23,640 00	16,000 00	
New York Real Estate Association	5,000 00	5,000 00	5,000 00	
Omaha Water Co., Neb., 1st pref.	6,800 00	5,780 00	1,169 60	
Total corporation stock owned	90,600 00			22,169 60

## BATH SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath National Bank, Bath	5,500 00	7,425 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	11,200 00	11,200 00	11,200 00	
First National Bank, Damariscotta	1,500 00	1,575 00	1,500 00	
First National Bank, Portland	20,000 00	21,600 00	20,000 00	
First National Bank, Wiscasset	300 00	300 00	300 00	
Nat'l Shoe & Leather Bank, Auburn	10,900 00	11,990 00	10,900 00	
South Berwick Nat'l Bank, South Berwick	2,000 00	2,200 00	2,000 00	
Total national bank stock of Maine	62,700 00			62,700 00
State National Bank, Boston	3,400 00	5,984 00	3,400 00	3,400 00
<i>Loans on Railroad Bonds.</i>				
Atchison, Topeka & Santa Fe		1,000 00	1,000 00	
Aurora, Elgin & Chicago, Ill.		1,000 00	1,000 00	
Bangor & Aroostook		3,500 00	3,500 00	
Chicago, Indianapolis & Louisville		1,000 00	1,000 00	
Ithaca Street, N. Y.		6,000 00	6,000 00	
Maine Central		350 00	350 00	
New York, Auburn & Lansing		1,100 00	1,100 00	
Northern Pacific Great Northern		1,500 00	1,500 00	
Rochester, Syracuse & Eastern		900 00	900 00	
Rockland, Thomaston & Camden Street		1,000 00	1,000 00	
St. Lawrence & Adirondack		5,000 00	5,000 00	
Southern Pacific		3,000 00	3,000 00	
Toledo Terminal		1,500 00	1,500 00	
Toledo Traction, O.		1,000 00	1,000 00	
Washington County		2,700 00	2,700 00	30,550 00
<i>Loans on Corporation Bonds.</i>				
Central Leather Company		3,000 00	3,000 00	
Continental Coal Company		800 00	800 00	
International Paper Company		3,500 00	3,500 00	
Lewiston & Auburn Electric Light Company		1,000 00	1,000 00	8,300 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe		3,500 00	3,500 00	
Chicago & Northwestern		6,000 00	6,000 00	
Fitchburg, preferred		1,000 00	1,000 00	
Great Northern, preferred		9,000 00	9,000 00	
Pennsylvania		1,878 00	1,878 00	
Portland		13,000 00	13,000 00	
Portland & Rumford Falls		14,300 00	14,300 00	
Southern Pacific		5,000 00	5,000 00	53,678 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company		1,000 00	1,000 00	
American Telephone & Telegraph Company		1,400 00	1,400 00	
American Woolen Company, preferred		500 00	500 00	
General Electric Company		1,200 00	1,200 00	
Hyde Windlass Company, Bath		25,700 00	25,700 00	
Oscar Holway Company, Auburn		5,000 00	5,000 00	
Pullman Company, Chicago		4,000 00	4,000 00	
Torrey Roller Bushing Works, Bath		3,000 00	3,000 00	
Worumbo Manufacturing Company, Lisbon Falls		11,000 00	11,000 00	52,800 00
<i>Loans on National Bank Stock.</i>				
Bath National Bank		9,500 00	9,500 00	
First National Bank, Bath		10,000 00	10,000 00	
First National Bank, Richmond		9,000 00	9,000 00	
Union National Bank, Brunswick		450 00	450 00	28,950 00
<i>Loans on Trust Company Stock.</i>				
Bath Trust Company		800 00	800 00	
Fidelity Trust Company, Portland		7,500 00	7,500 00	8,300 00



## BATH SAVINGS INSTITUTION—Concluded.

## RESOURCES.

<i>Loans on Savings Bank Books.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bath Savings Institution . . . . .	2,250 00	2,250 00	
People's Safe Deposit & Savings Bank, Bath . . . . .	1,338 70	1,338 70	3,588 70
<i>Loans to Corporations.</i>			
David T. Percy & Sons, Bath (endorsed) . . . . .	12,000 00	12,000 00	
Trustees of the Beacon St., M. E. Church, Bath . . . . .	200 00	200 00	
Universalist Society of Bath (endorsed) . . . . .	200 00	200 00	12,400 00
<i>Loans to Municipalities.</i>			
County of Sagadahoc . . . . .	7,000 00	7,000 00	
Town of West Bath . . . . .	1,040 00	1,040 00	
Woolwich . . . . .	2,000 00	2,000 00	10,040 00
Loans on mortgages of real estate . . . . .	259,750 95	259,750 95	259,750 95
Real estate investment . . . . .	65,000 00	60,000 00	60,000 00
Cash on deposit . . . . .	64,991 30	64,991 30	
Cash on hand . . . . .	3,633 43	3,633 43	68,624 73
Unpaid accrued interest . . . . .	45,998 32		4,469,759 23
	4,696,733 70		
Due depositors, earned dividend and accrued State tax . . . . .	4,087,391 43		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .	609,342 27		

## BELFAST SAVINGS BANK—BELFAST.

April 20, 1911.

ROBERT F. DUNTON, President. WILMER J. DORMAN, Treasurer.  
ELON B. GILCREST, Assistant Treasurer.

TRUSTEES—Robert F. Dunton, James H. Howes, Arthur I. Brown, Ben D. Field,  
Ralph M. Johnson.

Organized April 30, 1868.

## LIABILITIES.

Deposits . . . . .	\$1,687,889 61
Reserve fund . . . . .	100,000 00
Undivided profits . . . . .	31,804 58
	\$1,819,694 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 Portland, 4s, 1938-42 City Hall	\$35,000 00	\$36,475 00	\$35,000 00	
Brunswick & Topsham Water Dist., 4s 1936 . . . . .	10,000 00	10,200 00	10,000 00	
Total public funds of Maine . . . . .	45,000 00			\$45,000 00
County of Wyandotte, Kan., 4½s, 1920, Funding . . . . .	12,000 00	12,540 00	12,000 00	
Wyandotte, Kan., 4½s, 1923, Bridge . . . . .	8,000 00	8,480 00	8,000 00	
City of Chicago, Ill., 4s, 1922, Sani- tary District . . . . .	25,000 00	25,250 00	25,000 00	
Chicago, Ill., 4s, 1925, General Corporate Bond . . . . .	5,000 00	5,125 00	5,000 00	
East Liverpool, O., 5s, opt. 1914, Fund . . . . .	5,000 00	5,150 00	5,000 00	
Lexington, Ky., 4s, 1933, Bd. of Education . . . . .	10,000 00	10,000 00	10,000 00	
Mansfield, O., 4½s, 1916, Ref. New York, N. Y., 3½s, 1953, Rapid Transit . . . . .	1,000 00	1,025 00	1,000 00	
New York, N. Y., 3½s, 1953, Street and Park . . . . .	90,000 00	81,000 00	90,000 00	
New York, N. Y., 3½s, 1952, Docks and Ferries . . . . .	10,000 00	9,000 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Funding . . . . .	50,000 00	45,000 00	50,000 00	
Pittsburg, Pa., 4s, 1935, Water Extension . . . . .	10,000 00	10,250 00	10,000 00	
West Bay City, Mich., 5s, 1925, Funding . . . . .	10,000 00	10,200 00	10,000 00	
Westport, Mo., 6s, 1915, Sch. District . . . . .	10,000 00	10,900 00	10,000 00	
Total public funds out of Maine . . . . .	251,000 00			251,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 . . . . .	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, Consol. 4s, 1951 . . . . .	25,000 00	21,250 00	22,500 00	
Belfast & Moosehead Lake, 4s, 1921 . . . . .	43,000 00	43,000 00	42,980 00	
Knox & Lincoln, 5s, 1921 . . . . .	1,000 00	1,070 00	1,000 00	
Maine Central, 5s, 1923 . . . . .	20,000 00	21,630 00	20,000 00	
Maine Central, 5s, 1912 . . . . .	1,000 00	1,005 00	1,000 00	
Maine Central & E. & N. A., 4s, 1933 . . . . .	10,000 00	10,000 00	10,000 00	
Northern Maine Seaport, 5s, 1935 . . . . .	30,000 00	31,200 00	30,000 00	
Portland & Cape Elizabeth, 5s, 1915 . . . . .	1,000 00	1,030 00	1,000 00	
Sanford & Cape Porpoise, 5s, 1928 . . . . .	25,000 00	25,000 00	24,500 00	
Total railroad bonds of Maine . . . . .	161,000 00			157,980 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>
Aitchison, Topeka & Santa Fe, Gen. Mortgage 4s, 1905	26,000 00	26,000 00	26,000 00	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1902	35,000 00	35,000 00	34,750 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00	5,000 00	4,900 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	30,000 00	30,000 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	10,300 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	10,550 00	10,000 00	
Buffalo & Susquehanna, 4s, 1951	10,000 00	5,000 00	9,500 00	
Buffalo & Susquehanna, 4½s, 1953	10,000 00	4,000 00	9,200 00	
Burlington & Missouri River, Con. 6s, 1918	9,000 00	9,360 00	9,000 00	
Carthage & Adirondack, 4s, 1931	5,000 00	4,850 00	5,000 00	
Cedar Rapids & Missouri River, 7s, 1916	10,000 00	11,400 00	10,000 00	
Chicago, Burlington & Quincy, Ill. Div., 4s, 1949	10,000 00	10,000 00	10,000 00	
Chicago, Milwaukee & St. Paul, Term. 5s, 1914	25,000 00	25,625 00	25,000 00	
Chicago, Rock Island & Pacific, 4s, 1938	10,000 00	9,800 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	8,850 00	9,500 00	
Cleveland Railways, O., 5s, 1931	25,000 00	25,000 00	25,000 00	
Concord, Maynard & Hudson Street, Mass., 5s, 1922	10,000 00	10,000 00	9,700 00	
Current River, 5s, 1927	15,000 00	15,000 00	15,000 00	
Detroit & Toledo Shore Line, 4s, 1953	10,000 00	8,800 00	8,000 00	
Duluth Street, 5s, 1930	7,000 00	7,070 00	7,000 00	
Flint & Pere Marquette, 5s, 1939	10,000 00	10,450 00	10,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	25,000 00	26,500 00	25,000 00	
Grand Rapids & Indiana, 4½s, 1941	10,000 00	10,550 00	10,000 00	
Hocking Valley, 4½s, 1999	20,000 00	20,600 00	20,000 00	
Indiana, Illinois & Iowa, 4s, 1950	20,000 00	20,000 00	20,000 00	
Iowa Central, 5s, 1938	20,000 00	20,600 00	20,000 00	
Iowa Falls & Sioux City, 7s, 1917	5,000 00	5,800 00	5,000 00	
Jamestown Street, N. Y., 6s, 1923	1,000 00	1,080 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	20,000 00	20,000 00	
Keokuk & Des Moines, 5s, 1923	5,000 00	5,150 00	5,000 00	
Lake Shore & Michigan Southern, 4s, 1928	15,000 00	14,100 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	10,000 00	10,600 00	10,000 00	
Long Island, Refunding 4s, 1949	10,000 00	9,600 00	10,000 00	
Long Island, North Shore Branch, 5s, 1932	10,000 00	10,450 00	10,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	50,000 00	47,000 00	50,000 00	
Louisville & Nashville, 5s, 1916	10,000 00	10,400 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	10,000 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	11,000 00	10,000 00	
New York, New Haven & Hartford, H. R. & P. Div., 4s, 1954	20,000 00	20,000 00	20,000 00	
New York & Rockaway Beach, 5s, 1927	25,000 00	25,750 00	25,000 00	
New York & Stamford, 5s, 1931	10,000 00	10,500 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>
Ogdensburg & Lake Champlain, 4s 1948.	25,000 00	22,250 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	
Plymouth & Middleborough, Mass., 5s, 1912.	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949	10,000 00	9,000 00	10,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946.	15,000 00	15,000 00	14,400 00	
St. Louis, Iron Mountain & Southern R. & G. Divs., 4s, 1933	15,000 00	13,500 00	13,500 00	
St. Louis & San Francisco, 5s, 1931.	5,000 00	5,450 00	5,000 00	
Schneectady Railway, N. Y., 4½s, opt. 1911.	10,000 00	10,100 00	10,000 00	
Scioto Valley Traction, O., 5s, 1923.	15,000 00	14,400 00	14,500 00	
Southern Indiana, 4s, 1951.	10,000 00	8,500 00	9,000 00	
South Shore & Boston, Mass., 5s, 1919	15,000 00	15,000 00	15,000 00	
Springfield & Eastern, 5s, 1922.	30,000 00	30,000 00	30,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947.	20,000 00	20,000 00	19,100 00	
Terminal Railroad Association, St. Louis, 4s, opt 1910.	10,000 00	9,800 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	10,500 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.	20,000 00	20,000 00	19,900 00	
Worcester & Holden St., Mass., 5s, 1923.	15,000 00	15,000 00	14,800 00	
Total railroad bonds out of Maine..	929,000 00			910,400 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1917-20.	20,000 00	20,000 00	19,700 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925.	10,000 00	10,000 00	9,700 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939.	5,000 00	5,000 00	4,900 00	
New England Elevator Co., 3½s, 1917-21.	12,000 00	11,820 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	19,800 00	
Portland Electric Company, 5s, 1926.	10,000 00	10,000 00	9,700 00	
Rockland-Rockport Lime Co., 5s, 1920.	25,000 00	25,000 00	25,000 00	
Rumford Falls Power Co., 4½s, 1929.	15,000 00	15,000 00	14,800 00	
St. Croix Paper Company, 6s, 1925.	10,000 00	10,500 00	10,000 00	
York Light & Heat Co., Biddeford, 5s, 1927.	15,000 00	15,000 00	14,700 00	
Total corporation bonds of Maine..	167,000 00			165,300 00
Brattleboro Water Works Co., Vt., 5s, 1934.	5,000 00	5,000 00	4,900 00	4,900 00
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake.	36,500 00	43,800 00	36,500 00	
Portland & Rumford Falls.	5,000 00	10,000 00	9,500 00	
Total railroad stock owned.	41,500 00			46,000 00
<i>Corporation Stock Owned.</i>				
Real Estate Company, Belfast.	1,500 00	1,500 00	-	-
<i>National Bank Stock Owned.</i>				
Nat'l Shoe & Leather Bank, Auburn.	1,000 00	1,100 00	1,000 00	1,000 00

## BELFAST SAVINGS BANK—Continued.

## RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atchison, Topeka & Santa Fe .....	1,300 00	1,500 00	
Atlantic Coast Line .....	800 00	800 00	
Aurora, Elgin & Chicago, Ill. ....	900 00	900 00	
Bangor & Aroostook .....	1,100 00	1,100 00	
Belfast & Moosehead Lake .....	900 00	900 00	
Cedar Rapids & Missouri River .....	4,500 00	4,500 00	
Chicago & Milwaukee Electric .....	900 00	900 00	
Evansville Electric, Ind. ....	2,477 96	2,477 96	
Iowa Falls & Sioux City .....	4,000 00	4,000 00	
Kansas City, Fort Scott & Memphis .....	450 00	450 00	
Louisville & Jeffersonville Bridge .....	500 00	500 00	
Maine Central .....	2,000 00	2,000 00	
Northern Pacific—Great Northern .....	900 00	900 00	
Rockford & Freeport Electric, Ill. ....	500 00	500 00	
St. Louis Transit .....	900 00	900 00	
Southern Indiana .....	1,600 00	1,600 00	23,727 96
<i>Loans on Corporation Bonds.</i>			
American Zinc, Lead & Smelting Company .....	2,000 00	2,000 00	
Butte Creek Coal & Coke Company .....	743 27	743 27	
Michigan State Telephone Company .....	415 00	415 00	
Milbury Water Company, Mass. ....	1,000 00	1,000 00	
Mount Waldo Granite Works, Frankfort .....	5,000 00	5,000 00	
Rockland-Rockport Lime Company .....	450 00	450 00	
Springfield Water Company, Mo. ....	400 00	400 00	
Sterling Water Company, Ill. ....	850 00	850 00	
United States Steel Corporation .....	4,500 00	4,500 00	
York Light & Heat Company, Biddeford .....	880 00	880 00	16,238 27
<i>Loans on Railroad Stock.</i>			
Belfast & Moosehead Lake .....	1,500 00	1,500 00	
Chicago, Milwaukee & St. Paul .....	2,100 00	2,100 00	
Chicago & Northwestern .....	1,772 95	1,772 95	
Cripple Creek Central .....	750 00	750 00	
Cripple Creek Central, preferred .....	1,800 00	1,800 00	
Duluth-Superior Traction, preferred .....	150 00	150 00	
Great Northern .....	900 00	900 00	
Pennsylvania .....	200 00	200 00	9,172 95
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company .....	700 00	700 00	
Belfast Coliseum Company .....	1,500 00	1,500 00	
East Butte Copper Mining Company .....	1,187 50	1,187 50	
Manufacturing Real Estate Company, Belfast .....	4,450 00	4,450 00	
Masonic Temple Association, Belfast .....	1,200 00	1,200 00	
Nevada Consolidated Copper Company .....	800 00	800 00	
North Butte Mining Company .....	550 00	550 00	
Odd Fellows Building Association, Belfast .....	1,160 00	1,160 00	
Pressed Steel Car Company .....	2,000 00	2,000 00	
Quimby Manufacturing Company, Minneapolis .....	500 00	500 00	
Real Estate Company, Belfast .....	500 00	500 00	
Smith-Wallace Shoe Company, Chicago, preferred .....	5,000 00	5,000 00	
Swan & Sibley Company, Belfast .....	2,750 00	2,750 00	
United States Smelting, Refining & Mining Co. ....	500 00	500 00	
United States Steel Corporation, preferred .....	3,600 00	3,600 00	
York Light & Heat Company, Biddeford .....	1,196 55	1,196 55	27,594 05
<i>Loans on Trust Company Stock.</i>			
Security Trust Company, Rockland .....	2,500 00	2,500 00	
Waldo Trust Company, Belfast .....	2,500 00	2,500 00	5,000 00
<i>Loans on Savings Bank Books.</i>			
Belfast Savings Bank .....	1,810 00	1,810 00	
Seaman's Bank for Savings, New York .....	1,500 00	1,500 00	
Suffolk Savings Bank, Boston .....	500 00	500 00	3,810 00

## BELFAST SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Waldo .....	3,000 00	3,000 00	
Town of Frankfort .....	6,500 00	6,500 00	9,500 00
Loans to Roman Catholic Bishop of Portland .....	9,500 00	9,500 00	
Loans on mortgages of real estate .....	74,713 85	74,713 85	84,213 85
Real estate investment .....	20,000 00	19,187 62	
Real estate foreclosure .....	8,609 55	8,609 55	27,797 17
Cash on deposit .....	23,983 99	23,983 99	
Cash on hand .....	7,075 95	7,075 95	31,059 94
Unpaid accrued interest .....	23,116 45		1,819,694 19
Due depositors, earned dividend and accrued State tax .....	1,847,983 02		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	1,717,924 53		
	130,058 49		

## BETHEL SAVINGS BANK—BETHEL.

July 27, 1911.

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 .....	\$424,959 06
Reserve fund .....	29,634 06
Undivided profits .....	27,421 53
	<b>\$482,014 65</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1922, C.H.	\$5,000 00	\$4,900 00	\$4,837 50	
City of Calais, 4s, 1926, Munic. Bldg.	5,000 00	5,150 00	5,000 00	
Portland, 4s, 1930, City Hall	4,000 00	4,140 00	4,000 00	
Town of Lisbon, 4s, 1929, Water	11,000 00	11,000 00	11,000 00	
Rumford, 4s, 1926, Funding	5,000 00	5,000 00	5,000 00	
Sanford, 3½s, 1911-12, Munic.	3,000 00	3,000 00	3,000 00	
Brunswick & Topsham Water Dist., 4s, 1926	5,000 00	5,075 00	5,000 00	
Kennebec Water Dist., 3½s, 1925	5,000 00	4,800 00	4,681 50	
Livermore Falls Water Dist., 4s, 1929	10,000 00	10,150 00	10,000 00	
Portland Water Dist., 4s, 1928	10,000 00	10,200 00	10,000 00	
Van Buren Water District, 4½s, 1930	4,000 00	4,260 00	4,000 00	
<b>Total public funds of Maine</b> .....	<b>67,000 00</b>			<b>\$66,519 00</b>
County of Atchison, Kan., 4s, opt. 1914, Refund	4,000 00	4,000 00	4,000 00	
Beaver, Pa., 4s, 1930, Bridge	5,000 00	5,075 00	5,000 00	
Franklin, Ky., 5s, 1923, Fund.	3,000 00	3,240 00	3,000 00	
King, Wash., 5s, 1923, Fund.	5,000 00	5,325 00	5,000 00	
Lyon, Kan., 4½s, 1919, Refund.	5,000 00	5,050 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Refund	4,000 00	4,000 00	4,000 00	
Wyandotte, Kan., 4½s, 1919, Funding	3,000 00	3,135 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	1,120 00	1,000 00	
Dayton, O., 4s, 1920, Bd. of Ed.	5,000 00	5,050 00	5,000 00	
Emporia, Kan., 4½s, opt. 1919, Refund	6,000 00	6,000 00	6,000 00	
Hammond, Ind., 5s, 1914, Sch.	4,000 00	4,100 00	4,000 00	
Ishpeming, Mich., 4s, 1916, School District	3,000 00	3,000 00	3,000 00	
Kansas City, Mo., 3½s, 1919, School	5,000 00	4,925 00	5,000 00	
Muncie, Ind., 5½s, 1915, Sch.	5,000 00	5,275 00	5,000 00	
Muskegon, Mich., 5s, 1915, Water	5,000 00	5,200 00	5,000 00	
Port Huron, Mich., 4s, 1922, Paving	3,000 00	3,000 00	3,000 00	
Sedalia, Mo., 4½s, opt. 1907, Refunding	4,000 00	4,000 00	4,000 00	
South Omaha, Neb., 5s, 1923, School District	10,000 00	10,700 00	10,000 00	
West Bay City, Mich., 5s, 1917, Electric Light	5,000 00	5,225 00	5,000 00	
Xenia, O., 4s, 1921-2, Sch. Dist.	4,000 00	4,000 00	4,000 00	
<b>Total public funds out of Maine</b> .....	<b>95,000 00</b>			<b>95,000 00</b>

## BETHEL SAVINGS BANK—Concluded.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,500 00	5,000 00	
Maine Central, 5s, 1912 .....	3,000 00	3,015 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	5,350 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, 1934 .....	5,000 00	4,500 00	4,475 00	
Chippewa Valley Ry., Lt. & Power Co., 5s, 1924 .....	5,000 00	5,000 00	4,900 00	
Cleveland, Lorain & Wheeling, 5s, 1933 .....	3,000 00	3,360 00	3,000 00	
Cleveland Railway, O., 5s, 1931 .....	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 6s, 1914 .....	3,000 00	3,090 00	3,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922 .....	1,000 00	1,000 00	1,000 00	
Joplin & Pittsburg, 5s, 1930 .....	6,000 00	6,000 00	5,760 00	
Newport & Fall River, 5s, 1918 .....	3,000 00	3,000 00	3,000 00	
Scioto Valley Traction, 5s, 1923 .....	5,000 00	5,000 00	5,000 00	
Utica & Mohawk Valley, 4s, 1941 .....	4,000 00	4,000 00	3,920 00	
Total railroad bonds out of Maine .....	45,000 00			44,055 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 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, 4s, 1930 .....	8,000 00	8,000 00	8,000 00	
Central Maine Power Company 5s, 1939 .....	5,000 00	5,000 00	4,825 00	
Eastern Steamship Company, 5s, 1927 .....	6,000 00	6,000 00	5,995 00	
Hebron Water Company, 4s, 1922 .....	3,000 00	3,000 00	3,000 00	
Total corporation bonds owned .....	32,000 00			31,820 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg .....	10,000 00	5,000 00	4,900 00	4,900 00
<i>National Bank Stock Owned.</i>				
Bethel National Bank, Bethel .....	5,000 00	5,750 00	5,000 00	
Canal National Bank, Portland .....	5,300 00	5,618 00	5,300 00	
Casco National Bank, Portland .....	4,600 00	4,784 00	4,600 00	
Chapman National Bank, Portland .....	1,000 00	1,100 00	1,000 00	
First National Bank, Portland .....	8,000 00	8,640 00	7,984 00	
Nat'l Shoe & Leather Bank, Auburn .....	2,200 00	2,420 00	2,200 00	
Norway National Bank, Norway .....	1,700 00	2,295 00	1,700 00	
Total national bank stock owned .....	27,800 00			27,784 00
Loan on Glen Land & Building Co., Berlin, N. H., stock .....		700 00	700 00	
Loan on Bethel National Bank stock .....		82 20	82 20	
Loan on Berlin Savings Bank & Trust Co., N. H., stock .....		1,000 00	1,000 00	
Loan on Portland Savings Bank book .....		1,200 00	1,200 00	
Loans on mortgages of real estate .....		179,576 15	179,576 15	182,558 35
Real estate investment .....		5,000 00	5,000 00	
Real estate foreclosure .....		2,705 91	2,705 91	
Safe and furniture .....		1,666 26	1,666 26	9,372 17
Cash on deposit .....		10,846 13	10,846 13	
Cash on hand .....		1,160 00	1,160 00	12,006 13
Unpaid accrued interest .....		938 10		482,014 65
Due depositors, earned dividend and accrued state tax .....		491,691 75		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		428,937 18		
		62,754 57		



## BIDDEFORD SAVINGS BANK—BIDDEFORD.

June 22, 1911.

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 .....	\$1,317,556 67
Reserve fund .....	72,300 00
Undivided profits .....	47,772 49
	\$1,437,629 16

## 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, Ref . . . .	\$24,000 00	\$23,400 00	\$24,000 00	
Biddeford, 4s, 1917, Ref . . . . .	6,000 00	6,090 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1926 . . . . .	10,000 00	10,150 00	10,000 00	
Livermore Falls Sew. Dist., 4s, 1928 . . . .	11,000 00	11,165 00	10,945 00	
Portland Water District, 4s, 1928 . . . . .	76,000 00	78,280 00	76,000 00	
Total public funds of Maine . . . . .	127,000 00			\$126,945 00
City of Duluth, Minn., 4½s, 1921, Ind. School District . . . . .	10,000 00	10,500 00	10,000 00	
Port Huron, Mich., 5s, 1911, Street . . . . .	1,000 00	1,000 00	1,000 00	
Sioux City, Ia., 4½s, 1918, Fund Superior, Wis., 4s, 1924, Ref . . . . .	5,000 00	5,075 00	5,000 00	
5,000 00	5,000 00	5,000 00		
Total public funds out of Maine . . . . .	21,000 00			21,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 . . . . .	10,000 00	8,500 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	15,600 00	15,000 00	
Somerset, 5s, 1917 . . . . .	5,000 00	5,225 00	5,000 00	
Total railroad bonds of Maine . . . . .	40,000 00			39,470 00
Atchison, Topeka & Santa Fe, Trans. S. L. 4s, 1958 . . . . .	10,000 00	9,300 00	9,575 00	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912 . . . . .	15,000 00	15,000 00	15,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925 . . . .	15,000 00	13,725 00	13,690 00	
Bristol County Street, Mass., 5s, 1921 . . . .	10,000 00	5,000 00	10,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920 . . . . .	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950 . . . . .	10,000 00	10,200 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, opt. 1902 . . . . .	5,000 00	5,000 00	4,950 00	
Canton-Massillon Elec., O., 5s, 1920 . . . . .	10,000 00	10,000 00	10,000 00	
Central Branch, 4s, 1919 . . . . .	15,000 00	14,250 00	13,900 00	
Central Pacific, 4s, 1949 . . . . .	20,000 00	19,400 00	19,525 00	
Chicago City Railway, Ill., 5s, 1927 . . . . .	10,000 00	10,250 00	10,000 00	
Chicago, Indiana & Southern, 4s, 1956 . . . .	10,000 00	9,300 00	9,575 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927 . . . . .	1,500 00	1,200 00	1,500 00	
Chicago Railways Co., Adj. Inc. 4s, 1927 . . . . .	1,900 00	760 00	1,900 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>
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00	4,425 00	4,750 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,000 00	5,000 00	
Columbus, Delaware & Marion, O., 5s, 1921	6,000 00	6,000 00	5,670 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	9,000 00	12,200 00	
Detroit & Toledo Shore Line, 4s, 1953	13,000 00	11,440 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	13,720 00	13,440 00	
Hoosac Tunnel & Wilmington, 5s 1922	10,000 00	10,000 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	30,000 00	30,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	15,000 00	15,450 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	6,000 00	9,900 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	8,900 00	9,900 00	
Old Colony Street, Mass., 4s, 1954	10,000 00	8,800 00	9,000 00	
Providence & Fall River St., 5s, 1921	10,000 00	7,500 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915	10,000 00	9,000 00	9,600 00	
Rockville, Broad Brook & East Windsor St., Conn., 5s, 1926	11,000 00	10,450 00	11,000 00	
Rutland, 4s, 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. Divs., 4s, 1933	10,000 00	9,000 00	9,200 00	
St. Paul & Northern Pacific, 6s, 1923	1,000 00	1,180 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	8,500 00	9,500 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	10,000 00	9,000 00	9,300 00	
Toledo Terminal, 4s, 1957	11,000 00	10,560 00	11,000 00	
Western Maryland, 4s, 1952	10,000 00	8,650 00	9,275 00	
Wisconsin, Minnesota & Pacific, 4s, 1950	6,000 00	4,860 00	4,980 00	
Wheeling & Lake Erie, 4s, 1949	10,000 00	8,700 00	9,200 00	
Zanesville Electric, O., 4s, opt. 1904	10,000 00	9,350 00	10,000 00	
Total railroad bonds out of Maine	501,400 00			484,945 00
<i>Corporation Bonds Owned.</i>				
American Realty Co., 5s, opt. 1903	9,000 00	9,000 00	9,000 00	
Biddeford & Saco Water Co., 4s, 1924	20,000 00	20,000 00	19,500 00	
Consolidated Electric Light Company of Maine, Portland, 4s, 1925	10,000 00	10,000 00	10,000 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
Old Orchard Water Company, 4s, 1922	10,000 00	10,000 00	9,400 00	
Orono Water Company, 4s, 1925	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 4s, 1920	2,500 00	2,500 00	2,475 00	
Total corporation bonds owned	71,500 00			70,375 00
<i>Railroad Stock Owned.</i>				
Duluth-Superior Traction Co., pref.	8,000 00	5,600 00	6,000 00	6,000 00

## BIDDEFORD SAVINGS BANK—Concluded.

## RESOURCES.

<i>Corporation Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Androscoggin Mills, Lewiston . . . . .	2 000 00	3,800 00	3,000 00	
Edwards Manufacturing Co., Augusta . . . . .	10 000 00	9,500 00	10 000 00	
Franklin Company, Lewiston . . . . .	5,000 00	7,500 00	5,000 00	
Pepperell Manufacturing Co., Biddeford . . . . .	30 000 00	90 000 00	30 000 00	
York Manufacturing Company, Saco . . . . .	30 000 00	45,000 00	26,250 00	
Total corporation stock of Maine . . . . .	77,000 00			74,250 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 . . . . .	200 00	208 00	200 00	
Cumberland National Bank, Portland . . . . .	700 00	714 00	700 00	
First National Bank, Biddeford . . . . .	100 00	135 00	100 00	
First National Bank, Wiscasset . . . . .	400 00	400 00	400 00	
Manufacturers Nat'l Bank, Lewiston . . . . .	5,400 00	5,670 00	5,400 00	
Nat'l Shoe & Leather Bank, Auburn . . . . .	1,300 00	1,430 00	1,300 00	
South Berwick Nat'l Bank, South 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 . . . . .	33,450 00			33,450 00
Merchants National Bank, Portland, Oregon . . . . .	2,500 00	3,125 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 Stock.</i>				
Amoskeag Mills, Manchester, N. H. . . . .		1,225 00	1,225 00	
Androscoggin Mills, Lewiston . . . . .		1,500 00	1,500 00	
Masonic Building Association, Biddeford . . . . .		200 00	200 00	
Niagara Fire Insurance Company, New York . . . . .		500 00	500 00	
Pepperell Manufacturing Company, Biddeford . . . . .		200 00	200 00	
York Manufacturing Company, Saco . . . . .		13,138 56	13,138 56	16,763 56
Loan on Great Northern Railway, pref. stock . . . . .		700 00	700 00	
Loan on Biddeford National Bank stock . . . . .		5,200 00	5,200 00	
Loans on names . . . . .		1,000 00	1,000 00	
Loans on Biddeford Savings Bank books . . . . .		2,270 00	2,270 00	
Loans on mortgages of real estate . . . . .		431,623 30	431,623 30	440,793 30
Real estate investment . . . . .		56,000 00	56,000 00	
Real estate foreclosure . . . . .		12,000 00	13,000 00	69,000 00
Cash on deposit . . . . .		46,973 36	46,973 36	
Cash on hand . . . . .		1,663 94	1,663 94	48,637 30
Unpaid accrued interest . . . . .		24,796 94		1,437,629 16
Due depositors, earned dividend and accrued State tax . . . . .		1,528,244 10		
		1,332,353 57		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .		195,890 53		

## BOOTHBAY SAVINGS BANK—BOOTHBAY HARBOR.

October 10, 1911.

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 .....	\$459,389 96
Reserve fund .....	27,588 62
Undivided profits.....	11,334 45
	\$498,313 03

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Boothbay Harbor, 4s, 1914, Water .....	\$5,800 00	\$5,800 00	\$5,800 00	
Millinocket, 4s, 1930, School .....	3,000 00	3,000 00	3,000 00	
Portland Water Dist., 4s, 1928 .....	8,000 00	8,240 00	8,000 00	
Total public funds of Maine.....	16,800 00			\$16,800 00
County of Wyandotte, Kan., 4½s, 1932, Bridge.....	5,000 00	5,275 00	5,000 00	5,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, St. John River Ext., 5s, 1939 .....	5,000 00	5,150 00	5,000 00	
Bangor & Aroostook, 4s, 1951 .....	8,000 00	6,800 00	7,650 00	
Bangor Railway & Elec. Co., 5s, 1935 .....	11,000 00	11,220 00	10,850 00	
Boston & Maine, 4½s, 1929 .....	1,000 00	1,045 00	1,000 00	
Knox & Lincoln, 5s, 1921 .....	2,000 00	2,140 00	2,000 00	
Lime Rock, 4s, 1920 .....	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 .....	5,000 00	5,700 00	5,000 00	
Rockland, Thomaston & Camden St., 4s, 1921 .....	10,000 00	10,000 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928 .....	10,000 00	9,700 00	9,250 00	
Somerset, 4s, 1955 .....	5,000 00	4,750 00	4,850 00	
Washington County, 3½s, opt. 1924 .....	5,000 00	4,375 00	4,350 00	
Total railroad bonds of Maine.....	73,000 00			70,980 00
Ashland, Light, Power & St. Ry., Wis., 5s, 1939 .....	9,000 00	9,000 00	8,820 00	
Athlison, Topeka & Santa Fe, Gen. Mort., 4s, 1905 .....	1,500 00	1,500 00	1,500 00	
Athlison, Topeka & Santa Fe, Adj. 4s, 1905 .....	500 00	457 50	500 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942 .....	7,000 00	7,000 00	7,000 00	
Aurora, Elgin & Chicago, 5s, 1941 .....	10,000 00	10,000 00	10,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934 .....	7,000 00	7,245 00	7,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919 .....	3,000 00	3,000 00	3,000 00	
Boston & Revere Electric, Mass., 5s, 1928 .....	4,000 00	4,120 00	4,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917 .....	4,000 00	4,000 00	4,000 00	
Brockton & East Bridgewater St., Mass., 5s, 1918 .....	4,000 00	4,000 00	4,000 00	

## BOOTHBAY 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>
Canton-Massillon Electric, O., 5s, 1920	8,000 00	8,000 00	8,000 00	
Columbus, Newark & Zanesville, O., 5s, 1924	5,000 00	5,000 00	4,975 00	
Detroit Railway, Mich., 5s, 1924	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	
Grafton & Upton, 4s, 1912	12,000 00	11,760 00	11,725 00	
Grand Rapids Railway, Mich., 5s, 1916	4,000 00	4,000 00	3,960 00	
Indiana, Columbus & Eastern, 5s, 1926	5,000 00	4,750 00	4,630 00	
Iowa Central, 4s, 1951	5,000 00	3,750 00	3,775 00	
Ithaca Street, N. Y., 5s, 1957	5,000 00	4,500 00	4,650 00	
Jackson & Battle Creek Traction, 5s, 1923	6,000 00	6,000 00	5,910 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
Milford & Uxbridge, 5s, 1918	6,000 00	6,000 00	5,775 00	
Norfolk Western Street, Mass., 5s, opt. 1904	5,000 00	4,500 00	5,000 00	
Pere Marquette, 4s, 1951	5,000 00	4,200 00	4,250 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	
Rutland Railway, Lt. & Power Co., Vermont, 5s, 1946	5,000 00	5,000 00	4,812 50	
St. Joseph & Grand Island, 4s, 1947	5,000 00	4,500 00	4,500 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	3,090 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	
Waterloo, Cedar Falls & Northern, 5s, 1940	10,000 00	10,000 00	9,500 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	4,000 00	5,000 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	208,800 00			203,367 50
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935	4,000 00	2,000 00	4,000 00	
Central Maine Power Co., 5s, 1939	8,000 00	8,000 00	7,880 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931	10,000 00	10,000 00	10,000 00	
Orono Pulp & Paper Company, 5s, 1941	6,000 00	6,000 00	6,000 00	
Portland Electric Company, 5s, 1926	5,000 00	5,000 00	4,950 00	
Rockland Water Company, 5s, 1919	10,000 00	10,200 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	54,000 00			53,230 00
Scituate Water Company, Mass., 5s, 1921	5,000 00	5,000 00	4,925 00	4,925 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	20,400 00	10,200 00	9,996 00	9,996 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	2,000 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

## BOOTHBAY SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Squirrel Island Association stock.....	800 00	800 00	
Loans on mortgages of real estate.....	106,467 27	106,467 27	107,267 27
Safe and furniture.....	400 00	400 00	400 00
Cash on deposit.....	18,250 19	18,230 19	
Cash on hand.....	967 07	967 07	19,197 26
Unpaid accrued interest.....	5,036 00		498,313 03
Due depositors, earned dividend and accrued, State tax.....	503,371 03 460,899 35		
Estimated market value of resources above Li- ability for deposits, earned dividend and State tax.....	42,471 68		

## BREWER SAVINGS BANK—BREWER.

April 14, 1911.

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 . . . . .	\$365,423 65
Reserve fund . . . . .	19,202 02
Undivided profits . . . . .	6,776 06
	<b>\$391,401 73</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R. Aid	\$10,000 00	\$10,200 00	\$10,000 00	
Penobscot, 3½s, 1912-25, C.H. Washington, 4s, opt. 1923, R. Aid	6,000 00	5,910 00	6,000 00	
City of Belfast, 4s, 1918, Refunding	2,000 00	2,030 00	2,000 00	
Belfast, 4s, 1929, Refunding	5,000 00	5,175 00	5,000 00	
Brewer, 4s, 1921, Refunding	8,000 00	8,080 00	8,000 00	
Gardiner, 4s, 1933, Refunding	3,000 00	3,105 00	3,000 00	
Westbrook, 4s, 1911, Refund	5,000 00	5,000 00	5,000 00	
Town of Baileyville, 4½s, 1921-2, Fund	2,000 00	2,000 00	2,000 00	
Houlton, 4s, 1917, Funding	2,000 00	2,010 00	2,000 00	
Pittsfield, 4s, 1915, Water	1,500 00	1,500 00	1,500 00	
Portland Water District, 4s, 1928	5,000 00	5,150 00	5,000 00	
Total public funds of Maine . . . . .	54,500 00			\$54,500 00
County of Douglas, Wis., 4s, 1916, Agy. Ramsey, Minn., 4½s, 1918, C.H.	5,000 00	5,000 00	5,000 00	
City of Chicago, Ill., 4s, 1926, Gen. Corp. East Liverpool, O., 5s, opt. 1914, Fund	2,000 00	2,090 00	2,000 00	
Hammond, Ind., 6s, 1916, Sch. LaCrosse, Wis., 4s, opt. 1914, Sewer	5,000 00	5,150 00	5,000 00	
Marinette, Wis., 5s, 1911-12, School	4,000 00	4,120 00	4,000 00	
Marinette, Wis., 5s, 1911-12, Sewer	2,000 00	2,170 00	2,000 00	
Moline, Ill., 4½s, 1917, St. Imp. Omaha, Neb., 4s, 1918, Fund	2,000 00	2,000 00	2,000 00	
Omaha, Neb., 4s, 1919, Sch. District	1,000 00	1,005 00	1,000 00	
Omaha, Neb., 5s, 1912, Park	1,000 00	1,025 00	1,000 00	
Pittston, Pa., 4½s, 1924-5, Imp. of Burrillville, R. I., 3½s, 1939, Funding	5,000 00	5,200 00	5,000 00	
East Providence, R. I., 4s, 1922, Funding	3,000 00	2,745 00	3,000 00	
Total public funds out of Maine . . . . .	2,000 00	2,020 00	2,000 00	39,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	10,000 00	10,800 00	10,000 00	
Bangor & Aroostook, 4s, 1951	3,000 00	2,550 00	2,820 00	
Bangor Railway & Electric Co., 5s, 1935	7,000 00	7,140 00	6,900 00	
Boston & Maine, 4s, 1926	3,000 00	3,000 00	3,000 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>
Maine Central, 4½s, 1912.....	2,000 00	2,000 00	2,000 00	
Northern Maine Seaport, 5s, 1935.....	5,000 00	5,260 00	5,000 00	
Somerset, 4s, 1950.....	2,000 00	2,000 00	1,990 00	
Somerset, 4s, 1955.....	5,000 00	4,750 00	4,850 00	
Total railroad bonds of Maine.....	42,000 00			41,560 00
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00	5,000 00	4,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1930.....	3,000 00	3,105 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	950 00	985 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	1,800 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	
Ithaca Street, N. Y., 5s, 1957.....	2,000 00	1,900 00	1,880 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	2,700 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	2,000 00	2,000 00	
Rutland Railway Light & Power Co., 5s, 1946.....	4,000 00	4,000 00	3,845 00	
St. Louis, Springfield & Peoria, 5s, 1929	5,000 00	5,000 00	4,900 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	3,000 00	3,090 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	6,960 00	6,000 00	
Tri-City Railway & Light Co., 5s, 1923	3,000 00	3,000 00	2,910 00	
Total railroad bonds out of Maine.....	70,400 00			69,085 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor & Union River Power Co., Ellsworth, 5s, 1935.....	3,000 00	3,000 00	2,970 00	
Berlin Mills Company, 5s, 1923.....	2,000 00	2,000 00	2,000 00	
Eastern Steamship Co., 5s, 1927.....	10,000 00	10,000 00	9,992 50	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939.....	2,000 00	2,000 00	2,000 00	
Maine Water Company, 5s, 1931.....	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926	5,000 00	5,000 00	4,940 00	
Public Works Company, Bangor, 5s, 1929.....	5,000 00	5,250 00	5,000 00	
Rockland-Rockport Lime Co., 5s, 1920	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned.....	27,000 00			36,902 50
<i>Railroad Stock Owned.</i>				
European & North American.....	3,000 00	3,900 00	3,000 00	3,000 00
Duluth-Superior Traction Co., pref..	1,200 00	840 00	900 00	
Duluth-Superior Traction Co., com.	300 00	240 00	-	
Syracuse Rapid Transit, N. Y., com.	3,500 00	2,450 00	-	
Total railroad stock out of Maine.....	5,000 00			900 00
<i>Corporation Stock Owned.</i>				
Lockwood Company, Waterville.....	4,000 00	4,200 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 Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Ithaca Street N. Y.....	5,000 00	5,000 00	
New York, Auburn & Lansing.....	2,500 00	2,500 00	7,500 00
<i>Loans on Trust Company Stock.</i>			
Bar Harbor Banking & Trust Company.....	500 00	500 00	
Kenduskeag Trust Company, Bangor.....	750 00	750 00	1,250 00
Loan on First National Bank, Bangor, stock....	300 00	300 00	
Loan to city of Brewer.....	5,000 00	5,000 00	
Loan on Brewer Savings Bank book.....	1,050 00	1,050 00	
Loans on mortgages of real estate.....	94,830 17	94,830 17	101,180 17
Real estate investment.....	4,876 23	4,876 23	
Real estate foreclosure.....	2,486 00	2,486 00	
Safe deposit department.....	5,396 25	5,396 25	
Furniture and fixtures.....	1,333 77	1,333 77	14,092 25
Premium account.....		5,453 47	5,453 47
Cash on deposit.....	9,901 50	9,901 50	
Cash on hand.....	2,376 84	2,376 84	12,278 34
Unpaid accrued interest.....	5,362 58		391,401 73
Due depositors, earned dividend and accrued State tax.....	399,232 34		
	371,678 07		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	27,554 27		

## BRIDGTON SAVINGS \* BANK—BRIDGTON.

August 1, 1911.

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 .....	\$752,753 22
Reserve fund .....	56,000 00
Undivided profits .....	15,978 23
	\$824,731 45

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Gardiner, 4s, 1933, Refunding	\$3,000 00	\$3,105 00	\$3,000 00	
Lewiston, 3½s, 1925, Refund.	6,000 00	5,850 00	6,000 00	
Old Town, 3½s, 1921, Refund.	9,000 00	8,720 00	9,000 00	
Portland, 4s, 1929, Funding	3,000 00	3,105 00	3,000 00	
Portland, 4s, 1927-43, C. H.	15,000 00	15,600 00	15,000 00	
Roxland, 8s, 1918-19, Refund.	600 00	570 00	570 00	
Town of Bridgton, order	86 58	86 58	86 58	
Damariscotta, 3½s, 1920-2, Ref.	3,000 00	2,880 00	3,000 00	
Houlton, 4s, 1917, Funding	5,000 00	5,025 00	5,000 00	
Naples, orders	1,051 25	1,051 25	1,051 25	
Dover-Foxcroft Water Dist., 3½s, 1933	2,000 00	1,890 00	2,000 00	
Kennebec Water District, 3½s, 1925	2,000 00	1,920 00	1,900 00	
Livermore Falls Water Dist., 4s, 1929	6,000 00	6,090 00	6,000 00	
Portland Water District, 4s, 1928	5,000 00	5,150 00	5,000 00	
Total public funds of Maine	60,737 83			\$60,607 83
County of Hennepin, Minn., 4½s, 1924				
Ct. House and City Hall	2,000 00	2,150 00	2,000 00	
Lyon, Kan., 4½s, 1919, Refund.	10,000 00	10,100 00	10,000 00	
Prince George, Md., 5s, 1922,				
Court House	3,000 00	3,270 00	3,000 00	
Wyandotte, Kan., 4½s, 1933,				
Bridge	2,000 00	2,110 00	2,000 00	
City of Alpena, Mich., 5s, 1929, Water	10,000 00	11,100 00	10,000 00	
Cumberland, Md., 5s, 1922, Ref.	5,000 00	5,450 00	5,000 00	
Owensboro, Ky., 4s, 1930, St.	5,000 00	5,000 00	5,000 00	
Port Huron, Mich., 4s, 1932,				
Canal	5,000 00	5,000 00	5,000 00	
Town of Burrillville, R. I., 3½s, 1942,				
Funding	5,000 00	4,550 00	4,850 00	
Total public funds out of Maine	47,000 00			46,850 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, opt. 1905	3,000 00	2,700 00	3,000 00	
Bangor & Aroostook, 4s, 1951	5,000 00	4,250 00	4,750 00	
Bangor & Aroostook, Medford Ext.				
5s, 1937	5,000 00	5,400 00	5,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,100 00	4,925 00	
Biddeford & Saco, 4s, opt. 1920	5,000 00	5,000 00	5,000 00	
Boston & Maine, 4½s, 1929	3,000 00	3,135 00	3,000 00	
Boston & Maine, 4½s, 1944	3,000 00	3,195 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	
Mousam River, 6s, opt. 1902	500 00	500 00	500 00	

## BRIDGTON SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charge on Books.</i>	<i>Total.</i>
Penobscot Shore Line, 1st Mort., 4s, 1920.	1,000 00	1,000 00	1,000 00	
Portland & Cape Elizabeth, 5s, 1915.	1,000 00	1,030 00	1,000 00	
Portland Railroad, 3½s, opt. 1931.	6,000 00	5,280 00	6,000 00	
Portland & Rumford Falls, 4s, 1926.	10,000 00	10,000 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	11,400 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928.	5,000 00	5,000 00	4,900 00	
Somerset, 5s, 1917.	6,000 00	6,270 00	6,000 00	
Somerset, 4s, 1950.	1,000 00	1,000 00	1,000 00	
Somerset, 4s, 1955.	5,000 00	4,750 00	4,800 00	
Washington County, 3½s, opt. 1924.	10,000 00	8,750 00	9,500 00	
Total railroad bonds of Maine . . . . .	116,000 00			114,777 50
Ashland Coal & Iron Railway, 4s, 1925	3,000 00	3,000 00	3,000 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942.	6,000 00	6,000 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	5,175 00	5,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925.	5,000 00	4,500 00	4,425 00	
Berkshire St., Pittsfield, Mass., 5s, 1922	4,000 00	4,000 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	3,000 00	3,000 00	
Brockton, Bridgewater & Taunton St., Mass., 5s, 1917.	5,000 00	5,000 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	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919.	3,000 00	2,850 00	2,940 00	
Central Branch Union Pacific, 4s, 1948	3,000 00	2,610 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	2,700 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A.	3,000 00	2,850 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.	2,000 00	1,700 00	2,000 00	
Chicago Railways Co., Pur. Money, 4-5s, 1927.	1,500 00	1,200 00	1,500 00	
Chicago Railways Co., Adj. Inc. 4s, 1927.	1,900 00	760 00	1,500 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div., 4s, 1939.	5,000 00	4,700 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Division, 4s, 1991	5,000 00	4,700 00	5,000 00	
Dayton, Springfield & Urbana Elec., O., 5s, 1928.	5,000 00	5,000 00	5,000 00	
Detroit & Mackinac, 4s, 1995.	1,000 00	920 00	1,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911.	5,000 00	5,000 00	5,000 00	
Fitchburg, 4½s, 1928.	3,000 00	3,120 00	3,000 00	
Gardner, Westminster & Fitchburg St., Mass., 5s, 1920.	5,000 00	5,000 00	5,000 00	
Grafton & Upton, 4s, 1912.	4,000 00	3,920 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	4,600 00	4,150 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,300 00	5,000 00	
Lexington & Boston Street, 4½s, 1920	5,000 00	4,500 00	5,000 00	

## BRIDGTON SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par. Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Long Island, North Shore Branch, 5s, 1932	5,000 00	5,225 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,000 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,250 00	4,587 50	
Minnesota Transfer, 5s, 1916	2,000 00	2,020 00	2,000 00	
New York & Rockaway Beach, 5s, 1927	5,000 00	5,150 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, 1907	5,000 00	5,000 00	4,225 00	
Ogdensburg & Lake Champlain, 4s, 1948	2,000 00	1,780 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	3,750 00	5,000 00	
Providence & Taunton St., 1st Mort. 5s, 1918	5,000 00	5,000 00	5,000 00	
Rochester, Syracuse & Eastern, 5s, 1945	2,000 00	1,800 00	1,810 00	
Rock Island Southern, 5s, 1947	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941	5,000 00	5,125 00	5,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,050 00	5,000 00	
Seranton Passenger, Pa., 1st Mort. 6s, 1920	6,000 00	6,540 00	6,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 00	4,600 00	
Syracuse, Lake Shore & Northern, 5s, 1947	3,000 00	3,000 00	2,850 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 Mort. 5s, 1933	3,000 00	3,120 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	7,140 00	7,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	4,000 00	5,000 00	
Wisconsin Central, S. & D. Div., 4s, 1936	5,000 00	4,625 00	4,625 00	
Total railroad bonds out of Maine	268,900 00			263,410 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	1,500 00	2,000 00	
Camden & Rockland Water Co., 4½s, 1917	6,000 00	6,000 00	6,000 00	
Central Maine Power Co., Waterville, 5s, 1939	3,000 00	3,000 00	2,955 00	
Consolidated Electric 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 Mort. 5s, 1929	3,000 00	3,090 00	3,000 00	
Hyde Windlass Company, Bath, 5s, 1919	3,000 00	3,000 00	2,955 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Lewiston Gas Light Co., 4s, 1924	5,000 00	5,000 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	10,300 00	10,000 00	
Rockland-Rockport Lime Company, 5s, 1920	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919	1,000 00	1,020 00	1,000 00	

## BRIDGTON SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rumford Falls Power Co., 4s, 1915..	2,000 00	2,000 00	2,000 00	
Rumford Falls Power Co., 4½s, 1929..	5,000 00	5,000 00	4,950 00	
Skowhegan Water Co., 1st Mort. 5s, 1917..	2,000 00	2,000 00	2,000 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.....	77,000 00			75,770 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	15,000 00	7,500 00	7,115 50	7,115 50
Union Pacific, preferred.....	2,000 00	1,880 00	} 2,250 00	
Union Pacific, common.....	3,000 00	5,640 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.....	200 00	208 00	200 00	
First National Bank, Bath.....	2,500 00	2,500 00	2,500 00	
First National Bank, Portland.....	4,700 00	5,076 00	4,700 00	
York National Bank, Saco.....	1,200 00	1,680 00	1,200 00	
Total national bank stock owned..	18,600 00			18,600 00
<i>Other Bank Stock Owned.</i>				
Fidelity Trust Company, Portland..	4,000 00	8,000 00	4,000 00	4,000 00
<i>Loans on Railroad Bonds.</i>				
Indiana, Illinois & Iowa.....		1,500 00	1,500 00	
Indianapolis, Shelbyville & Southeastern Traction		600 00	600 00	
Mousam River.....		2,000 00	2,000 00	
Rockland, Thomaston & Camden Street.....		2,500 00	2,500 00	6,600 00
<i>Loans on Corporation Bonds.</i>				
Bridgton Water & Electric Company.....		5,500 00	5,500 00	
Dana Warp Mills, Westbrook.....		200 00	200 00	
Des Moines Water Works, Ia.....		500 00	500 00	
Galesburg Gas & Electric Light Co., Ill.....		750 00	750 00	
Kora Temple Association, Lewiston.....		375 00	375 00	
Leadville Water Company, Colorado.....		500 00	500 00	
Oakland Water Company.....		500 00	500 00	
Oxford Paper Company.....		1,700 00	1,700 00	
Richmond Water & Light Company, Ky.....		225 00	225 00	10,250 00
<i>Loans on Railroad Stock.</i>				
Bridgton & Saco River.....		4,200 00	4,200 00	
Pennsylvania.....		4,250 00	4,250 00	8,450 00
<i>Loans on Corporation Stock.</i>				
Bridgton Furniture Company.....		750 00	750 00	
Bridgton Morocco Company.....		97 41	97 41	
Camden & Rockland Water Company.....		3,000 00	3,000 00	
Roes & Frisbie Company, Bridgton.....		400 00	400 00	
Sanford Light & Power Co.....		250 00	250 00	
Wales & Hamblen Company, Bridgton.....		2,600 00	2,600 00	7,097 41
<i>Loans on Savings Bank Books.</i>				
Androscoggin County Savings Bank, Lewiston...		30 00	30 00	
Bridgton Savings Bank.....		1,161 25	1,161 25	
Maine Savings Bank, Portland.....		60 00	60 00	
People's Savings Bank, Lewiston.....		25 00	25 00	
Portland Savings Bank.....		300 00	300 00	1,576 25

## BRIDGTON SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Trust Company Books.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Fidelity Trust Company, Portland.....	50 00	50 00	
State Trust Company, Augusta.....	160 00	160 00	210 00
<i>Loans to Municipalities.</i>			
Town of Bridgton.....	5,000 00	5,000 00	
Kennebunk.....	5,500 00	5,500 00	10,500 00
<i>Loans to Corporations.</i>			
Bridgton Machine & Lumber Company.....	3,400 00	3,400 00	
Bridgton Morocco Company.....	75 00	75 00	3,475 00
Loan on Bridgton Water & Electric Company note	1,200 00	1,200 00	
Loans on life insurance policies.....	3,296 00	3,296 00	
Loans on names.....	150 00	150 00	
Loans on mortgages of real estate.....	148,631 06	148,631 06	153,277 06
Real estate investment.....	12,800 00	12,800 00	
Real estate foreclosure.....	770 22	770 22	
Vaults and safe.....	2,000 00	2,000 00	15,570 22
Cash on deposit.....	10,811 55	10,811 55	
Cash on hand.....	3,533 13	3,533 13	14,344 68
Unpaid accrued interest.....	5,320 00		824,731 45
Due depositors, earned dividend and accrued State tax.....	839,992 45		
	755,795 97		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	84,196 48		

## BRUNSWICK SAVINGS INSTITUTION—BRUNSWICK.

April 11, 1911.

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 .....	\$1,031,741 39
Reserve fund .....	66,825 11
Undivided profits .....	22,836 79
	<b>\$1,121,403 29</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Belfast, 4s, 1929, Refunding	\$10,000 00	\$10,350 00	\$10,600 00	
Gardiner, 4s, 1933, Refunding	5,000 00	5,175 00	5,000 00	
Portland, 4s, 1920, Funding	4,000 00	4,080 00	4,000 00	
Town of Brunswick, 4s, 1912, Town Hall	1,000 00	1,000 00	1,000 00	
Lisbon, 4s, 1929, Water	6,000 00	6,000 00	6,000 00	
Stonington, 4½s, opt. 1919, Wat.	5,000 00	5,075 00	5,000 00	
Van Buren, 4½s, 1928, Funding	7,000 00	7,315 00	7,000 00	
Brunswick Village Corporation, 4s, 1921-22, Sewer	2,000 00	2,040 00	2,000 00	
Brunswick & Topsham Water Dist., 4s, 1936	15,000 00	15,300 00	15,000 00	
Livermore Falls Water Dist., 4s, 1929	10,000 00	10,150 00	10,000 00	
Portland Water District, 4s, 1928	40,000 00	41,200 00	40,000 00	
Total public funds of Maine	105,000 00			\$155,000 00
County of Anne Arundel, Md., 5s, 1913, School Commissioners	5,000 00	5,100 00	5,000 00	
Jefferson, Ind., 4s, 1919-20, Rd.	7,000 00	7,000 00	7,000 00	
Madison, Ky., 4s, 1940, Ref.	10,000 00	10,000 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	8,840 00	8,000 00	
Carthage, Mo., 5s, opt. 1913, Water	5,000 00	5,075 00	5,000 00	
Elwood, Ind., 5s, 1923, Ref.	8,000 00	8,640 00	8,000 00	
Ithaca, N. Y., Reg. 5s, opt. 1912, Water	5,000 00	5,050 00	5,000 00	
Los Angeles, Cal., 4½s, 1944, Water	10,000 00	10,450 00	10,000 00	
New York, N. Y., 4½s, 1957, Municipal	15,000 00	16,575 00	15,000 00	
Omaha, Neb., 4s, 1933, Paving Renewal	3,000 00	3,060 00	2,838 00	
San Francisco, Cal., 5s, 1927, Hospital	5,000 00	5,425 00	5,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	8,000 00	8,360 00	8,000 00	
Seattle, Wash., 4½s, 1927, Sew.	16,000 00	16,480 00	16,000 00	
Topeka, Kan., 5s, 1912, Ref.	5,000 00	5,050 00	5,000 00	
Traverse City, Mich., 4½s, 1928, Water	6,000 00	6,270 00	6,000 00	
Town of Danbury, Conn., 4s, 1950 3, School Funding	14,000 00	14,000 00	14,000 00	
Borough of Braadock, Pa., 4½s, 1912-13, School	5,000 00	5,025 00	5,000 00	
Total public funds out of Maine	145,000 00			144,838 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>
Augusta, Winthrop & Gardiner, 4s, 1952	5,000 00	4,750 00	4,300 00	
Bangor & Aroostook, 4s, 1951	13,000 00	11,050 00	12,445 00	
Bangor & Aroostook, Car Trust 5s, 1912	5,000 00	5,000 00	4,898 50	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,100 00	4,925 00	
Boston & Maine, 4s, 1926	10,000 00	10,000 00	9,700 00	
Boston & Maine, 4½s, 1929	5,000 00	5,225 00	5,000 00	
Knox & Lincoln, 5s, 1921	5,000 00	5,350 00	5,000 00	
Lime Rock, 4s, 1929	5,000 00	5,000 00	5,000 00	
Maine Central, 7s, 1912	100 00	103 00	100 00	
Maine Central, 4s, 1914 (notes)	10,000 00	9,950 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	5,025 00	5,000 00	
Portland Railroad, 3½s, opt. 1931	10,000 00	8,800 00	8,350 00	
Portland & Cape Elizabeth, 5s, 1915	12,000 00	12,360 00	12,000 00	
Portland & Rumford Falls, 4s, 1926	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,300 00	5,000 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	5,000 00	4,850 00	4,675 00	
Somerset, 4s, 1955	10,000 00	9,500 00	9,475 00	
Washington County, 1st 3½s, 1924	5,000 00	4,375 00	4,350 00	
Total railroad bonds of Maine	140,100 00			135,056 00
Auburn & Syracuse Electric, N. Y., 5s, 1942	10,000 00	10,000 00	10,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1931	10,000 00	10,000 00	9,962 50	
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	8,800 00	10,000 00	
Chicago & Eastern Illinois, 1st Mort. 5s, 1937	3,000 00	3,300 00	3,000 00	
Chicago Railways Co., 4-5s, 1927, Series A	5,000 00	4,750 00	5,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	5,000 00	4,250 00	5,000 00	
Chicago Railways Co., Purchase Money, 4-5s, 1927	3,000 00	2,400 00	2,400 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	3,800 00	1,520 00	1,520 00	
Cincinnati, Indianapolis & Western, 4s, 1953	5,000 00	4,425 00	4,900 00	
Cleveland Electric, O., 5s, 1913	5,000 00	5,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,200 00	10,000 00	
Des Moines Union, Ia., 1st Mort. 5s, 1917	11,000 00	11,220 00	10,670 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,750 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 00	3,875 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	10,000 00	10,000 00	10,000 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,080 00	8,000 00	
East Liverpool Ry., O., 1st Mort. 5s, 1917	3,500 00	3,500 00	3,500 00	
Hartford & Springfield St., 5s, 1921	5,000 00	4,750 00	5,000 00	
Haverhill & Amesbury St., Mass., 1st Mort. 5s, 1912	12,000 00	12,000 00	12,000 00	
Hereford, 4s, 1950	10,000 00	10,000 00	9,800 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,000 00	5,000 00	
Hudson Valley, N. Y., 5s, 1951	4,000 00	3,800 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	3,750 00	3,625 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>
Jackson & Battle Creek Traction, 5s, opt. 1913 . . . . .	10,000 00	10,000 00	9,925 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	15,900 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	5,000 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955 . . . . .	5,000 00	4,250 00	4,600 00	
Milford, Attleboro & Woonsocket St., 5s, 1919 . . . . .	5,000 00	5,000 00	5,000 00	
Milford & Uxbridge St., Mass., 5s, 1918 . . . . .	5,000 00	5,000 00	4,812 50	
Minneapolis & St. Louis, 4s, 1949 . . . . .	10,000 00	7,500 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	4,500 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, 1996 . . . . .	10,000 00	11,200 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divs., 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	
Schneectady Railway, N. Y., 4½s, opt. 1911 . . . . .	5,000 00	5,050 00	5,000 00	
Scioto Valley & New England, 4s, 1989 . . . . .	10,000 00	9,600 00	10,000 00	
Scioto Valley Traction, 5s, 1923 . . . . .	5,000 00	5,000 00	4,900 00	
Southern Indiana, 4s, 1951 . . . . .	5,000 00	4,250 00	4,675 00	
Syracuse, Lake Shore & Northern, 5s, 1947 . . . . .	5,000 00	5,000 00	4,750 00	
Topeka Railway, Kan., 5s, opt. 1915 . . . . .	10,000 00	10,000 00	9,800 00	
Trenton Passenger, N. J., Gold 6s, 1931 . . . . .	11,000 00	12,760 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	3,000 00	
Total railroad bonds out of Maine . . . . .	406,300 00			392,302 50
<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, opt. 1910 . . . . .	7,000 00	3,500 00	3,500 00	
Brunswick Manufacturing Co., 5s, opt. . . . .	9,000 00	9,000 00	9,000 00	
Consolidated Elec. Lt. Company of Maine, Portland, 4½s, 1925 . . . . .	5,000 00	5,000 00	5,000 00	
Hyde Windlass Co., Bath, 5s, 1915 . . . . .	5,000 00	5,000 00	4,900 00	
Lewiston & Auburn Electric Light Co., 5s, 1939 . . . . .	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931 . . . . .	4,000 00	4,000 00	4,000 00	
Pejepscot Paper Co., Brunswick, 5s, 1921-3 . . . . .	10,000 00	10,000 00	9,900 00	
Portland Electric Company, 5s, 1926 . . . . .	5,000 00	5,000 00	4,937 50	
Portland Elevator Company, 4s, 1920-4 . . . . .	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 Co., 5s, 1925 . . . . .	5,000 00	5,100 00	5,000 00	
Public Works Co., Bangor, 5s, 1929 . . . . .	8,000 00	8,400 00	8,000 00	
Rockland Water Company, 5s, 1919 . . . . .	5,000 00	5,100 00	5,000 00	
Rumford Falls Power Co., 4½s, 1929 . . . . .	10,000 00	10,000 00	9,900 00	
Young Men's Christian Association of Portland, 4s, 1918 . . . . .	5,000 00	5,000 00	5,000 00	
Total corporation bonds of Maine . . . . .	103,000 00			99,137 50

## BRUNSWICK SAVINGS INSTITUTION—Concluded.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Water Company, N. H., 5s, opt. 1902. . . . .	5,000 00	5,000 00	5,000 00	
Brattleboro Water Works Co., Vt., 5s, opt. 1914. . . . .	5,000 00	5,000 00	4,900 00	
Total corporation bonds out of Maine	10,000 00			9,900 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg. . . . .	32,100 00	16,050 00	14,795 00	14,795 00
Duluth-Superior Traction Co., pref.	2,000 00	1,400 00	1,500 00	
Duluth-Superior Traction Co., com.	500 00	400 00		
Hereford. . . . .	5,000 00	4,750 00	4,850 00	
New York Central & Hudson River.	6,200 00	7,130 00	6,200 00	
Pennsylvania. . . . .	6,250 00	8,125 00	6,250 00	
Total railroad stock out of Maine. .	19,950 00			18,800 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>				
Bath National Bank, Bath. . . . .	800 00	1,080 00	800 00	
Canal National Bank, Portland. . . . .	9,500 00	10,070 00	9,500 00	
Casco National Bank, Portland. . . . .	4,400 00	4,576 00	4,400 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	9,504 00	8,800 00	
First National Bank, Wiscasset. . . . .	1,500 00	1,500 00	1,500 00	
Manufacturers Nat'l Bank, Lewiston	1,000 00	1,050 00	1,000 00	
Nat'l Shoe & Leather Bank, Auburn	3,300 00	3,630 00	3,300 00	
Newcastle Nat'l Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
South Berwick Nat'l Bank, South Berwick. . . . .	2,500 00	2,750 00	2,500 00	
Union National Bank, Brunswick. . . . .	4,200 00	5,880 00	4,200 00	
Total national bank stock owned. . .	43,000 00			43,000 00
<i>Other Bank Stock Owned.</i>				
Fidelity Trust Company, Portland. . .	5,000 00	10,000 00	5,000 00	5,000 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook. . . . .		5,000 00	5,000 00	
Cleveland Electric, O. . . . .		1,200 00	1,200 00	
New York Central & Hudson River. . .		2,000 00	2,000 00	8,200 00
<i>Loans on Corporation Stock.</i>				
American Telephone & Telegraph Company. . . . .		265 00	265 00	
Fraternity Company, Portland. . . . .		5,000 00	5,000 00	5,265 00
Loan on Maine Central Railroad stock. . . . .		1,600 00	1,600 00	
Loans on First National Bank, Brunswick, stock		2,750 00	2,750 00	
Loan to Brunswick Manufacturing Company (endorsed). . . . .		3,000 00	3,000 00	
Loans to town of Brunswick. . . . .		10,000 00	10,000 00	
Loans on mortgages of real estate. . . . .		105,041 00	105,041 00	122,391 00
Real estate investment. . . . .		8,500 00	6,700 00	6,700 00
Cash on deposit. . . . .		7,078 62	7,078 62	
Cash on hand. . . . .		439 67	439 67	7,518 29
Unpaid accrued interest. . . . .		12,806 98		1,121,403 29
Due depositors, earned dividend and accrued State tax. . . . .		1,163,084 27		
		1,035,119 55		
Estimated market value of resources above liability for deposits, earned dividend and State tax. . . . .		127,964 72		

## BUXTON AND HOLLIS SAVINGS BANK—BUXTON.

August 14, 1911.

FRANK H. HARGRAVES, President.

CYRIL P. HARMON, Treasurer.

TRUSTEES—Frank H. Hargraves, Edwin A. Hobson, Cyril P. Harmon, John G. Locke, Warren A. McCorrisson, Willis Crockett, Edward Anderson, Joseph F. Warren.

Organized April 18, 1868.

## LIABILITIES.

Deposits .....	\$359,259 80
Reserve fund .....	25,577 60
Undivided profits .....	9,457 98
	<b>\$394,294 88</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Brunswick & Topsham Water Dist., 4s, 1926 .....	\$5,000 00	\$5,075 00	\$5,000 00	\$5,000 00
County of Fayette, Ky., 4½s, 1918-19, Refunding .....	3,000 00	3,090 00	3,000 00	
Lawrence, O., 5s, 1920, Pike .....	2,000 00	2,150 00	2,000 00	
Somerset, Md., 4½s, 1958-67, Court House .....	5,000 00	5,550 00	5,000 00	
Wyandotte, Kan., 4½s, 1924-7, Bridge .....	5,000 00	5,350 00	5,000 00	
City of Alpena, Mich., 5s, 1933, Water .....	10,000 00	11,250 00	10,000 00	
Anderson, Ind., 5s, 1918, Wat. .....	5,000 00	5,300 00	5,000 00	
Clinton, Ia., 5s, 1921, Refund. .....	5,000 00	5,400 00	5,000 00	
Escanaba, Mich., 4s, 1915, Pav. .....	3,000 00	3,000 00	3,000 00	
Findlay, O., 5s, 1919, Water. .....	4,000 00	4,200 00	4,000 00	
LaCrosse, Wis., 4s, 1915, St. Improvement .....	1,000 00	1,000 00	1,000 00	
Lincoln, Neb., 5s, 1914, Ref. .....	3,000 00	3,090 00	3,000 00	
Newport, Ky., 5s, opt. 1911, Sewer .....	1,000 00	1,000 00	1,000 00	
Omaha, Neb., 4s, 1915, Dist. Street Improvement .....	10,000 00	10,050 00	10,000 00	
Owensboro, Ky., 4s, opt. 1911, Water .....	5,000 00	5,000 00	5,000 00	
Piqua, O., 5s, 1913, School .....	1,000 00	1,015 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	5,225 00	5,000 00	
Total public funds out of Maine .....	74,000 00			74,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 .....	5,000 00	4,250 00	4,075 00	
Bangor Railway & Elec. Co., 5s, 1935 .....	6,000 00	6,120 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	4,750 00	4,850 00	
Total railroad bonds of Maine .....	32,000 00			30,585 00
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912 .....	3,000 00	3,000 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	1,500 00	3,000 00	
Canton-Massillon Electric, O., 5s, 1,20 .....	3,000 00	3,000 00	3,000 00	
Chicago Railways, 4-5s, 1927, Series A .....	1,000 00	950 00	1,000 00	

## BUXTON AND HOLLIS SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Chicago Railways, 4-5s, 1927, Series B	1,000 00	850 00	1,000 00	
Connecticut Valley St., 5s, 1920 . . . . .	2,000 00	2,000 00	1,980 00	
Detroit, Toledo & Ironton, 4s, 1955 . . . . .	15,000 00	9,000 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	7,000 00	7,000 00	
Iowa Central, 4s, 1951 . . . . .	1,000 00	750 00	750 00	
Indiana, Columbus & Eastern, 5s, 1926	5,000 00	4,750 00	4,650 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928 . . . . .	5,000 00	4,700 00	4,450 00	
Litchfield & Madison, 5s, 1934 . . . . .	6,000 00	5,760 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, 1924 . . . . .	5,000 00	5,000 00	4,837 50	
Maryland, Delaware & Virginia, 5s, 1955 . . . . .	6,000 00	6,000 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	4,400 00	4,612 50	
Pere Marquette of Indiana, 4s, 1943 . . . . .	5,000 00	4,500 00	4,625 00	
Rochester, Syracuse & Eastern, 5s, 1945 . . . . .	5,000 00	4,500 00	4,525 00	
Rock Island Southern, 5s, 1947 . . . . .	10,000 00	10,000 00	9,600 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	3,000 00	3,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947 . . . . .	5,000 00	5,000 00	4,750 00	
Taunton & Brockton St., Mass., 5s, 1917 . . . . .	2,000 00	2,000 00	2,000 00	
Toledo & Indiana Traction, 5s, 1931 . . . . .	4,000 00	4,000 00	3,920 00	
Toledo & Ohio Central, Western Div., 5s, 1935 . . . . .	3,000 00	3,300 00	3,000 00	
Uxbridge & Blackstone St., Mass., 5s, 1923 . . . . .	3,000 00	3,000 00	3,000 00	
Verdigris Valley, Independence & Western, 5s, 1928 . . . . .	5,000 00	5,100 00	5,000 00	
Watervliet Turnpike & Railway, Albany, N. Y., 6s, 1919 . . . . .	1,000 00	1,080 00	1,000 00	
Western Maryland, 4s, 1952 . . . . .	5,000 00	4,325 00	4,750 00	
Wheeling & Lake Erie, 4s, 1949 . . . . .	7,000 00	6,090 00	6,500 00	
Zanesville Electric, O., 4s, opt. 1904 . . . . .	3,000 00	2,805 00	3,000 00	
Total railroad bonds out of Maine . . . . .	175,500 00			168,493 75
<i>Corporation Bonds Owned.</i>				
Bar Harbor Elec. 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 Co., 5s, 1919 . . . . .	5,800 00	5,000 00	4,990 00	
Biddeford & Saco Water Co., 4s, 1924 . . . . .	1,000 00	1,000 00	975 00	
Bodwell Water Power Co., Old Town, 5s, opt. 1910 . . . . .	3,000 00	1,500 00	2,500 00	
Eastern Steamship Co., 5s, 1927 . . . . .	5,000 00	5,000 00	4,900 00	
Lewiston & Auburn Electric Lt. Co., 5s, 1939 . . . . .	5,000 00	5,000 00	5,000 00	
Newport Water Company, 4s, 1929 . . . . .	5,000 00	5,000 00	4,500 00	
Northern Water Company, E. Millinocket, 5s, 1927 . . . . .	3,000 00	3,000 00	2,865 00	
Standish Water & Construction Co., 5s, 1913 . . . . .	1,000 00	1,020 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 . . . . .	35,000 00			33,670 00

## BUXTON AND HOLLIS 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 Water Company, N. H., 5s, opt. 1902 .....	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, pref.	6,000 00	6,000 00	5,160 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 .....	2,900 00	3,016 00	2,900 00	
First National Bank, Lewiston .....	1,000 00	1,350 00	1,000 00	
First National Bank, Portland .....	3,700 00	3,996 00	3,700 00	
Georges National Bank, Thomaston	600 00	600 00	600 00	
Total national bank stock owned .....	12,200 00			12,200 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland	500 00	650 00	500 00	500 00
Loans to York County Mutual Fire Insurance Co		8,232 00	8,232 00	
Loan to town of Hollis .....		1,000 00	1,000 00	
Loan on name .....		100 00	100 00	
Loans on personal property .....		2,100 00	2,100 00	
Loans on Buxton & Hollis Savings Bank book ..		371 96	371 96	
Loans on mortgages of real estate .....		34,350 42	34,350 42	46,154 38
Real estate foreclosure .....		700 00	700 00	
Furniture and safe .....		700 00	700 00	1,400 00
Cash on deposit .....		9,436 15	9,436 15	
Cash on hand .....		2,445 60	2,445 60	11,881 75
Unpaid accrued interest .....		8,438 67		394,294 88
Due depositors, earned dividend and accrued State tax .....		404,461 80		
		366,214 70		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....		38,247 10		

## CALAIS SAVINGS BANK—CALAIS.

August 9, 1911.

GEO. W. LORD, President.

F. H. LOWELL, Treasurer.

TRUSTEES—Geo. W. Lord, Geo R. Gardner, Henry B. Ross, John Prescott,  
F. H. Lowell, Otis W. Bailey, E. S. Townsend.

Organized March 15, 1861.

## LIABILITIES.

Deposits .....	\$401,613 36
Reserve fund .....	22,970 98
Undivided profits .....	33,256 78
Cash overdraft at bank of deposit .....	307 95
	\$458,149 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 Washington, 4s, opt. 1923, Railroad .....	\$11,000 00	\$11,275 00	\$11,000 00	
City of Calais, 4s, 1915, Bridge .....	10,000 00	10,100 00	10,000 00	
Lewiston, 4s, 1923, Refunding .....	6,000 00	6,150 00	5,980 00	
Portland, 4s, 1927, Ct. House .....	5,000 00	5,150 00	5,000 00	
Kennebec Water District, 3½s, 1925 .....	10,000 00	9,600 00	9,226 00	
Portland Water District, 4s, 1928 .....	5,000 00	5,150 00	5,000 00	
Total public funds of Maine .....	47,000 00			\$46,206 00
County of Allegheny, Pa., 4s, 1935, Rd. Chippewa, Mich., 4½s, 1919, Refunding .....	7,000 00	7,280 00	7,000 00	
Ramsey, Minn., 4½s, 1918, Ct. House & City Hall .....	5,000 00	5,125 00	5,000 00	
Somerset, Md., 4½s, 1923-32, School .....	3,000 00	3,135 00	3,000 00	
Wyandotte, Kan., 4½s, 1924, Bridge .....	5,000 00	5,300 00	5,000 00	
City of Bellingham, Wash., 5s, 1926, Refunding .....	5,000 00	5,200 00	5,000 00	
Canton, O., 4s, 1925, Sch. Dist. Duluth, Minn., 4s, 1935, Wat. & Light .....	3,000 00	3,255 00	3,000 00	
New York, N. Y., Reg. 3½s, 1953, Park .....	2,000 00	2,000 00	2,000 00	
Pawtucket, R. I., 4s, 1944, Sewer & General .....	5,000 00	5,100 00	4,793 75	
Pittsburg, Kan., 4½s, 1930, Pk. of Burrillville, R. I., 3½s, 1942, Refunding .....	10,000 00	9,000 00	10,000 00	
Total public funds out of Maine .....	62,000 00			61,718 75
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Piscataquis Div., 5s, 1943 .....	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, 4s, 1951 .....	10,000 00	8,500 00	8,925 00	
Bangor Railway & Electric Co., 5s, 1935 .....	7,000 00	7,140 00	7,000 00	
Portland & Cape Elizabeth, 5s, 1915 .....	3,000 00	3,090 00	3,000 00	
Sandy River & Rangeley Lakes, 4s, 1928 .....	5,000 00	4,850 00	4,675 00	
Somerset, 4s, 1955 .....	4,000 00	3,800 00	3,780 00	
Washington County, 3½s, opt. 1924, .....	5,000 00	4,375 00	4,425 00	
Total railroad bonds of Maine .....	39,000 00			36,805 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>
Ashland, Light, Power & Street Ry., Wis., 5s, 1934	5,000 00	5,000 00	4,900 00	5,000 00
Aurora, Elgin & Chicago, 5s, 1941	5,000 00	5,000 00	5,000 00	5,000 00
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,175 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	2,000 00	2,110 00	1,970 00	
Chicago Railways Co., Pur. Money 4-5s, 1927	1,575 00	1,260 00	1,260 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	1,908 33	763 33	763 33	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1933	4,000 00	3,760 00	3,830 00	
Cleveland Railways, O., 5s, 1931	5,000 00	5,000 00	5,000 00	
Columbus, Buckeye Lake & Newark, 5s, 1921	3,000 00	3,000 00	3,000 00	
Columbus, Newark & Zanesville, 5s, 1924	5,000 00	5,000 00	4,950 00	
Copper Range, 5s, 1949	5,000 00	5,000 00	5,000 00	
Corrigan Consolidated St., Kansas City, 5s, 1916	1,000 00	1,030 00	1,000 00	
Current River, 5s, 1927	2,000 00	2,000 00	2,000 00	
Dayton, Covington & Piqua Traction, 5s, 1922	3,000 00	3,000 00	2,940 00	
Detroit Railway, Mich., 5s, 1924	3,000 00	3,000 00	3,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, opt. 1911	7,000 00	7,000 00	6,995 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	2,000 00	2,120 00	2,000 00	
Greenfield, Deerfield & Northampton St., 5s, 1923	5,000 00	5,000 00	5,000 00	
Hoosac Tunnel & Wilmington, 5s, 1922	2,000 00	2,000 00	2,000 00	
Iowa Central, 5s, 1938	3,000 00	3,090 00	2,640 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913	5,000 00	5,000 00	5,000 00	
Kansas City, Excelsior & Northern, 4s, 1928	3,000 00	2,820 00	2,887 50	
Kansas City Northwestern, Series A, 5s, 1933	5,000 00	5,000 00	5,000 00	
Marlboro & Westboro St., 5s, 1921	2,000 00	2,000 00	2,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,000 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,250 00	4,350 00	
Missouri, Kansas & Texas, 4s, 2004	5,000 00	4,100 00	4,475 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	4,000 00	4,900 00	
New York, New Haven & Hartford, 4½s, 1954	5,000 00	4,175 00	4,375 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	2,000 00	1,780 00	1,740 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	
Rock Island Southern, 5s, 1947	5,000 00	5,000 00	4,850 00	
Rutland Ry., Lt. & Power Co., 5s, 1946	5,000 00	5,000 00	4,825 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	5,000 00	4,500 00	4,750 00	
Sioux City Service Co., Ia., 5s, 1928	2,000 00	2,000 00	1,900 00	
Southern Indiana, 4s, 1951	10,000 00	8,500 00	9,200 00	
South Shore & Boston St., Mass., 5s, 1919	7,000 00	7,000 00	7,000 00	
Terre Haute & Western, 5s, 1937	4,000 00	4,000 00	3,860 00	
Toledo Terminal, 4½s, 1957	5,000 00	4,800 00	4,547 50	
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	
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00	5,000 00	4,750 00	

## CALAIS SAVINGS BANK—Concluded.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Western Maryland, 4s, 1952.....	5,000 00	4,325 00	4,550 00	
Williamsport & North Branch, 4½s, 1931.....	5,000 00	4,000 00	5,000 00	
Wisconsin Central, M. & S. E. Div., 4s, 1951.....	5,000 00	4,600 00	4,750 00	
Youngstown & Ohio River, 5s, 1935.....	3,000 00	3,000 00	2,955 00	
Total railroad bonds out of Maine..	221,483 33			212,975 83
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939.....	5,000 00	5,000 00	4,925 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939.....	10,000 00	10,000 00	10,000 00	
Portland Electric Company, 5s, 1926.....	4,000 00	4,000 00	3,920 00	
Portland Lighting & Power Co., 4½s, 1921.....	8,000 00	8,000 00	8,000 00	
Total corporation bonds owned....	27,000 00			26,845 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	1,600 00	1,760 00	1,600 00	
European & North American.....	4,000 00	5,200 00	4,000 00	
Portland & Ogdensburg.....	4,100 00	2,050 00	2,009 00	
Portland & Rumford Falls.....	2,500 00	5,000 00	2,500 00	
Total railroad stock owned.....	12,200 00			10,109 00
<i>National Bank Stock Owned.</i>				
Calais National Bank, Calais.....	5,750 00	6,900 00	5,750 00	
Frontier National Bank, Eastport....	3,700 00	4,810 00	2,775 00	
Portland National Bank, Portland....	4,000 00	7,000 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
<i>Loans on Railroad Stock.</i>				
European & North American.....		2,500 00	2,500 00	
New York, New Haven & Hartford.....		75 00	75 00	2,575 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred.....		100 00	100 00	
Home Insurance Company, New York.....		250 00	250 00	
Lakeside Park Association, Minneapolis.....		2,000 00	2,000 00	2,350 00
Loan on city of St. John, N. B., bond.....		350 00	350 00	
Loan on Bangor & Aroostook Railroad bond.....		700 00	700 00	
Loans on Calais National Bank stock.....		800 00	800 00	
Loan to Thurrell Batchelder Company, Calais.....		3,493 65	3,493 65	
Loan on names.....		283 50	283 50	
Loans on mortgages of real estate.....		28,797 02	28,797 02	34,424 17
Real estate, foreclosure.....		273 73	273 73	273 73
Cash on deposit.....		9,805 55	9,805 55	
Cash on hand.....		536 04	536 04	10,341 59
Unpaid accrued interest.....		4,666 61		458,149 07
Due depositors, earned dividend, accrued State tax and cash overdraft.....		471,419 43		
		406,170 48		
Estimated market value of resources above liability for deposits, earned dividend, State tax and cash overdraft.....		65,248 95		



## CAMDEN SAVINGS BANK—ROCKPORT.

May 11 1911.

H. L. SHEPHERD, President.

C. S. GARDNER, Treasurer.

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

Organized November 1, 1870.

## LIABILITIES.

Deposits .....	\$155,538 02
Reserve fund .....	9,572 84
Undivided profits .....	7,233 08
	\$172,343 94

## 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	\$2,550 00	\$2,709 40	
Lime Rock, 4s, 1929 .....	2,000 00	2,000 00	2,000 00	
Portland Railroad, 3½s, opt. 1931 .....	5,000 00	4,400 00	4,325 00	
Sanford & Cape Porpoise, 5s, 1928 .....	3,000 00	3,000 00	2,865 00	
Total railroad bonds of Maine .....	13,000 00			\$11,899 40
Berlin Street, N. H., 5s, 1922 .....	2,000 00	1,900 00	1,800 00	
Indiana, Columbus & Eastern Traction, 6s, 1926 .....	3,000 00	2,850 00	2,790 00	
Iowa Central, 4s, 1951 .....	2,000 00	1,500 00	1,700 00	
Rochester, Syracuse & Eastern, 5s, opt. 1915 .....	5,000 00	4,500 00	4,700 00	
Toronto, Hamilton & Buffalo, 4s, 1946 .....	8,000 00	7,200 00	7,970 00	
Total railroad bonds out of Maine .....	20,000 00			18,960 00
<i>Corporation Bonds Owned.</i>				
Central Maine Power Company, 5s, 1939 .....	2,000 00	2,000 00	1,940 00	
Dana Warp Mills, Westbrook, 5s, 1922 .....	4,000 00	4,000 00	4,000 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925 .....	6,000 00	6,000 00	6,000 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1939 .....	4,000 00	4,000 00	4,000 00	
Maine & New Hampshire Granite Co., 5s, opt. 1902 .....	2,000 00	1,800 00	1,800 00	
Maine Water Company, 5s, 1931 .....	4,000 00	4,000 00	3,975 00	
Mallison Power Co., Gorham, 5s, 1925 .....	3,000 00	3,000 00	3,000 00	
Mousam Water Co., Wells, 4s, 1921 .....	5,000 00	5,000 00	4,975 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	
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	
Umbagog Paper Company, 5s, 1918 .....	4,000 00	4,000 00	4,000 00	
York Light & Heat Co., Biddeford, 5s, 1927 .....	10,000 00	10,000 00	10,000 00	
York Shore Water Company, 5s, 1916 .....	4,000 00	4,000 00	4,000 00	
Total corporation bonds owned .....	69,000 00			68,465 00
<i>Railroad Stock Owned.</i>				
New York, New Haven & Hartford .....	1,381 25	2,070 00	1,381 25	
New York, Ontario & Western .....	2,800 00	1,260 00	135 70	
Total railroad stock owned .....	4,181 25			1,516 95
<i>Bank Stock Owned.</i>				
Union Safe Deposit & Trust Co., Portland .....	1,500 00	2,400 00	1,500 00	1,500 00

## CAMDEN SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maine & New Hampshire Granite Company....	5,908 65	5,908 65	
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).....	4,375 00	4,375 00	13,283 65
<i>Loans on Corporation Stock.</i>			
Camden Anchor-Rockland Machine Company...	500 00	500 00	
Camden Woolen Company.....	1,600 00	1,600 00	
Maine & New Hampshire Granite Company....	4,429 00	4,429 00	6,529 00
<i>Loans to Corporations.</i>			
Camden Woolen Company.....	2,500 00	2,500 00	
Rockport Ice Company (endorsed).....	1,500 00	1,500 00	4,000 00
Loan on Camden Village Corporation bond....	200 00	200 00	
Loans to town of Rockport.....	2,500 00	2,500 00	
Loans on names.....	3,100 00	3,100 00	
Loans on life insurance policies.....	3,386 08	3,386 08	
Loans on personal property.....	3,465 21	3,595 21	
Loan on Camden Savings Bank book.....	35 00	35 00	
Loans on mortgages of real estate.....	22,863 88	22,863 88	35,680 17
Real estate, foreclosure.....	1,705 48	1,705 48	
Safe and fixtures.....	1,500 41	1,500 41	3,205 89
Premium account.....		1,422 50	1,422 50
Cash on deposit.....	3,789 86	3,789 86	
Cash on hand.....	2,091 52	2,091 52	5,881 38
Unpaid accrued interest.....	1,600 00		172,343 94
Due depositors, earned dividend and accrued State tax.....	174,480 09		
	155,923 02		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	18,557 07		

## CASCADE SAVINGS BANK—OAKLAND.

May 16, 1911.

W. M. AYER, President. M. A. HARRIS, Treasurer.  
J. E. HARRIS, Assistant Treasurer.

TRUSTEES—W. M. Ayer, Morrison Libby, Chester E. A. Winslow, J. E. Harris,  
I. Russell Clark.

Organized May 7, 1869.

## LIABILITIES.

Deposits .....	\$325,450 60
Reserve fund .....	15,500 00
Undivided profits .....	638 62
Bills payable .....	3,741 19
	<b>\$345,330 41</b>

## 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 .....	\$8,000 00	\$6,800 00	\$6,600 00	
Bangor Railway & Electric Co., 5s, 1935 .....	10,000 00	10,200 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	1,045 00	1,000 00	
Somerset, 4s, 1950 .....	10,000 00	10,000 00	10,000 00	
Total railroad bonds of Maine .....	37,000 00			\$35,350 00
Baltimore, Chesapeake & Atlantic, 5s, 1934 .....	7,000 00	7,245 00	7,000 00	
Belaire, Bridgeport & Martin's Ferry St., O., 6s, 1913 .....	3,000 00	3,000 00	3,000 00	
Boston & Worcester St., Mass., 4½s, 1923 .....	5,000 00	5,000 00	5,000 00	
Brooklyn Union Elevated, N. Y., 5s, 1950 .....	3,000 00	3,060 00	3,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930 .....	5,000 00	4,500 00	5,000 00	
Connecticut Valley St., 5s, 1920 .....	5,000 00	5,000 00	4,950 00	
Hereford, 4s, 1930 .....	2,000 00	2,000 00	2,000 00	
Indiana, Columbus & Eastern 5s, 1926 .....	5,000 00	4,750 00	4,650 00	
Iowa Central, 5s, 1938 .....	3,000 00	3,090 00	3,000 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913 .....	7,000 00	7,000 00	7,000 00	
Long Island, North Shore Branch, 5s, 1932 .....	5,000 00	5,225 00	5,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919 .....	1,000 00	1,000 00	1,000 00	
Milford & Uxbridge St., 5s, 1918 .....	3,000 00	3,000 00	2,887 50	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919 .....	4,000 00	4,120 00	4,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935 .....	3,000 00	3,120 00	3,000 00	
New York Central & Hudson River, 4s, 1934 .....	8,000 00	7,520 00	7,320 00	
New York, New Haven & Hartford, 3½s, 1954 .....	10,000 00	8,350 00	8,550 00	
Oswego Traction, N. Y., 3s, 1929 .....	3,000 00	300 00	1,500 00	
Rochester, Syracuse & Eastern, 5s, 1945 .....	10,000 00	9,000 00	9,250 00	
Rutland Railway, Lt. & Power Co., 5s, 1946 .....	5,000 00	5,000 00	4,825 00	
Syracuse, Lake Shore & Northern, 5s, 1947 .....	5,000 00	5,000 00	4,750 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951 .....	7,000 00	6,300 00	6,720 00	

## CASCADE 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, Walthonding Valley & Ohio, 4½s, 1931.....	1,000 00	1,035 00	1,000 00	
Wabash, Omaha Division, 3½s, 1941.....	1,000 00	760 00	890 00	
Western Maryland, 4s, 1952.....	5,000 00	4,325 00	4,250 00	
Western New York & Pennsylvania, 5s, 1937.....	2,000 00	2,200 00	2,000 00	
Youngstown & Ohio River, 5s, 1935.....	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine.....	123,000 00			116,442 50
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939.....	5,000 00	5,000 00	4,925 00	
Frontier Water Co., Fort Fairfield, 5s, 1929.....	3,000 00	3,090 00	2,970 00	
Eastern Steamship Co., 5s, 1927.....	8,000 00	8,000 00	8,000 00	
Lewiston & Auburn Electric Lt. Co., 5s, 1939.....	7,000 00	7,000 00	7,000 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	
Rumford Falls Lt. & Water Co., 4s, 1922.....	2,000 00	2,000 00	1,897 40	
York Light & Heat Co., Biddeford, 5s, 1929.....	10,000 00	10,000 00	9,800 00	
Total corporation bonds of Maine.....	48,000 00			47,582 40
Scituate Water Co., Mass., 5s, 1912.....	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	10,200 00	5,100 00	4,998 00	4,998 00
Iowa Central, preferred.....	1,900 00	665 00	900 00	900 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bath.....	2,000 00	2,000 00	2,000 00	
Messalonskee National Bank, Oakland.....	10,800 00	9,720 00	10,800 00	
Nat'l Shoe & Leather Bank, Auburn.....	1,500 00	1,650 00	1,500 00	
People's National Bank, Waterville.....	200 00	210 00	200 00	
Portland National Bank, Portland.....	5,000 00	8,750 00	5,000 00	
Total national bank stock owned.....	19,500 00			19,500 00
<i>Loans on Corporation Bonds.</i>				
Franklin Power Company, Farmington.....		900 00	900 00	
General Electric Company.....		112 37	112 37	1,012 37
<i>Loans on National Bank Stock.</i>				
Messalonskee National Bank, Oakland.....		3,025 00	3,025 00	
Ticonic National Bank, Waterville.....		1,000 00	1,000 00	4,025 00
Loan on Maine Timberland Co., Waterville, stock.....		1,500 00	1,500 00	
Loan on Lewiston Safe Deposit & Trust Company stock.....		1,500 00	1,500 00	
Loan to Messalonskee Clothing Co., Oakland (endorsed).....		770 00	770 00	
Loans on names.....		1,100 00	1,253 52	
Loans on personal property.....		320 00	320 00	
Loans on mortgages of real estate.....		51,653 71	51,653 71	56,997 23
Real estate investment.....		30,000 00	36,321 26	
Real estate foreclosure.....		8,200 00	10,111 40	
Safe, furniture and fixtures.....		4,700 00	4,700 00	51,132 66
Premium account.....			6,000 00	6,000 00
Cash on hand.....		380 25	380 25	380 25
				345,330 41

## CASCADE SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Unpaid accrued interest.....	3,975 00		
Due depositors, earned dividend, accrued State tax and bills payable.....	338,266 33		
	330,530 26		
Estimated market value of resources above lia- bility for deposits, earned dividend, State tax and bills payable.....	7,736 07		

## EASTPORT SAVINGS BANK—EASTPORT.

August 8, 1911.

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 .....	\$720,511 01
Reserve fund .....	35,892 49
Undivided profits .....	2,389 56
	<b>\$758,793 06</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid.....	\$13,000 00	\$13,390 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. Lewiston, 3½s, 1931, Refund.....	20,000 00	19,700 00	20,000 00	
Town of Lubec, 4s, 1921, Water.....	5,000 00	4,825 00	5,000 00	
Pembroke, orders.....	431 53	431 53	431 53	
Kennebec Water District, 3½s, 1925.....	5,000 00	4,800 00	4,722 50	
Livernore Falls Water Dist., 4s, 1929.....	5,000 00	5,075 00	5,000 00	
Portland Water District, 4s, 1928.....	25,000 00	25,750 00	25,000 00	
<b>Total public funds of Maine.....</b>	<b>88,431 53</b>			<b>\$88,154 08</b>
County of Allegheny, Pa., 4s, 1925, Jail Beaver, Pa., 4s, 1928-30, Bridge Franklin, Ky., 5s, 1922, Fund. Gallia, O., 5s, 1918-19, Turnpk. King, Wash., 5s, 1928, Fund. Lyon, Kan., 4½s, 1919, Refund. Sedgwick, Kan., 5s, 1923-4, Funding.....	5,000 00	5,125 00	5,000 00	
Somerset, Md., 4½s, 1936-41, Court House.....	3,000 00	3,255 00	3,000 00	
Vernon, Mo., 4½s, 1918, Fund. Warren, Ky., 4s, opt. 1924, Turnpike.....	4,000 00	4,120 00	4,000 00	
Wyandotte, Kan., 4½s, 1921, Refunding.....	3,000 00	3,000 00	3,000 00	
City of Chicago, Ill., 4s, 1918, Fund. Elyria, O., 4s, 1918, Water.....	5,000 00	5,250 00	5,000 00	
Hammond, Ind., 5s, 1918, Sch. Minneapolis, Minn., 3½s, 1932, Park.....	2,000 00	2,000 00	2,000 00	
Newport, Ky., 5s, 1919, Imp. New York, N. Y., 3½s, 1954, Municipal.....	3,000 00	3,165 00	3,000 00	
Pawtucket, R. I., 4s, 1914, Funding.....	3,000 00	2,895 00	3,000 00	
Portland, Ore., 4s, 1936, Water Seattle, Wash., 4½s, 1930, Park South Omaha, Neb., 5s, 1923, School.....	500 00	535 00	500 00	
Woonsocket, R. I., Reg. 4s, 1919, Water, Refunding.....	10,000 00	9,000 00	10,000 00	
Woonsocket, R. I., Reg. 3½s, 1925, Sewer.....	5,000 00	4,800 00	5,000 00	
<b>Total public funds out of Maine....</b>	<b>113,500 00</b>			<b>113,312 50</b>

## EASTPORT SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Bangor & Aroostook, 5s, 1943	11,000 00	12,100 00	11,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	8,000 00	8,640 00	8,000 00	
Bangor & Aroostook, 4s, 1951	6,000 00	5,100 00	5,710 00	
Bangor Railway & Electric Co., 5s, 1935	8,000 00	8,160 00	8,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,700 00	10,000 00	
Portland & Rumford Falls, 4s, 1927	3,000 00	3,000 00	3,000 00	
Somerset, 5s, 1917	6,000 00	6,270 00	6,000 00	
Somerset, 4s, 1955	5,000 00	4,750 00	4,700 00	
Washington County, 3½s, opt. 1924	5,000 00	4,375 00	4,675 00	
Total railroad bonds of Maine	62,000 00			61,085 00
Aurora, Elgin & Chicago, 5s, 1941	5,000 00	5,000 00	4,975 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,175 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1923	5,000 00	5,000 00	5,000 00	
Brookton, Bridgewater & Taunton St., Mass., 5s, 1917	5,000 00	5,000 00	5,000 00	
Central Branch, 4s, 1919	5,000 00	4,750 00	4,825 00	
Chicago, Burlington & Quincy, Ill., Div., 3½s, opt. 1929	5,000 00	4,400 00	4,700 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	4,950 00	
Hereford, 4s, 1930	15,000 00	15,000 00	15,000 00	
Illinois Central, Louisville Div., 3½s, 1953	15,000 00	12,900 00	14,400 00	
Illinois Central, Omaha Div., 3s, 1951	5,000 00	4,000 00	4,187 50	
Kansas City, Excelsior Springs & Northern, 4s, 1928	5,000 00	4,700 00	4,550 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka, Minn., 5s, 1919	12,000 00	12,360 00	12,000 00	
Northern Pacific, 4s, 1997	5,000 00	5,000 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,450 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	
St. Louis, Springfield & Peoria St., 5s, 1939	5,000 00	5,000 00	4,950 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 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	3,480 00	3,000 00	
Union Pacific, 4s, 1947	15,000 00	15,150 00	15,000 00	
Wabash Pittsburg Terminal, 4s, 1954	5,000 00	2,500 00	4,500 00	
Total railroad bonds out of Maine	180,000 00			176,287 50
<i>Corporation Bonds Owned.</i>				
Eastport Water Company, 5s, 1918	16,000 00	16,240 00	15,600 00	
Lewiston & Auburn Elec. Lt. Co., 5s, 1930	10,000 00	10,000 00	10,000 00	
Portland Water Company, 4s, 1927	7,000 00	7,210 00	7,000 00	
Rumford Falls Power Co., 4½s, 1929	25,000 00	25,000 00	24,750 00	
Total corporation bonds of Maine	58,000 00			57,350 00
Tiffin Water Works, O., 6s, 1920	1,000 00	1,000 00	1,000 00	1,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	6,000 00	3,000 00	2,910 00	
Portland & Rumford Falls	2,500 00	5,000 00	5,000 00	
Total railroad stock owned	8,500 00			7,910 00
<i>Corporation Stock Owned.</i>				
Richmond Water Company	2,100 00	2,100 00	2,100 00	2,100 00

## EASTPORT 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>
Bath National Bank, Bath . . . . .	500 00	675 00	500 00	
Calais National Bank, Calais . . . . .	1,500 00	1,800 00	1,500 00	
Canal National Bank, Portland . . . . .	100 00	106 00	100 00	
Casco National Bank, Portland . . . . .	800 00	832 00	800 00	
First National Bank, Bath . . . . .	2,000 00	2,000 00	2,000 00	
First National Bank, Portland . . . . .	600 00	648 00	600 00	
Frontier National Bank, Eastport . . . . .	12,000 00	15,600 00	12,000 00	
Total national bank stock owned . . . . .	17,500 00			17,500 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook . . . . .		780 00	780 00	
New Bedford, Middleboro & Brockton St . . . . .		900 00	900 00	1,680 00
<i>Loans on Railroad Stock.</i>				
Baltimore & Ohio . . . . .		255 00	255 00	
New York Central & Hudson River . . . . .		1,280 00	1,280 00	
Pennsylvania . . . . .		1,610 00	1,610 00	
Southern . . . . .		250 00	250 00	3,395 00
<i>Loans to Corporations.</i>				
Beale & Garnett Co., Eastport (endorsed) . . . . .		3,300 00	3,300 00	
Calais Molybdenum Mining Co. (endorsed) . . . . .		34 35	34 35	3,334 35
<i>Loans to Municipalities.</i>				
Town of Robbinston . . . . .		800 00	800 00	
School Dist., No. 2, Parish West Isles, Charlotte Co., N. B. . . . .		87 00	87 00	887 00
Loan on Eastport Water Company bond . . . . .		750 00	750 00	
Loan on Passadunkeng Timberland Co. stock . . . . .		1,370 26	1,370 26	
Loan on Frontier National Bank, Eastport, stock . . . . .		50 00	50 00	
Loans on names . . . . .		313 00	313 00	
Loan on Andover Savings Bank, Mass., book . . . . .		170 00	170 00	
Loans on life insurance policies . . . . .		975 00	975 00	
Loans on personal property . . . . .		2,927 46	2,927 46	
Loans on mortgages of real estate . . . . .		179,588 03	179,588 03	186,143 75
Real estate investment . . . . .		25,000 00	21,670 85	
Furniture and fixtures . . . . .		1,000 00	1,000 00	22,670 85
Premium account . . . . .			6,082 50	6,082 50
Cash on deposit . . . . .		5,643 98	5,643 98	
Cash on hand . . . . .		4,256 60	4,256 60	9,900 58
Unpaid accrued interest . . . . .		7,390 64		758,793 06
Due depositors, earned dividend and accrued State tax . . . . .		770,458 85		
		724,104 95		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .		46,353 90		



## FAIRFIELD SAVINGS BANK—FAIRFIELD.

May 20, 1911.

H. F. BURGESS, President.

ADELIA A. MERRILL, Treasurer.

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

Organized March 4, 1871.

## LIABILITIES.

Deposits .....	\$516,933 46
Reserve fund .....	26,671 00
Undivided profits .....	853 25
	\$544,457 71

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4 $\frac{1}{2}$ s, 1912-15, R. R. ....	\$14,000 00	\$14,280 00	\$14,000 00	
Town of Fairfield, 4s, 1911-12, Ref. . .	3,000 00	3,000 00	3,000 00	
Norridgewock, 3 $\frac{1}{2}$ s, 1911, Fund. . . .	2,000 00	2,000 00	2,000 00	
Madison Village Corporation, 4s, 1928, Light and Power .....	5,000 00	5,000 00	5,000 00	
Kennebec Water District, 3 $\frac{1}{2}$ s, 1925. .	5,000 00	4,800 00	4,750 00	
Portland Water District, 4s, 1928. . . .	15,000 00	15,450 00	15,000 00	
Total public funds of Maine. . . . .	44,000 00			\$43,750 00
County of Anne Arundel, Md., 4s, 1916, Bridge Refunding. . . . .	5,000 00	5,000 00	5,000 00	
Jefferson, Ind., 4s, 1915-16, Rd. . . . .	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	2,000 00	2,000 00	
Omaha, Neb., 4s, 1921, Sewer. . . . .	5,000 00	5,050 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	2,060 00	2,000 00	
Total public funds out of Maine. . . . .	35,000 00			34,880 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947. . . . .	2,000 00	2,160 00	2,000 00	
Bangor & Aroostook, 5s, 1943. . . . .	8,000 00	8,800 00	8,000 00	
Bangor & Aroostook, 4s, 1951. . . . .	10,000 00	8,500 00	9,562 50	
Bangor Railway & Electric, 5s, 1935. . . .	8,000 00	8,160 00	7,880 00	
Boston & Maine, 4s, 1926. . . . .	10,000 00	10,000 00	10,000 00	
Bridgton & Saco River, 4s, 1928. . . . .	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921. . . . .	5,000 00	5,350 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	4,850 00	
Rockland, Thomaston & Camden, 4s, 1921. . . . .	3,000 00	3,000 00	3,000 00	
Sandy River & Rangeley Lakes, 4s, 1928. . . . .	5,000 00	4,850 00	4,675 00	
Total railroad bonds of Maine. . . . .	66,000 00			64,967 50
Central Pacific, 4s, 1949. . . . .	10,000 00	9,700 00	10,000 00	
Chicago, Indianapolis & Louisville, 5s, 1947. . . . .	5,000 00	5,550 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911. . . . .	10,000 00	9,000 00	9,537 50	
Detroit, Fort Wayne & Belle Isle, 5s, 1927. . . . .	5,000 00	4,750 00	5,000 00	
Hereford, 4s, 1930. . . . .	4,000 00	4,000 00	4,000 00	

## FAIRFIELD SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hutchinson & Southern, 5s, 1928....	5,000 00	5,150 00	5,000 00	
Iowa Central, 5s, 1938.....	7,000 00	7,210 00	7,000 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,300 00	5,000 00	
Northern Ohio, 5s, 1945.....	5,000 00	5,500 00	5,000 00	
Old Colony Street, 4s, 1954.....	10,000 00	8,800 00	9,000 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	
Rock Island Southern Railroad, 5s, 1947.....	5,000 00	5,000 00	4,800 00	
St. Louis, Springfield & Peoria, 5s, 1939.....	6,000 00	6,000 00	5,900 00	
Sioux City Service Co., Ia., 5s, 1928...	5,000 00	5,000 00	4,800 00	
Sioux City Traction, Ia., 5s, 1919.....	5,000 00	5,000 00	5,000 00	
Toledo & Indiana Traction, 5s, 1931.....	5,000 00	5,000 00	4,800 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951.....	11,000 00	9,900 00	10,450 00	
Topeka Railway, Kan., 5s, 1930.....	1,000 00	1,000 00	990 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	4,000 00	4,000 00	
Wichita Railroad & Light Co., Kan., 5s, 1932.....	7,000 00	7,000 00	6,860 00	
Total railroad bonds out of Maine..	143,000 00			139,287 50
<i>Corporation Bonds Owned.</i>				
Bath & Brunswick Light & Power Co., 5s, 1930.....	5,000 00	5,000 00	4,900 00	
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..	15,000 00			14,900 00
Berlin Water Co., N. H., 5s, opt. 1902	5,000 00	5,000 00	5,000 00	
Hurley Water Company, Wis., 6s, 1920	1,000 00	750 00	1,000 00	
Municipal Water Works, Fort Smith, Ark., 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>				
Messalonskee National Bank, Oakland	2,500 00	2,250 00	2,500 00	
National Bank of Fairfield, Fairfield	10,000 00	9,000 00	10,000 00	
Nat'l Shoe & Leather Bank, Auburn	300 00	330 00	300 00	
People's Nat'l Bank, Waterville.....	6,600 00	6,930 00	6,568 00	
Portland National Bank, Portland.....	2,000 00	3,500 00	2,000 00	
South Berwick National Bank, So. Berwick.....	2,500 00	2,750 00	2,500 00	
Total national bank stock owned..	23,900 00			23,868 00
<i>Loans on Corporation Bonds.</i>				
Gold King Consolidated Mines Company.....		4,500 00	4,600 00	
Somerset & Kennebec Company, Fairfield.....		1,298 00	1,298 00	
Ticonic Foot Bridge Company, Waterville.....		1,800 00	1,800 00	7,698 00
<i>Loans on Corporation Stock.</i>				
Fairfield Furniture Company.....		5,000 00	5,000 00	
International Paper Company, preferred.....		1,000 00	1,000 00	
Lockwood Company, Waterville.....		700 00	700 00	6,700 00

## FAIRFIELD SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Houlton.....	2,000 00	2,000 00	
Messalonskee National Bank, Oakland.....	1,500 00	1,500 00	
National Bank of Fairfield.....	1,500 00	1,500 00	5,000 00
<i>Loans to Corporations.</i>			
F. H. Brown Clothing Company, Fairfield.....	2,000 00	2,000 00	
Trustees of Universalist Parish of Fairfield.....	250 00	250 00	2,250 00
<i>Loans to Municipalities.</i>			
Town of Fairfield.....	21,333 90	21,333 90	
Fairfield Village Corporation.....	6,625 00	6,625 00	27,958 90
Loan on Waterville & Oakland Street Railway bonds.....	5,000 00	5,000 00	
Loan on Liberty Trust Company, Boston, stock	1,000 00	1,000 00	
Loans on names.....	2,000 00	7,952 15	
Loans on mortgages of real estate.....	113,153 81	113,153 81	127,105 96
Real estate, foreclosure.....	12,855 69	12,855 69	12,855 69
Premium account.....		574 75	574 75
Cash on deposit.....	21,996 59	21,996 59	
Cash on hand.....	1,514 82	1,514 82	23,511 41
Unpaid accrued interest.....	3,918 95		544,457 71
Due depositors, earned dividend and accrued State tax.....	545,126 76		
	519,429 09		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax.....	25,697 67		

## FRANKLIN COUNTY SAVINGS BANK—FARMINGTON.

September 1, 1911.

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, F. L. Butler.

Organized November 16, 1868.

## LIABILITIES.

Deposits . . . . .	\$740,596 85
Reserve fund . . . . .	38,000 00
Undivided profits . . . . .	34,171 92
	\$812,768 77

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Portland, 4s, 1935, Ct. House	\$20,000 00	\$20,800 00	\$20,000 00	
Farmington Village Corporation, 5s, 1932, Water	35,000 00	39,200 00	35,000 00	
Farmington Village Corporation, 4s, 1926, Water	30,000 00	30,000 00	30,000 00	
Dover-Foxcroft Water District, 3½s, 1933	3,000 00	2,835 00	3,000 00	
Portland Water District, 4s, 1928	10,000 00	10,300 00	10,000 00	
Total public funds of Maine . . . . .	98,000 00		•	\$98,000 00
County of Hennepin & Menneapolis, Minn., 4½s, 1924, Ct. House & City Hall	1,000 00	1,075 00	1,000 00	
Polk, Ia., 3½s, 1917, Ct. House	1,000 00	980 00	1,000 00	
City of Chicago, Ill., 4½s, 1915, San. Dist.	2,000 00	2,050 00	2,000 00	
Green Bay, Wis., 4½s, 1915-18, Refunding	2,200 00	2,255 00	2,200 00	
Muskegon, Mich., 4s, 1916, St. Improvement	1,000 00	1,005 00	1,000 00	
New York, N. Y., 4s, 1956	5,000 00	5,000 00	4,875 00	
Omaha, Neb., 4s, 1921-23, Ref.	5,000 00	5,075 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 . . . . .	19,200 00			19,075 00
<i>Railroad Bonds Owned.</i>				
Atlantic Shore Line, 5s, 1924	3,500 00	3,150 00	3,350 00	
Bangor & Aroostook, 5s, 1943	8,000 00	8,800 00	7,970 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	2,000 00	2,160 00	2,000 00	
Bangor & Aroostook, Car Trust, 5s, 1911-12	6,000 00	6,000 00	6,000 00	
Boston & Maine, Reg. 3½s, 1923	3,000 00	2,820 00	2,850 00	
Boston & Maine, 4s, 1942	1,000 00	1,000 00	960 00	
Boston & Maine, 4½s, 1929	5,000 00	5,225 00	5,000 00	
Boston & Maine, 4½s, 1944	5,000 00	5,325 00	5,000 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	1,980 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,700 00	10,000 00	
Lime Rock, 4s, 1929	8,000 00	8,000 00	8,000 00	
Maine Central, 7s, 1912	1,000 00	1,030 00	1,000 00	
Maine Central, 5s, 1912	100 00	100 50	100 00	
Maine Central, 5s, 1923	1,000 00	1,080 00	1,000 00	
Maine Central, 4½s, 1916	3,000 00	3,045 00	3,000 00	
Maine Central, 4s, 1914 (notes)	10,000 00	9,950 00	9,875 00	
Portland Railroad, 4½s, 1913	4,000 00	4,020 00	4,000 00	
Portland & Cape Elizabeth, 5s, 1915	5,000 00	5,150 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	93,600 00			93,025 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	
Beech Creek, 4s, 1930	1,000 00	1,000 00	1,000 00	
Berkshire St., Pittsfield, Mass., 5s, 1922	5,000 00	5,000 00	5,000 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	2,000 00	2,000 00	
Brockton & E. Bridgewater St., Mass., 5s, 1918	3,000 00	3,000 00	3,000 00	
Brockton & Plymouth St., Mass., 4½s, 1920	2,000 00	2,000 00	2,000 00	
Buffalo, New York & Erie, 7s, 1916	1,000 00	1,120 00	1,000 00	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Central Pacific, 4s, 1949	5,000 00	4,850 00	4,900 00	
Chicago & Alton, 3½s, 1950	1,000 00	720 00	850 00	
Chicago Railways Co., Pur. Money, 4-5s, 1927	1,000 00	800 00	1,000 00	
Clearfield & Jefferson, 6s, 1927	3,000 00	3,600 00	3,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	2,000 00	2,240 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	3,030 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	3,165 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	865 00	1,000 00	
Illinois Central, Springfield Div., 3½s, 1951	1,000 00	880 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	1,500 00	1,850 00	
Iowa Central, 5s, 1938	2,000 00	2,060 00	1,990 00	
Kentucky Central, 4s, 1987	3,000 00	2,880 00	2,970 00	
Lehigh Valley of New York, 4½s, 1940	3,000 00	3,180 00	3,000 00	
Lexington & Boston St., Mass., 4½s, 1920	2,000 00	1,800 00	2,000 00	
Louisville & Jeffersonville Bridge, 4s, 1945	3,000 00	2,820 00	3,000 00	
Lowell, Lawrence & Haverhill St., Mass., 5s, opt.	2,000 00	2,040 00	1,800 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	5,150 00	4,750 00	
Minneapolis & St. Louis, 4s, 1949	3,000 00	2,250 00	2,925 00	
New York, New Haven & Hartford, 4s, 1956	3,000 00	2,820 00	2,820 00	
New York, Ontario & Western, 4s, 1992	1,000 00	980 00	1,000 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>
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,670 00	3,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,000 00	4,925 00	
Pontiac, Oxford & Northern, 6s, 1916	2,000 00	2,000 00	2,000 00	
Providence & Fall River St., 5s, 1921	3,000 00	2,250 00	3,000 00	
Providence & Taunton St., 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	1,010 00	1,000 00	
Scioto Valley & New England, 4s, 1939	2,000 00	1,920 00	2,000 00	
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	3,300 00	3,000 00	
Trenton Passenger, N. J., 6s, opt. 1916-17	5,000 00	5,300 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	380 00	425 00	
Wakefield & Stoneham St., Mass., 5s, 1915	3,000 00	3,000 00	3,000 00	
West Shore, 4s, 2361	2,000 00	2,040 00	2,000 00	
Wheeling & Lake Erie, 1st Con. 4s, 1949	3,000 00	2,610 00	2,700 00	
Wilkesbarre & Eastern, 5s, 1942	3,000 00	3,045 00	3,000 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	4,000 00	5,000 00	
Wisconsin Central, 4s, 1949	2,000 00	1,860 00	1,780 00	
<b>Total railroad bonds out of Maine.</b>	<b>164,500 00</b>			<b>162,125 00</b>
<i>Corporation Bonds Owned.</i>				
Bar Harbor Electric Light Co., 4½s, 1921	3,000 00	3,000 00	3,000 00	
Bath Water Supply 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 Company of Maine, Portland, 4½s, 1925	2,000 00	2,000 00	2,000 00	
Eastern Steamship Co., 5s, 1927	2,000 00	2,000 00	2,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	4,000 00	4,000 00	4,000 00	
Kingfield Water Company, 4s, 1919	3,000 00	3,000 00	2,910 00	
Maine Steamship Co., Portland, 6s, 1926	1,000 00	1,100 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 Co., Reg. 4s, 1927	7,500 00	7,725 00	7,500 00	
Rangleley Water Company, 4s, 1925	20,000 00	20,000 00	20,000 00	
Rockland-Rockport Lime Co., 5s, 1935	10,000 00	10,000 00	10,000 00	
Sagadahock Light & Power Co., Bath, 4½s, 1922	1,500 00	1,500 00	1,500 00	
Standish Water & Construction Co., 4s, 1928	5,000 00	5,150 00	4,670 00	
Standish Water & Construction Co., 5s, 1913	500 00	510 00	500 00	
Stockton Springs Water Co., 4½s, 1926	4,000 00	4,000 00	3,880 00	
Strong Water Company, 4s, 1924	10,000 00	10,000 00	10,000 00	
Wilton Water Company, 4s, 1924	18,000 00	18,000 00	18,000 00	
York Light & Heat Co., Biddeford, 4½s, 1920	5,000 00	5,000 00	5,000 00	
<b>Total corporation bonds owned.</b>	<b>130,500 00</b>			<b>129,810 00</b>

## FRANKLIN 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 .....	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	34,285 00	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
<i>Corporation Stock Owned.</i>				
Franklin Company, Lewiston .....	1,500 00	2,250 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	4,455 00	3,300 00	
First National Bank, Portland .....	10,600 00	11,448 00	10,600 00	
Manufacturers' Nat'l Bank, Lewiston .....	8,300 00	8,715 00	8,300 00	
Nat'l Shoe & Leather Bank, Auburn .....	2,500 00	2,750 00	2,500 00	
Total national bank stock owned .....	40,800 00			40,695 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 .....		850 00	850 00	
Maine Central .....		1,000 00	1,000 00	1,850 00
<i>Loans on Railroad Stock.</i>				
Hereford .....		200 00	200 00	
Pennsylvania .....		450 00	450 00	650 00
<i>Loans on Corporation Stock.</i>				
American Agricultural Chemical Co., preferred ..	500 00	500 00	500 00	
Huse Spool & Bobbin Co., Kingfield .....	1,000 00	1,000 00	1,000 00	
Strong Water Company .....	3,250 00	6,250 00	6,250 00	
Union Land and Lumber Co., Farmington .....	490 00	490 00	490 00	
United States Envelope Company, preferred .....	3,500 00	3,500 00	3,500 00	
W. F. Plummer Drug Company, Boston .....	150 00	150 00	150 00	11,890 00
<i>Loans on Trust Company Stock.</i>				
People's Trust Company, Farmington .....	500 00	500 00	500 00	
Westbrook Trust Company .....	900 00	900 00	900 00	1,400 00
<i>Loans on Savings Bank Books.</i>				
Auburn Savings Bank .....	300 00	300 00	300 00	
Bangor Savings Bank .....	150 00	150 00	150 00	
Franklin County Savings Bank .....	150 00	150 00	150 00	
Maine Savings Bank, Portland .....	750 00	750 00	750 00	1,350 00
<i>Loans to Corporations.</i>				
First Congregational Church of Farmington .....	1,811 25	1,811 25	1,811 25	
Huse Spool & Bobbin Co., Kingfield (endorsed) ..	6,000 00	6,000 00	6,000 00	
Jenkins & Bogert Man'f'g Co., Kingfield (endorsed)	2,000 00	2,000 00	2,000 00	
Rangeley Water Company .....	15,000 00	15,000 00	15,000 00	
Strong Water Company .....	500 00	500 00	500 00	
The Twitchell-Champlin Company, Portland .....	5,000 00	5,000 00	5,000 00	
Wilton Water Company .....	15,000 00	15,000 00	15,000 00	45,311 25
Loan on names .....	100 00	100 00	100 00	
Loans on life insurance policies .....	700 00	700 00	700 00	
Loans on mortgages of real estate .....		115,954 39	115,954 39	116,754 39

## FRANKLIN COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate investment.....	18,275 10	18,275 10	
Real estate, foreclosure.....	7,800 00	7,800 00	26,075 10
Cash on deposit.....	16,603 27	16,603 27	
Cash on hand.....	8,319 76	8,319 76	24,923 03
Unpaid accrued interest.....	8,034 83		812,768 77
	839,116 10		
Due depositors, earned dividend and accrued State tax.....	752,384 13		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	86,731 97		



## GARDINER SAVINGS INSTITUTION—GARDINER.

September 12, 1911.

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 .....	\$2,780,942 86
Reserve fund .....	154,000 00
Undivided profits .....	19,155 20
	<hr/>
	\$2,954,098 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.	\$26,000 00	\$26,520 00	\$26,000 00	
Cumberland, 3½s, 1922, C. H.	5,000 00	4,900 00	4,812 50	
Kennebec, 4s, 1928-37, C. H.	6,500 00	6,727 50	6,500 00	
Penobscot, 3½s, 1916-21, C. H.	10,000 00	9,850 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	2,000 00	2,050 00	2,000 00	
Bangor, 4s, 1935, Refunding	20,000 00	20,800 00	20,000 00	
Bangor, 4s, 1928, Munic. Loan	15,000 00	15,450 00	15,000 00	
Belfast, 4s, 1918, Refunding	13,000 00	13,195 00	13,000 00	
Belfast, 4s, 1929, Refunding	10,000 00	10,350 00	10,000 00	
Biddeford, 4s, 1915-20, Ref.	20,000 00	20,300 00	20,000 00	
Brewer, 4s, 1921, Refunding	5,000 00	5,050 00	5,000 00	
Calais, 4s, 1926, Refunding	10,000 00	10,300 00	10,000 00	
Deering, 4s, 1918, School Bldg	10,000 00	10,150 00	10,000 00	
Ellsworth, 4s, 1917, Refunding	14,000 00	14,210 00	14,000 00	
Gardiner, 4s, 1933, Refunding	25,000 00	25,875 00	25,000 00	
Gardiner, 4s, 1916, Refunding	10,000 00	10,100 00	10,000 00	
Gardiner, 3½s, 1913, Refunding	5,500 00	5,472 50	5,500 00	
Hallowell, 4s, 1918, Water	16,000 00	16,240 00	16,000 00	
Lewiston, 3½s, 1913, Refund.	10,000 00	9,950 00	10,000 00	
Old Town, 3½s, 1921, Refund.	10,000 00	9,700 00	10,000 00	
Old Town, 4s, 1928, Funding.	5,000 00	5,075 00	5,000 00	
Portland, 4s, 1929-30, C. H.	40,000 00	41,400 00	40,000 00	
Saco, 4s, 1917, Municipal	2,000 00	2,020 00	2,000 00	
Saco, 4s, 1936-41, Refunding	5,500 00	5,747 50	5,500 00	
Waterville, 3½s, 1924-6, Ref.	15,000 00	14,625 00	15,000 00	
Waterville, 4s, 1937, Refund.	5,000 00	5,200 00	5,000 00	
Waterville, 4s, 1939, Refund.	10,000 00	10,450 00	10,000 00	
Westbrook, 4s, 1922-26, Ref.	20,000 00	20,500 00	20,000 00	
Town of Baileyville, 4½s, 1915-27,				
Funding .....	10,000 00	10,000 00	10,000 00	
Boothbay, 4s, 1912-16, Munic.	1,000 00	1,000 00	1,000 00	
Boothbay Harbor, 4s, 1914,				
Water .....	2,000 00	2,000 00	2,000 00	
Brunswick, 4s, 1913-44, Sch. Hs.	10,000 00	10,300 00	10,000 00	
Caribou, 3½s, 1921, Refunding	10,000 00	9,600 00	10,000 00	
Caribou, 4s, 1928, School	15,000 00	15,000 00	15,000 00	
Damariscotta, 3½s, 1913-27, Ref.	8,000 00	7,720 00	8,000 00	
Fort Fairfield, 3½s, 1912-14,				
Bridge .....	6,000 00	5,940 00	6,000 00	
Houlton, 3½s, 1923-32, Water	10,000 00	9,550 00	10,000 00	
Kennebunkport, 4s, 1912, Fund	500 00	500 00	500 00	
Kittery, 3½s, 1912-14, School	1,500 00	1,485 00	1,485 00	
Oakland, 3½s, 1912-22, Refund.	11,000 00	10,725 00	11,000 00	
Presque Isle, 4½s, 1927, Bdg.	12,500 00	13,250 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, Refund	5,000 00	5,000 00	5,000 00	
Sanford, 3½s, 1911-17, School	10,000 00	9,850 00	10,000 00	
Southport, 4s, 1914, Sch. Hs.	1,500 00	1,500 00	1,500 00	
Augusta Water District, 4s, 1934 . . . .	5,000 00	5,100 00	5,000 00	
Gardiner Water District, 4s, 1934 . . . .	44,000 00	44,880 00	44,000 00	
Kennebec Water District, 3½s, 1925 . . . .	10,000 00	9,600 00	9,500 00	
Portland Water District, 4s, 1928 . . . .	50,000 00	51,500 00	50,000 00	
Total public funds of Maine . . . . .	573,500 00			572,797 50
County of Allegheny, Pa., 4s, 1934-6, Roads . . . . .	25,000 00	26,000 00	25,000 00	
Ashland, Wis., 5s, 1913-17, Ref.	3,750 00	3,862 50	3,750 00	
Beaver, Pa., 4s, 1916-21, Bdg.	10,000 00	10,100 00	10,000 00	
Brown, Minn., 4½s, 1914, Ditch	14,000 00	14,140 00	14,000 00	
Butler, O., 4½s, 1916-18, Replen.	5,000 00	5,175 00	5,000 00	
Christian, Ky., 5s, 1937, Tnp.	10,000 00	11,600 00	10,000 00	
Clermont, O., 5s, 1919-22, Def.	5,000 00	5,400 00	5,000 00	
Douglas, Wis., 4s, 1926, Asyl.	5,000 00	5,000 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref.	10,000 00	10,000 00	10,000 00	
Franklin, O., 6s, 1912-13, Street Improvement . . . . .	2,000 00	2,070 00	2,000 00	
Fulton, O., 4½s, 1912-13, Road	5,000 00	5,025 00	5,000 00	
Gallia, O., 5s, 1918, Turnpike	5,000 00	5,300 00	5,000 00	
Hancock, O., 4½s, 1912, Fund.	2,000 00	2,010 00	2,000 00	
Jackson, O., 4s, 1918, Turnpike	5,000 00	5,000 00	5,000 00	
Lucas, O., 4½s, 1912-15, Bdg.	5,000 00	5,100 00	5,000 00	
Madison, Ky., 4s, 1939, Refund	10,000 00	10,000 00	10,000 00	
Mahoning, O., 4½s, 1913, Bdg.	5,000 00	5,050 00	5,000 00	
Ottawa, O., 5s, 1912-21, C. H.	5,000 00	5,225 00	5,000 00	
Polk, Ia., 3½s, 1912-15, C. H.	5,000 00	4,950 00	5,000 00	
Polk, Minn., 6s, 1915, Bridge	10,500 00	11,287 50	10,500 00	
Reno, Kan., 5½s, opt. 1914, Ref.	15,000 00	15,525 00	15,000 00	
Somerset, Md., 4½s, 1969-80, Court House . . . . .	6,500 00	7,345 00	6,500 00	
Sumner, Kan., 5½s, 1920, Ref.	10,000 00	10,950 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Turnpike . . . . .	20,000 00	20,000 00	20,000 00	
Winnishiek, Ia., 4½s, 1917, C.H.	3,000 00	3,060 00	3,000 00	
Woodbury, Ia., 3½s, 1914, Ref.	15,000 00	14,850 00	15,000 00	
Wyandotte, Kan., 4½s, 1933, Bridge . . . . .	3,000 00	3,165 00	3,000 00	
City of Akron, O., 4s, 1915, Bd. of Ed.	5,000 00	5,000 00	5,000 00	
Alpena, Mich., 5s, 1934, Water	10,000 00	11,300 00	10,000 00	
Anderson, Ind., 5s, 1918, Ref.	8,000 00	8,480 00	8,000 00	
Ashland, Wis., 5s, 1912, Imp.	10,000 00	10,100 00	10,000 00	
Battle Creek, Mich., 5s, 1917, Water . . . . .	5,000 00	5,275 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	
Bay City, Mich., 4s, 1933, Wat.	5,000 00	5,000 00	5,000 00	
Bay City, Mich., 8s, 1912, Wat.	4,000 00	4,160 00	4,000 00	
Boston, Mass., Reg., 3½s, 1932, School . . . . .	25,000 00	24,125 00	25,000 00	
Canton, O., 4s, 1918, Sch. Dist. Funding . . . . .	10,000 00	10,000 00	10,000 00	
Carbondale, Pa., 4s, opt. 1912- 26, Paving & Bridge . . . . .	16,000 00	16,000 00	15,940 00	
Cleveland, O., 4s, 1922, Sewer	10,000 00	10,200 00	10,000 00	
Cleveland, O., 4s, 1922, Bd. of Education . . . . .	20,000 00	20,400 00	20,000 00	
Columbus, O., 4s, 1922, Via- duct, Refunding . . . . .	5,000 00	5,100 00	5,000 00	
Columbus, O., 4s, opt. 1913, Sewer . . . . .	7,000 00	7,035 00	7,000 00	
Council Bluffs, Ia., 4½s, 1915, Refunding . . . . .	3,000 00	3,060 00	3,000 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 Cumberland, Md., 5s, 1922, Consol. Debt.	5,000 00	5,450 00	5,000 00	
Danville, Ill., 4s, 1912, Imp.	2,000 00	2,000 00	2,000 00	
Dayton, O., 4s, 1918-20, Board of Education.	10,000 00	10,100 00	10,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District.	5,000 00	5,250 00	4,800 00	
Duluth, Minn., 4½s, 1940, Imp.	15,000 00	16,650 00	15,000 00	
East Liverpool, O., 5s., 1924, Refunding.	10,000 00	11,000 00	10,000 00	
Eau Claire, Wis., 4½s, 1928, Ref.	5,000 00	5,300 00	5,000 00	
Elizabeth, N. J., 4s, 1922, Adj.	2,500 00	2,500 00	2,500 00	
Elkhart, Ind., 4s, 1919, School	10,000 00	10,000 00	9,900 00	
Flint, Mich., 4s, 1928, Water	10,000 00	10,000 00	10,000 00	
Fort Scott, Kan., 4½s, 1929, Ref.	5,000 00	5,150 00	5,000 00	
Green Bay, Wis., 4s, 1918, Sew.	10,000 00	10,000 00	10,000 00	
Hazleton, Pa., 4s, opt. 1905, School District.	5,000 00	5,000 00	5,000 00	
Independence, Kan., 4½s, 1920-9, Funding.	20,000 00	20,500 00	20,000 00	
Ironton, O., 5s, 1912, Sewer	20,000 00	20,200 00	20,000 00	
Ironton, O., 5s, 1915, Refund.	5,000 00	5,150 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	10,000 00	10,000 00	
Joplin, Mo., 5s, opt. 1914, Sew.	23,000 00	23,690 00	23,000 00	
Kalamazoo, Mich., 4s, 1916, School District.	5,000 00	5,000 00	4,875 00	
Kalamazoo, Mich., 4½s, 1912, Improvement.	5,000 00	5,025 00	5,000 00	
Kansas City, Kan., 4½s, 1939, Water.	10,000 00	10,400 00	10,000 00	
Kansas City, Mo., 3½s, 1919, School District.	15,000 00	14,775 00	15,000 00	
La Crosse, Wis., 4s, opt. 1914, Viaduct and Bridge.	5,000 00	5,000 00	5,000 00	
Lansing, Mich., 4s, 1914-16, City Hall.	22,000 00	22,000 00	22,000 00	
Lexington, Ky., 4½s, 1932, Fund	10,000 00	10,700 00	10,000 00	
Lexington, Ky., 4s, 1933, Board of Education.	5,000 00	5,000 00	5,000 00	
Lima, O., 3½s, 1930, Refunding	10,000 00	9,350 00	10,000 00	
Madison, Wis., 4s, 1925, School	5,000 00	5,000 00	5,000 00	
Manistee, Mich., 4s, 1911, Water	5,000 00	5,000 00	5,000 00	
Mansfield, O., 4½s, 1920, Refund	10,000 00	10,400 00	10,000 00	
Marquette, Mich., 3½s, 1926, Water.	10,000 00	9,600 00	10,000 00	
Menominee, Mich., 6s, 1913, St. Improvement.	10,000 00	10,350 00	10,000 00	
Milwaukee, Wis., 3½s, 1911-12, School.	1,000 00	1,000 00	980 00	
Moline, Ill., 4s, 1919, School District.	5,000 00	5,000 00	5,000 00	
Moline, Ill., 4½s, 1914, Water Ext.	5,000 00	5,075 00	5,000 00	
Muncie, Ind., 5s, 1911-12, Fund.	8,000 00	8,040 00	8,000 00	
Muskegon, Mich., 5s, 1923-4, Water.	13,000 00	14,430 00	13,000 00	
Newark, O., 5s, 1913-14, Paving	5,000 00	5,125 00	5,000 00	
Newark, O., 5s, 1913, Street Improvement.	1,000 00	1,020 00	1,000 00	
Newport, Ky., 5s, 1911-14, Ref.	7,500 00	7,612 50	7,500 00	
New York, N. Y., 4½s, 1957, Corporation Loan.	5,000 00	5,525 00	5,000 00	
Omaha, Neb., 4s, 1919, Sewer	5,000 00	5,050 00	5,000 00	
Omaha, Neb., 4s, 1918, Fund.	5,000 00	5,050 00	5,000 00	
Omaha, Neb., 4s, 1933, Sewer, Funding.	10,000 00	10,200 00	10,000 00	

## GARDINER SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Owensboro, Ky., 4s, 1930, St. Improvement . . . . .	10,000 00	10,000 00	10,000 00	
Owensboro, Ky., 4s, 1937, Wat. Pawtucket, R. I., 4s, 1944, General Fund . . . . .	9,000 00	9,000 00	8,865 00	
Pittston, Pa., 4½s, 1917-24, Imp. Port Huron, Mich., 5s, 1914, School . . . . .	10,000 00	10,250 00	10,000 00	
25,000 00	25,750 00	25,000 00		
Port Huron, Mich., 4s, opt. 1918, Bridge . . . . .	12,000 00	12,360 00	12,000 00	
Racine, Wis., 4s, 1912-15, Sew. Sault Ste. Marie, Mich., 4½s, 1920, Bridge . . . . .	10,000 00	10,000 00	10,000 00	
12,000 00	12,000 00	12,000 00		
Sault Ste Marie, Mich., 4s, 1932, Water . . . . .	5,000 00	5,150 00	5,000 00	
8,000 00	8,000 00	8,000 00		
Sault Ste Marie, Mich., 4½s, 1928, Refunding . . . . .	5,000 00	5,225 00	5,000 00	
5,000 00	4,850 00	4,838 00		
Seattle, Wash., 4s, 1927, Park Seattle, Wash., 4½s, 1931, Park Seattle, Wash., 4½s, 1928, Sch. South Bend, Ind., 4½s, 1912-13, School . . . . .	5,000 00	5,175 00	5,000 00	
5,000 00	5,150 00	5,000 00		
5,000 00	5,025 00	5,000 00		
Spokane, Wash., 4½s, 1933, Bdg Steubenville, O., 4s, opt. 1914, Water . . . . .	20,000 00	20,700 00	20,000 00	
12,500 00	12,500 00	12,500 00		
Superior, Wis., 4s, 1924, Ref. Topeka, Kan., 4½s, 1930, Crematory . . . . .	35,000 00	35,000 00	35,000 00	
8,000 00	8,520 00	8,000 00		
Traverse City, Mich., 4½s, 1928, Water and Paving . . . . .	6,000 00	6,270 00	6,000 00	
6,000 00	6,270 00	6,000 00		
Traverse City, Mich., 4½s, 1928, Bridge . . . . .	6,000 00	6,270 00	6,000 00	
Webb City, Mo., 5s, opt. 1920, Fire Department . . . . .	10,000 00	10,650 00	10,000 00	
West Bay City, Mich., 5s, 1925, Refunding . . . . .	10,000 00	10,900 00	10,000 00	
Wilkes-Barre, Pa., 4s, 1927, Street Improvement . . . . .	5,000 00	5,075 00	5,000 00	
Yonkers, N. Y., Reg. 4½s, 1967, School . . . . .	5,000 00	5,550 00	5,000 00	
Township of Centre, Ind., 4½s, 1911-21, Road . . . . .	14,725 00	14,725 00	14,725 00	
Newark, O., 5s, 1918-22, Mem. Building . . . . .	5,000 00	5,325 00	5,000 00	
10,000 00	10,300 00	10,000 00		
Youngstown, O., 5s, 1914, Park				
Total public funds out of Maine . . .	1,035,975 00			1,035,173 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1917 . . . . .	15,000 00	16,200 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	10,800 00	10,000 00	
Bangor & Aroostook, St. John River Ext., 5s, 1939 . . . . .	10,000 00	10,300 00	10,000 00	
Bangor & Aroostook, 4s, 1951 . . . . .	20,000 00	17,000 00	19,150 00	
Bangor Railway & Electric Co., 5s, 1935 . . . . .	25,000 00	25,500 00	25,000 00	
Boston & Maine, 4s, 1926 . . . . .	10,000 00	10,000 00	10,000 00	
Boston & Maine, 4½s, 1929 . . . . .	10,000 00	10,450 00	10,000 00	
Bridgton & Saco River, 4s, 1928 . . . . .	5,000 00	5,000 00	5,000 00	
Kennebec Central, 4s, opt. 1910 . . . . .	17,000 00	17,000 00	17,000 00	
Knox & Lincoln, 5s, 1921 . . . . .	10,000 00	10,700 00	10,000 00	
Maine Central, 4s, 1912 . . . . .	10,000 00	10,000 00	10,000 00	
Maine Central, 4s, 1914 (notes) . . . . .	13,000 00	12,935 00	12,902 50	
Maine Central, 4½s, 1912 (notes) . . . . .	10,000 00	10,000 00	9,950 00	
Northern Maine Seaport, 5s, 1935 . . . . .	15,000 00	15,600 00	15,000 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	

## 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>
Rumford Falls & Rangeley Lakes, 5s 1937	20,000 00	22,800 00	20,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	25,000 00	24,250 00	23,275 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	5,225 00	5,000 00	
Total railroad bonds of Maine	330,000 00			327,054 60
Allegheny & Western, 4s, 1998	18,000 00	18,000 00	18,000 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	30,000 00	30,000 00	30,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	10,000 00	10,350 00	10,000 00	
Baltimore & Ohio, 4s, 1948	10,000 00	10,000 00	10,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	15,000 00	15,000 00	15,000 00	
Boston & Albany, 3½s, 1951	5,000 00	4,500 00	5,000 00	
Boston & Albany, 3½s, 1952	10,000 00	9,000 00	10,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919	5,000 00	5,000 00	5,000 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 & Northwestern, 3½s, 1987	10,000 00	8,800 00	10,000 00	
Citizens Railway & Light Co., Muscatine, Iowa, 5s, 1917	18,000 00	18,000 00	18,000 00	
Clearfield & Jefferson, 6s, 1927	10,000 00	12,000 00	10,000 00	
Columbus, London & Springfield, 5s, 1920	9,000 00	9,000 00	8,895 00	
Columbus, Newark & Zanesville, O., 5s, 1924	10,000 00	10,000 00	9,900 00	
Concord & Montreal, 4s, 1920	10,000 00	10,000 00	10,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 00	3,750 00	
Elgin, Aurora & Southern Traction, Ill., 5s, 1916	15,000 00	15,000 00	14,950 00	
Elgin, Joliet & Eastern, 5s, 1941	15,000 00	16,650 00	15,000 00	
Evansville & Princeton Traction, 5s, 1923	25,000 00	25,000 00	25,000 00	
Flint & Pere Marquette, P. H. Div. 5s, 1939	15,000 00	15,900 00	15,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,200 00	5,000 00	
Grand Rapids Railway, Mich., 5s, 1916	10,000 00	10,000 00	9,800 00	
Hereford, 4s, 1930	10,000 00	10,000 00	9,837 50	
Illinois Central, St. Louis Div. & Term., 3½s, 1951	10,000 00	8,650 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	
Jackson & Battle Creek Traction, Mich., 5s, 1923	10,000 00	10,000 00	10,000 00	
Jamestown Street, N. Y., 6s, 1923	5,000 00	5,400 00	5,000 00	
Kanawha & Michigan, 4s, 1990	20,000 00	18,400 00	16,400 00	
Lexington & Boston St., Mass., 4½s, 1920	10,000 00	9,000 00	10,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,600 00	10,000 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 00	9,737 50	
Maryland, Delaware & Virginia, 5s, 1955	20,000 00	20,000 00	20,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,250 00	4,600 00	
Metropolitan Crosstown, N. Y., 5s, 1920	20,000 00	15,000 00	20,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	5,000 00	5,000 00	5,000 00	
Milford & Uxbridge St., Mass., 5s, 1918	5,000 00	5,000 00	4,812 50	
Newton Street, Mass., 5s, 1912	10,000 00	10,000 00	10,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	13,500 00	15,000 00	
New York & Greenwood Lake, 5s, 1946	10,000 00	10,300 00	10,000 00	

## GARDINER SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Old Colony Street, Mass., 4s, 1954 . . . . .	10,000 00	8,800 00	9,025 00	
Pittsburg, Cincinnati, Chicago & St. Louis, 4½s, 1942, Series B . . . . .	5,000 00	5,350 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916 . . . . .	5,000 00	5,000 00	5,000 00	
Rutland, 4½s, 1941 . . . . .	10,000 00	10,250 00	10,000 00	
St. Joseph & Grand Island, 4s, 1947 . . . . .	20,000 00	18,000 00	17,850 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 . . . . .	10,000 00	9,000 00	9,150 00	
Schenectady Railway, N. Y., 4½s, opt. 1911 . . . . .	24,000 00	24,240 00	24,000 00	
Scioto Valley Traction, 5s, 1923 . . . . .	15,000 00	15,000 00	14,900 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	9,270 00	9,000 00	
Toledo & Indiana Traction, 5s, 1931 . . . . .	5,000 00	5,000 00	4,800 00	
Toledo Terminal, 4½s, 1957 . . . . .	28,000 00	26,880 00	28,000 00	
Union Electric Co., Dubuque, Ia., 5s, 1924 . . . . .	6,000 00	6,000 00	5,875 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, 5s, 1937 . . . . .	5,000 00	5,000 00	5,000 00	
Wichita Railroad & Light Co., Kan., 5s, 1932 . . . . .	5,000 00	5,000 00	4,950 00	
Williamsport & North Branch, 4½s, 1931 . . . . .	10,000 00	8,000 00	10,000 00	
Youngstown & Ohio River, 5s, 1935 . . . . .	25,000 00	25,000 00	24,625 00	
Total railroad bonds out of Maine . . . . .	702,000 00			688,350 00
<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	5,000 00	9,800 00	
Caribou Water, Light & Power Co., 5s, 1923 . . . . .	30,000 00	30,000 00	30,000 00	
Consolidated Electric Light Company of Maine, 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 Co., Mich., 5s, 1939 . . . . .	3,000 00	3,000 00	3,000 00	3,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner, pref. . . . .	10,500 00	10,500 00	9,870 00	
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 . . . . .	30,000 00	15,000 00	15,300 00	
Portland & Rumford Falls . . . . .	5,000 00	10,000 00	9,500 00	
Total railroad stock owned . . . . .	52,000 00			41,170 00

## 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>
Oakland Manufacturing Co., Gardiner (endorsed)	5,000 00	5,000 00	
Trustees of Parochial Funds of Christ Church, Gardiner.....	750 00	750 00	5,750 00
Loan on Atchison, Topeka & Santa Fe Ry. stock	25 00	25 00	
Loan to city of Gardiner.....	4,000 00	4,000 00	
Loans on Gardiner Savings Institution books.....	2,683 00	2,683 00	
Loans on mortgages of real estate.....	104,726 21	104,726 21	111,434 21
Real estate investment.....	20,000 00	20,000 00	
Real estate foreclosure.....	350 00	350 00	20,350 00
Cash on deposit.....	61,460 99	61,460 99	
Cash on hand.....	2,007 76	2,007 76	63,468 75
Unpaid accrued interest.....	32,550 06		2,954,098 06
Due depositors, earned dividend and accrued State tax.....	3,023,838 02		
	2,801,891 67		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	221,946 35		

## GORHAM SAVINGS BANK—GORHAM.

March 23, 1911.

FREDERICK ROBIE, President. JOHN A. WATERMAN, Treasurer.  
LEWIS R. JOHNSON, Assistant Treasurer.

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

Organized February 21, 1868.

## LIABILITIES.

Deposits .....	\$617,875 83
Reserve fund .....	39,840 67
Undivided profits .....	6,473 87
	\$664,190 37

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid .....	\$5,000 00	\$5,150 00	\$5,000 00	
City of Calais, 4s, 1926, Refunding .....	2,000 00	2,060 00	2,000 00	
Saco, 4s, 1917, Municipal .....	1,000 00	1,015 00	1,000 00	
Total public funds of Maine .....	8,000 00			\$8,000 00
Commonwealth of Massachusetts, Reg. 3½s, 1941-2, Metropolitan Water Loan .....	10,000 00	10,000 00	10,000 00	
County of Allen, Ind., 4s, 1933, C. H. Anglaize, O., 5s, 1918-19, Bdg. Chippewa, Mich., 4½s, 1919, Bridge .....	5,000 00	5,100 00	5,000 00	
Clermont, O., 5s, 1921, Defic. Delaware, Ind., 6s, 1913, Fund. Lawrence, O., 5s, 1920, T'pike Prince George's, Md., 5s, 1922, Sinking Fund .....	3,000 00	3,195 00	3,000 00	
Ramsey, Minn., 4½s, 1918, C.H. Somerset, Md., 4½s, 1952-7, Ct. House .....	3,000 00	3,315 00	3,000 00	
City of Alpena, Mich., 5s, 1930, Water Bay City, Mich., 4s, 1934, Wat., Refunding .....	7,000 00	7,805 00	7,000 00	
Boston, Mass., Reg. 3½s, 1944, School .....	10,000 00	10,000 00	10,000 00	
Boston, Mass., Reg. 4s, 1936, Street .....	5,000 00	4,775 00	5,000 00	
Boston, Mass., Reg. 4s, 1935, Rapid Transit .....	6,000 00	6,240 00	6,000 00	
Chicago, Ill., 4½s, 1924, Fund. Cleveland, O., 4½s, 1928, School Danbury, Conn., 4s, 1946, Wat. East Liverpool, O., 5s, 1923, Refunding .....	4,000 00	4,160 00	4,000 00	
Elwood, Ind., 5s, 1923, Refund. Fall River, Mass., Reg. 3½s, 1953, Park .....	5,000 00	5,375 00	5,000 00	
Huntington, Ind., 6s, 1911-12, Water .....	5,000 00	5,475 00	5,000 00	
Indianapolis, Ind., 4s, 1924-5, School .....	5,000 00	5,000 00	5,000 00	
Kansas City, Kan., 4½s, 1939-40, Water .....	5,000 00	5,125 00	5,000 00	
Lima, O., 5s, 1916, Water .....	15,000 00	15,600 00	15,000 00	
Moline, Ill., 4½s, 1917, St. Imp. Muncie, Ind., 5s, 1912, Fund. Newark, O., 5s, 1917-20, Ref. ....	1,000 00	1,045 00	1,000 00	
	5,000 00	5,125 00	5,000 00	
	4,000 00	4,040 00	4,000 00	
	6,000 00	6,390 00	6,000 00	



## GORHAM SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of New Bedford, Mass., Reg. 3½s, 1951, Park	5,000 00	4,750 00	5,000 00	
Newport, Ky., 5s, opt. 1914, Sewer	1,000 00	1,030 00	1,000 00	
New York, N. Y., Reg. 3½s, 1950, Rapid Transit	10,000 00	9,000 00	10,000 00	
New York, N. Y., 3½s, 1954, Water	5,000 00	4,500 00	4,975 00	
New York, N. Y., Reg. 4s, 1955-6, Municipal	10,000 00	10,000 00	9,887 50	
New York, N. Y., 4s, 1957, Municipal	5,000 00	5,000 00	4,993 75	
New York, N. Y., Reg. 4½s, 1957, Water	10,000 00	11,050 00	10,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Funding	10,000 00	10,250 00	10,000 00	
Piqua, O., 6s, 1913, School	2,500 00	2,587 50	2,500 00	
Pittsburg, Kan., 4½s, 1940, Park Improvement	5,000 00	5,200 00	5,000 00	
Pittsburg, Pa., 4½s, 1921, Wat.	4,000 00	4,200 00	4,000 00	
Port Huron, Mich., 4s, opt. 1918, Bridge	3,000 00	3,000 00	3,000 00	
Port Huron, Mich., 4s, opt. 1918, Refunding	5,000 00	5,000 00	5,000 00	
St. Cloud, Minn., 5s, opt. 1914, Refunding	5,000 00	5,100 00	5,000 00	
St. Paul, Minn., 4s, 1940, High School	2,000 00	2,090 00	1,990 00	
Sioux City, Ia., 4½s, opt. 1906, Refunding	2,000 00	2,000 00	2,000 00	
Toledo, O., Reg. 4s, 1944, Park	15,000 00	15,675 00	15,000 00	
Toledo, O., 5s, 1911, General Improvement	2,000 00	2,000 00	2,000 00	
Topeka, Kan., 6s, 1915, Board of Education	1,000 00	1,075 00	1,000 00	
West Bay City, Mich., 5s, 1924, Refunding	6,000 00	6,510 00	6,000 00	
Zanesville, O., 4½s, 1913, Ref. of Danbury, Conn., 4s, 1954-5, School	2,000 00	2,020 00	2,000 00	
Town of Danbury, Conn., 4s, 1954-5, School	5,000 00	5,000 00	5,000 00	
East Providence, R. I., 4s, 1948, School	5,000 00	5,125 00	5,000 00	
West Seneca, N. Y., 5s, 1919, Sewer	5,000 00	5,300 00	5,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,180 00	6,000 00	
Total public funds out of Maine	269,000 00			268,846 25
<i>Railroad Bonds Owned.</i>				
Boston & Maine, 4½s, 1929	5,000 00	5,225 00	5,000 00	
Boston & Maine, 4½s, 1944	10,000 00	10,650 00	10,000 00	
Maine Central, 5s, 1923	4,000 00	4,320 00	4,000 00	
Total railroad bonds of Maine	19,000 00			19,000 00
Central of New Jersey, Reg. 5s, 1987	5,000 00	6,150 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	5,025 00	4,675 00	
Chicago & Northwestern, Menominee Division, 7s, 1911	1,000 00	1,005 00	1,000 00	
Chicago & Northwestern, Madison Ext., 7s, 1911	1,000 00	1,005 00	1,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,500 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. Div., 4s, 1991	5,000 00	4,700 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 4s, 1990	6,000 00	5,640 00	5,880 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>
Cleveland Terminal & Valley, 4s, 1995	5,000 00	4,725 00	5,000 00	
Detroit & Mackinac, 4s, 1995	1,000 00	920 00	1,000 00	
Duluth Street, Minn., 5s, 1930	5,000 00	5,000 00	5,000 00	
Elgin, Joliet & Eastern, 5s, 1941	6,000 00	6,660 00	6,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	5,000 00	5,200 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	6,360 00	6,000 00	
Louisville, New Albany & Chicago, C. & I. Division, 6s, 1911	3,000 00	3,000 00	3,000 00	
Lynn & Boston, 1st Mort., 5s, 1924	6,000 00	6,360 00	6,000 00	
New York Central & Hudson River, 3½s, 1997	15,000 00	13,500 00	14,735 00	
New York & Greenwood Lake, 5s, 1946	5,000 00	5,150 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, 1937	5,000 00	5,050 00	5,000 00	
Scioto Valley & New England, 4s, 1939	10,000 00	9,600 00	9,880 00	
Toledo Terminal, 4½s, 1957	5,000 00	4,800 00	5,000 00	
Trenton Passenger, N. J., 6s, 1930-31	8,000 00	9,280 00	8,000 00	
Watervliet Turnpike & Railway, 6s, 1919	1,000 00	1,080 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..	149,000 00			147,091 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, opt. 1902	2,000 00	1,800 00	2,000 00	
Portland Water Company, 4s, 1927	4,000 00	4,120 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 Company, Inf'd., 6s, 1911	500 00	500 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
Loans on Highland Valley Power Co., Idaho, bonds		475 00	475 00	
Loans to First Congregational Parish, Gorham		1,615 00	1,615 00	
Loan on Gorham Savings Bank, book		300 00	300 00	
Loans on mortgages of real estate		184,196 00	184,196 00	186,586 00
Real estate foreclosure		5,950 00	5,950 00	5,950 00
Cash on deposit		11,774 20	11,774 20	
Cash on hand		1,142 67	1,142 67	12,916 87
Unpaid accrued interest		7,913 14		664,190 37
Due depositors, earned dividend and accrued State tax		683,947 51		
		620,803 83		
Estimated market value of resources above liability for deposits, earned dividend and State tax		63,143 68		

## HALLOWELL SAVINGS INSTITUTION—HALLOWELL.

April 12, 1911.

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 .....	\$809,234 85
Reserve fund .....	42,000 00
Undivided profits .....	18,328 91
	<b>\$869,563 76</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15. R. R. Aid .....	\$10,000 00	\$10,200 00	\$10,000 00	
City of Augusta, 4s, 1913-19, Funding .....	4,000 00	4,040 00	4,000 00	
Old Town, 3½s, 1921, Refund. ....	6,000 00	5,820 00	6,000 00	
Portland, 4s, 1930, City Hall .....	10,000 00	10,350 00	10,000 00	
Town of Boothbay Harbor, 4s, 1928, Refunding .....	6,660 00	6,660 00	6,640 00	
Caribou, 3½s, 1921, Refunding .....	3,000 00	2,880 00	3,000 00	
East Livermore, 3½s, 1920, Sch. ....	5,000 00	4,850 00	5,000 00	
Lubec, 4s, 1921, Water .....	5,000 00	5,000 00	5,000 00	
Rumford, 4s, 1926, Funding .....	10,060 00	10,000 00	10,060 00	
<b>Total public funds of Maine .....</b>	<b>59,660 00</b>			<b>\$59,640 00</b>
County of Allegheny, Pa., 4s, 1934, Rds. ....	17,060 00	17,680 00	17,060 00	
Athens, O., 5s, 1925, Funding .....	5,060 00	5,525 00	5,060 00	
Butler, O., 4s, 1916, Refund. ....	5,060 00	5,025 00	5,060 00	
Chippewa, Mich., 4½s, 1919, Ref. ....	5,000 00	5,125 00	5,060 00	
Franklin, Ky., 4s, 1919, Ref. ....	10,000 00	10,060 00	10,000 00	
Franklin, O., 4s, 1927-8, Bldg. ....	12,060 00	12,360 00	12,000 00	
Gallia, O., 5s, 1919, Pike .....	10,060 00	10,760 00	10,060 00	
Hancock, O., 4½s, 1917-18, Fund .....	5,000 00	5,150 00	5,000 00	
Hancock, O., 5s, 1919, Court House .....	2,000 00	2,140 00	2,000 00	
Jackson, O., 4s, 1917, Turnpike .....	5,000 00	5,660 00	5,000 00	
Jefferson, Ind., 4s, 1922, Road .....	7,000 00	7,060 00	7,000 00	
Lyon, Kan., 4½s, opt. 1919, Ref. ....	6,000 00	6,060 00	6,000 00	
Lyon, Kan., 4½s, opt. 1915-18, Refunding .....	12,000 00	12,060 00	12,000 00	
St. Louis, Minn., 4s, 1916, Road .....	5,060 00	5,025 00	5,000 00	
Sedgwick, Kan., 5s, opt. 1915, Funding .....	6,000 00	6,180 00	6,000 00	
Somerset, Md., 4½s, 1926-35, Court House .....	5,000 00	5,325 00	5,000 00	
Talbot, Md., 4s, 1923-7, Re- demption .....	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, Bridge .....	5,000 00	5,250 00	5,000 00	
City of Alpena, Mich., 5s, 1925-8, Wat. ....	12,000 00	13,200 00	12,000 00	
Ashland, Wis., 5s, 1912, Imp. ....	4,000 00	4,040 00	4,000 00	
Cleveland, O., 4s, 1925, River and Harbor .....	5,000 00	5,125 00	5,000 00	
Council Bluffs, Ia., 6s, opt. 1901, Improvement .....	5,000 00	5,000 00	5,000 00	
Dayton, O., 4s, 1920, Board of Education .....	5,000 00	5,050 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	3,030 00	3,000 00	
Ishpeming, Mich., 4s, 1914, Sch. ....	9,000 00	9,000 00	9,000 00	

## HALLOWELL SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Kansas City, Kan., 5s, 1928-30, Park	5,000 00	5,475 00	5,000 00	
Kansas City., Mo., 3½s, 1919, School	7,000 00	6,895 00	7,000 00	
Lansing, Mich., 4s, 1920, Wat.	5,000 00	5,000 00	5,000 00	
Muskegon, Mich., 4s, 1934, Wharf	8,000 00	8,160 00	8,000 00	
New York, N. Y., Reg. 3½s, 1920, Aqueduct	5,000 00	4,825 00	5,000 00	
New York, N. Y., 4½s, 1957, Municipal	20,000 00	22,100 00	20,000 00	
Omaha, Neb., 4s, 1933, Renew.	5,000 00	5,100 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	5,000 00	5,000 00	
St. Cloud, Minn., 5s, 1918, Bdg.	10,000 00	10,450 00	10,000 00	
Sedalia, Mo., 4½s, opt. 1907, Refunding	5,000 00	5,000 00	5,000 00	
Stillwater, Minn., 5s, 1912, Imp.	4,000 00	4,040 00	4,000 00	
Toledo, O., 4s, 1929, Refunding	10,000 00	10,350 00	10,000 00	
West Bay City, Mich., 5s, 1917, Electric Lights	8,000 00	8,360 00	8,000 00	
Town of Orange, Conn., 4s, 1925, Funding	8,000 00	8,120 00	8,000 00	
Stowe, Vt., 4s, 1913-17, R. R.	5,000 00	5,000 00	5,000 00	
School Dist. No. 6, W. Seneca, N. Y., 5s, 1929-30	10,000 00	11,150 00	10,000 00	
Township of Youngstown, O., 5s, 1914, Park	6,000 00	6,180 00	6,000 00	
Total public funds out of Maine	322,000 00			322,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	15,000 00	16,500 00	15,000 00	
Boston & Maine, 4s, 1942	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921	6,000 00	6,420 00	6,000 00	
Northern Maine Seaport, 5s, 1935	5,000 00	5,200 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	7,760 00	7,480 00	
Sanford & Cape Porpoise, 5s, 1928	12,000 00	12,000 00	12,000 00	
Somerset, 4s, 1955	5,000 00	4,750 00	4,900 00	
Total railroad bonds of Maine	66,000 00			65,380 00
Baltimore, Chesapeake & Atlantic, 5s, 1943	5,000 00	5,175 00	5,000 00	
Bellaire, Bridgeport & Martin's Ferry St., O., 6s, opt. 1908	11,000 00	11,000 00	11,000 00	
Bennington & Rutland, 4½s, 1927	5,000 00	5,000 00	5,000 00	
Buffalo & Susquehanna, 4½s, 1953	5,000 00	2,000 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	5,000 00	2,500 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	4,500 00	4,862 50	
Central Pacific, 3½s, 1929	5,000 00	4,600 00	4,243 75	
Cincinnati, Findlay & Fort Wayne, 4s, 1923	5,000 00	4,300 00	4,675 00	
Citizens Railway & Light 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	4,725 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 Railway, 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 Traction, Mich., 5s, opt. 1913	5,000 00	5,000 00	5,000 00	

## HALLOWELL 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>
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	10,000 00	10,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918.....	10,000 00	10,000 00	10,000 00	
Milford & Uxbridge St., 5s, 1918.....	5,000 00	5,000 00	4,812 50	
Rutland Railway, Light & Power Co., Vt., 5s, 1946.....	5,000 00	5,000 00	4,825 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	10,200 00	11,400 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	16,575 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	
Youngstown & Ohio River, 5s, 1935.....	6,000 00	6,000 00	5,910 00	
Total railroad bonds out of Maine..	215,000 00			210,978 75
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 5s, 1916.....	20,000 00	20,000 00	19,875 00	
Central Maine Power Co., 5s, 1939.....	10,000 00	10,000 00	9,850 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925.....	5,000 00	5,000 00	5,000 00	
Eastport Water Company, 5s, 1918.....	12,000 00	12,180 00	12,000 00	
Lewiston Gas Light Co., 4s, 1924.....	10,000 00	10,000 00	10,000 00	
Maine Water Company, 5s, 1931.....	10,000 00	10,000 00	10,000 00	
Phillips Water Company, 5s, 1916.....	5,000 00	5,060 00	5,000 00	
Rockland Water Company, 5s, 1919.....	3,000 00	3,060 00	3,000 00	
Standish Water & Construction Co., 5s, 1913.....	10,000 00	10,200 00	10,000 00	
Total corporation bonds of Maine..	85,000 00			84,725 00
Berlin Water Company, N. H., 5s, opt. 1902.....	6,500 00	6,500 00	6,500 00	
Northumberland Water Co., N. H., 5s, 1915.....	3,000 00	3,000 00	3,000 00	
Total corporation bonds out of Maine	9,500 00			9,500 00
<i>Railroad Stock Owned.</i>				
Portland & Rumford Falls.....	3,300 00	6,600 00	6,600 00	6,600 00
Pennsylvania.....	10,000 00	13,000 00	11,493 75	11,493 75
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland.....	1,100 00	1,144 00	1,100 00	
Canal National Bank, Portland.....	1,300 00	1,378 00	1,300 00	
Cumberland National Bank, Portland.....	700 00	714 00	700 00	
First National Bank, Augusta.....	2,200 00	2,750 00	2,200 00	
First National Bank, Bath.....	1,000 00	1,000 00	1,000 00	
Total national bank stock owned..	6,300 00			6,300 00
<i>Other Bank Stock Owned.</i>				
Hallowell Trust & Banking Company	6,400 00	8,000 00	6,400 00	6,400 00

## HALLOWELL SAVINGS INSTITUTION—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to Augusta City Hospital (endorsed).....	4,000 00	4,000 00	
Loan to city of Hallowell.....	8,000 00	8,000 00	
Loan on personal property.....	750 00	750 00	
Loans on Hallowell Savings Institution books.....	3,700 00	3,700 00	
Loans on mortgages of real estate.....	31,992 81	31,992 81	48,442 81
Real estate investment.....	30,066 42	30,066 42	
Real estate foreclosure.....	800 73	800 73	
Furniture and fixtures.....	781 16	781 16	31,648 31
Cash on deposit.....	5,025 51	5,025 51	
Cash on hand.....	1,429 63	1,429 63	6,455 14
Unpaid accrued interest.....	11,901 63		869,563 76
Due depositors, earned dividend and accrued State tax.....	892,073 89		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	817,479 93		
	74,593 96		

## HANCOCK COUNTY SAVINGS BANK—ELLSWORTH.

August 24, 1911.

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

TRUSTEES—Chas. C. Burrill, F. Carroll Burrill, Augustus E. Moore, Albert F. Burnham, Harvard C. Jordan.

Organized March 17, 1873.

## LIABILITIES.

Deposits .....	\$273,024 19
Reserve fund .....	23,996 43
Undivided profits .....	3,583 60
	<b>\$300,604 22</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid .....	\$2,000 00	\$2,060 00	\$2,000 00	
Cumberland, 3½s, 1921, Ct. H. Penobscot, 3½s, 1922, Ct. H. Washington, 4s, opt. 1923, R.R. Aid .....	3,000 00 5,000 00 2,000 00	2,940 00 4,900 00 2,050 00	2,970 00 5,000 00 2,000 00	
City of Deering, 4s, 1917, Sewer .....	500 00	507 50	500 00	
Ellsworth, 4s, 1912, Refunding Ellsworth, 4s, 1917, Refunding .....	2,400 00 500 00	2,400 00 507 50	2,400 00 500 00	
Town of Newport, 4s, opt. 1907, Municipal .....	10,000 00	10,000 00	10,000 00	
Total public funds of Maine .....	25,400 00			\$25,370 00
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. House & City Hall .....	1,000 00	1,075 00	1,000 00	
Lyon, Kan., 4½s, 1919, Refund. City of Clinton, Ia., 5s, 1912, Refund. Duluth, Minn., 5s, 1918, Gen. Funding .....	3,000 00 1,000 00 2,000 00	3,030 00 1,010 00 2,140 00	3,000 00 1,000 00 2,000 00	
Manchester, N. H., 4s, 1917, Water .....	2,000 00	2,030 00	2,000 00	
Muskegon, Mich., 5s, 1924, Water .....	1,000 00	1,115 00	1,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water .....	5,000 00	5,000 00	5,000 00	
West Bay City, Mich., 5s, 1917, Electric Light .....	2,000 00	2,090 00	2,000 00	
Total public funds out of Maine .....	17,000 00			17,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	3,000 00	3,300 00	3,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943 .....	2,000 00	2,160 00	2,000 00	
Knox & Lincoln, 5s, 1921 .....	5,000 00	5,350 00	5,000 00	
Maine Central, 4½s, 1916 .....	1,000 00	1,015 00	1,000 00	
Total railroad bonds of Maine .....	11,000 00			11,000 00
Ashland Light, Power & St. Ry., Wis., 5s, 1939 .....	5,000 00	5,000 00	4,750 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916 .....	2,000 00	2,000 00	1,975 00	
Hereford, 4s, 1930 .....	2,000 00	2,000 00	2,000 00	
Hudson Valley, N. Y., 5s, 1951 .....	1,000 00	950 00	1,000 00	

## HANCOCK COUNTY SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hudson Valley, N. Y., Non-Cum. Inc. Deb. 5s, 1921	400 00	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	2,060 00	1,920 00	
Rockford & Interurban, Ill., 5s, opt. 1907	6,000 00	6,000 00	5,760 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,814 58	
Williamsport & North Branch, 4½s, 1931	3,000 00	2,400 00	3,000 00	
Zanesville Electric, O., 4s, opt. 1904	2,000 00	1,870 00	2,000 00	
Total railroad bonds out of Maine	33,400 00			32,494 58
<i>Corporation Bonds Owned.</i>				
American Realty Company, 5s, opt. 1903	5,000 00	5,000 00	5,000 00	
Bar Harbor Electric Light Co., 4½s, 1921	1,500 00	1,500 00	1,500 00	
Machias Water Company, 5s, 1916	500 00	500 00	480 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	20,500 00			20,130 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	500 00	520 00	500 00	
Cumberland National Bank, Portland	700 00	714 00	700 00	
First National Bank, Bar Harbor	500 00	750 00	500 00	
Portland National Bank, Portland	1,000 00	1,750 00	1,000 00	
Total national bank stock owned	12,700 00			12,700 00
<i>Other Bank Stock Owned.</i>				
Rumford Falls Trust Company	1,000 00	2,000 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Detroit, Toledo & Ironton		500 00	500 00	
Ithaca Street, N. Y.		4,500 00	4,500 00	
New York, Auburn & Lansing		4,800 00	4,800 00	9,800 00
<i>Loans on Corporation Bonds.</i>				
Beloit Water Works, Wis.		653 26	653 26	
Consolidated Rosendale Cement Co., Binnewater, N. Y.		5,250 00	5,250 00	
Newport Light & Power Company		424 44	424 44	
Ticonic Foot Bridge Company, Waterville		1,755 75	1,755 75	8,083 45
<i>Loans on Corporation Stock.</i>				
First National Bank Building Company, Ellsworth		375 00	375 00	
Hancock Land Company, Frenchman's Bay		2,289 00	2,289 00	2,664 00
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth		5,350 00	5,350 00	
First National Bank, Bar Harbor		500 00	500 00	
Messalonskee National Bank, Oakland		500 00	500 00	6,350 00



## HANCOCK COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loans to Sherwin-Burrill Soap Co., Ellsworth (en- dorsed) . . . . .	750 00	750 00	
Loans to city of Ellsworth . . . . .	3,000 00	3,000 00	
Loans on names . . . . .	2,020 00	2,020 00	
Loan on personal property . . . . .	69 50	69 50	
Loans on mortgages of real estate . . . . .	101,288 48	101,288 48	107,127 98
Real estate foreclosure . . . . .	17,054 18	17,054 18	
Furniture and fixtures . . . . .	2,376 72	2,376 72	19,430 90
Premium account . . . . .		2,028 65	2,028 65
Cash on deposit . . . . .	23,907 58	23,907 58	
Cash on hand . . . . .	1,117 08	1,117 08	25,024 66
Unpaid accrued interest . . . . .	5,522 91		300,604 22
Due depositors, earned dividend and accrued State tax . . . . .	307,917 90 274,928 62		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax . . . . .	32,989 28		

## HOULTON SAVINGS BANK—HOULTON.

September 5, 1911.

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, James Archibald.

Organized February 13, 1872.

LIABILITIES.	
Deposits .....	\$993,535 29
Reserve fund .....	46,750 00
Undivided profits .....	17,702 90
	<b>\$1,057,988 19</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R. Aid .....	\$17,000 00	\$17,085 00	\$17,000 00	
Penobscot, 3½s, 1924-8, Court House .....	5,000 00	4,850 00	5,000 00	
City of Old Town, 4s, 1918, Refunding .....	4,000 00	3,900 00	4,000 00	
Town of Bridgewater, order .....	1,000 00	1,000 00	1,000 00	
Fort Fairfield, 3½s, 1915-20, Bridge .....	5,000 00	4,850 00	5,000 00	
Houlton, 3½s, 1912-32, Water .....	27,800 00	26,827 00	27,800 00	
Houlton, orders .....	10,000 00	10,000 00	10,000 00	
Ludlow, order .....	1,200 00	1,200 00	1,200 00	
Masardis, 3½s, 1921, Bridge .....	3,000 00	2,910 00	3,000 00	
Masardis, 4½s, 1930, Bridge .....	5,650 00	5,734 75	5,650 00	
New Limerick, order .....	1,000 00	1,000 00	1,000 00	
Washburn, 3½s, 1921, Bridge .....	10,000 00	9,300 00	10,000 00	
Moro Plantation, order .....	84 00	84 00	84 00	
Stacyville Plantation, order .....	1,000 00	1,000 00	1,000 00	
Portland Water District, 4s, 1928 .....	20,000 00	20,600 00	20,000 00	
Van Buren Water District, 4s, 1925 .....	3,500 00	3,500 00	3,227 50	
Total public funds of Maine .....	115,234 00			\$114,961 50
County of Athens, O., 5s, 1925, Gen. Funding .....	5,000 00	5,525 00	5,000 00	
Hancock, O., 5s, 1918, C. H. I. .....	4,000 00	4,240 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 .....	5,000 00	5,275 00	5,000 00	
Water .....	10,000 00	10,000 00	10,000 00	
Total public funds out of Maine .....	27,000 00			27,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 1st Mort. 5s, 1943 .....	102,000 00	112,200 00	101,955 00	
Bangor & Aroostook, 4s, 1951 .....	5,000 00	4,250 00	4,750 00	
Boston & Maine, Reg. 3½s, 1923 .....	5,000 00	4,700 00	4,687 50	
Maine Central, 7s, 1912 .....	200 00	206 00	200 00	
Maine Central, 4s, 1914 (notes) .....	10,000 00	9,950 00	9,937 50	
Somerset, 4s, 1955 .....	5,000 00	4,750 00	4,850 00	
Total railroad bonds of Maine .....	127,200 00			126,380 00
Aurora, Elgin & Chicago, 5s, 1917 .....	8,000 00	8,000 00	7,960 00	
Boston & Northern St., 4s, 1954 .....	5,000 00	4,625 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 City Railway, 5s, 1927 .....	5,000 00	5,125 00	5,000 00	
Cincinnati & Indiana Western, 5s, opt. 1912 .....	1,000 00	1,000 00	1,000 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>
Des Moines Suburban, Ia., 6s, 1921 . . .	2,000 00	2,160 00	2,000 00	
Detroit Railway, Mich., 5s, 1924 . . .	6,000 00	6,000 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	5,000 00	5,000 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	
Syracuse, Lake Shore & Northern, 5s, 1947 . . .	5,000 00	5,000 00	4,750 00	
Taunton Street, Mass., 5s, 1914 . . .	2,000 00	2,000 00	2,000 00	
Verdigris Valley, Independence & Western, 5s, 1926 . . .	6,000 00	6,120 00	6,000 00	
Williamsport & North Branch, 4s, 1931 . . .	10,000 00	8,000 00	10,000 00	
Total railroad bonds out of Maine . . .	73,500 00			72,185 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 5s, 1916 . . .	10,000 00	10,000 00	10,000 00	
Biddeford & Saco Water Co., 4s, 1924 . . .	1,000 00	1,000 00	1,000 00	
Consolidated Electric Light Company of Maine, Portland, 5s, 1913-14 . . .	5,000 00	5,000 00	5,000 00	
Eastern Steamship Co., 5s, 1927 . . .	10,000 00	10,000 00	9,930 00	
Houlton Water Company, 4s, 1911-24 . . .	26,500 00	26,500 00	26,411 05	
Houlton Woolen Mill, 5s, 1926 . . .	3,000 00	3,000 00	3,000 00	
Hyde Windlass Company, Bath, 5s, 1917 . . .	5,000 00	5,000 00	4,968 75	
Lewiston & Auburn Elec. Light Co., 5s, 1939 . . .	6,000 00	6,000 00	6,000 00	
Portland Water Company, 4s, 1927 . . .	1,000 00	1,030 00	1,000 00	
Total corporation bonds owned . . .	67,500 00			67,309 80
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg . . .	10,000 00	5,000 00	4,900 00	4,900 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	1,500 00	1,000 00	
First National Bank, Houlton . . .	500 00	1,125 00	500 00	
First National Bank, Portland . . .	2,100 00	2,268 00	2,100 00	
First National Bank, Wiscasset . . .	2,300 00	2,300 00	2,300 00	
Fort Fairfield National Bank, Fort Fairfield . . .	2,500 00	4,375 00	2,500 00	
Nat'l Shoe & Leather Bank, Auburn . . .	3,000 00	3,300 00	3,000 00	
Newcastle National Bank, Damariscotta . . .	1,000 00	1,000 00	1,000 00	
Norway National Bank, Norway . . .	700 00	945 00	700 00	
Presque Isle National Bank, Presque Isle . . .	2,100 00	4,200 00	2,100 00	
Total national bank stock owned . . .	17,700 00			17,700 00
<i>Other Bank Stock Owned.</i>				
Houlton Trust Company . . .	1,000 00	1,500 00	1,000 00	1,000 00
<i>Loans to Municipalities.</i>				
Town of Masardis . . .		600 58	600 58	
Mt. Chase . . .		700 00	700 00	
New Limerick . . .		400 00	400 00	
Perham . . .		500 00	500 00	
Washburn . . .		4,200 00	4,200 00	
Chapman Plantation . . .		1,050 00	1,050 00	
Connor Plantation . . .		1,000 00	1,000 00	
Portage Lake Plantation . . .		1,300 00	1,300 00	9,750 58

## 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..	8,300 00	8,300 00	
Loans on Aroostook Telephone & Telegraph Co., bond.....	400 00	400 00	
Loan to Houlton Lodge No. 835, B. & P. O. of E.	1,000 00	1,000 00	
Loan on name.....	200 00	200 00	
Loans on Houlton Savings Bank books.....	2,801 00	2,801 00	
Loans on mortgages of real estate.....	504,866 99	504,866 99	517,567 99
Real estate investment.....	6,000 00	3,250 00	
Furniture and fixtures.....	250 00	250 00	3,500 00
Premium account.....		13,933 75	13,933 75
Cash on deposit.....	63,647 32	63,647 32	
Cash on hand.....	18,152 25	18,152 25	81,799 57
Unpaid accrued interest.....	19,688 30		1,057,988 19
Due depositors, earned dividend and accrued State tax.....	1,082,141 19		
	1,006,898 49		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	75,242 70		

## KENNEBEC SAVINGS BANK—AUGUSTA.

July 5, 1911.

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 .....	\$1,296,728 34
Reserve fund .....	88,000 00
Undivided profits .....	53,063 86
	<b>\$1,442,792 20</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Augusta, 4s, 1936, Ref. & Imp.	\$30,000 00	\$31,200 00	\$30,000 00	
Waterville, 4s, 1939, Refund.	10,000 00	10,450 00	10,000 00	
Augusta Water District, 4s, 1934	28,000 00	28,560 00	28,000 00	
Portland Water District, 4s, 1928	25,000 00	25,750 00	25,000 00	
Total public funds of Maine .....	93,000 00			\$93,000 00
County of Beaver, Pa., 4s, 1917-22, Bdg	4,000 00	4,040 00	4,000 00	
Clermont, O., 5s, 1923, Defic.	5,500 00	6,022 50	5,500 00	
Gallia, O., 5s, 1919, Turnpike	5,000 00	5,350 00	5,000 00	
Hennepin & City of Minneapolis, Minn., 4½s, 1921, Ct. House & City Hall	5,000 00	5,203 00	5,000 00	
King, Wash., 5s, 1923, Ref.	10,000 00	11,050 00	10,000 00	
Muskegon, Mich., 4½s, 1913, Road and Bridge	5,000 00	5,050 00	5,000 00	
Reno, Kan., 5s, opt. 1920, Ref.	5,000 00	5,275 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bridge	5,000 00	5,450 00	5,000 00	
City of Chicago, Ill., 5s, 1912, San. District	10,000 00	10,100 00	10,000 00	
Duluth, Minn., 5s, 1922, Ind. School District	20,000 00	22,000 00	20,000 00	
Duluth, Minn., 4½s, 1921, Ind. School District	5,000 00	5,250 00	4,800 00	
Duluth, Minn., 4½s, opt. 1930, Ind. School District	5,000 00	5,425 00	5,000 00	
Evansville, Ind., 5s, 1912, Fund	13,000 00	13,130 00	13,000 00	
Fort Scott, Kan., 4½s, 1929, Refunding	10,000 00	10,300 00	10,000 00	
Hutchinson, Kan., 5s, 1931, Refunding	10,000 00	10,500 00	10,000 00	
Hutchinson, Kan., 4½s, 1929, Board of Education	5,000 00	5,000 00	5,000 00	
Hutchinson, Kan., 4½s, 1929, Funding	9,000 00	9,000 00	9,000 00	
Indianapolis, Ind., 4s, 1926, School Commissioners	5,000 00	5,150 00	5,000 00	
Kansas City, Kan., 5s, 1928, Park	5,000 00	5,450 00	5,000 00	
Kansas City, Kan., 4½s, 1930-40, Water	15,000 00	15,600 00	15,000 00	
Lima, O., 5s, 1916, Water	5,000 00	5,225 00	5,000 00	
Malden, Mass., 4s, 1944, Park	5,000 00	5,125 00	5,000 00	
Muskegon, Mich., 5s, 1925, Wat	10,000 00	11,200 00	10,000 00	
Newport, Ky., 5s, 1914, Ref.	10,000 00	10,300 00	10,000 00	
Omaha, Neb., 4½s, 1930, City Hall	10,000 00	10,850 00	10,000 00	

## KENNEBEC SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Port Huron, Mich., 5s, 1913, Refunding.....	6,000 00	6,120 00	6,000 00	
St. Paul, Minn., 4½s, 1917-18, Water & Sewer.....	2,000 00	2,090 00	2,000 00	
Salina, Kan., 5s, 1914, Refund.....	8,000 00	8,000 00	8,000 00	
Seattle, Wash., 4½s, 1927, Sewer.....	5,000 00	5,150 00	5,000 00	
Stillwater, Minn., 4½s, 1922, Water.....	5,000 00	5,175 00	4,800 00	
Tacoma, Wash., 4½s, 1930, Wat.....	5,000 00	5,150 00	5,000 00	
Topeka, Kan., 6s, 1915, Bd. of Education.....	5,000 00	5,375 00	5,000 00	
Topeka, Kan., 4½s, 1924, Ref.....	5,000 00	5,250 00	5,000 00	
Wichita, Kan., 4½s, 1923, Ref.....	11,000 00	11,275 00	11,000 00	
Winona, Minn., 5s, 1922-5, Bdg.....	13,000 00	14,300 00	13,000 00	
<b>Total public funds out of Maine....</b>	<b>261,500 00</b>			<b>261,100 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	41,000 00	45,100 00	41,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	35,000 00	37,800 00	35,000 00	
Boston & Maine, 4½s, 1944.....	20,000 00	21,300 00	20,000 00	
Boston & Maine, 4½s, 1929.....	16,000 00	16,720 00	16,000 00	
Boston & Maine, 3½s, 1923.....	3,000 00	2,820 00	2,800 00	
Knox & Lincoln, 5s, 1921.....	11,000 00	11,770 00	11,000 00	
Maine Central, 4½s, 1912.....	500 00	500 00	500 00	
Maine Central & E. & N. A., 4s, 1933.....	25,000 00	25,000 00	25,000 00	
Northern Maine Seaport, 5s, 1935.....	10,000 00	10,400 00	10,000 00	
Penobscot Shore Line, Reg. 4s, 1920.....	10,000 00	10,000 00	10,000 00	
Portland Railroad, 3½s, opt. 1931.....	20,000 00	17,600 00	16,600 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	
<b>Total railroad bonds of Maine.....</b>	<b>225,500 00</b>			<b>221,900 00</b>
Boston & Lowell, 4s, 1913.....	10,000 00	10,000 00	10,000 00	
Chicago, Rock Island & Pacific, 4s, opt., 1911.....	2,000 00	1,800 00	1,700 00	
Kansas City Belt, 6s, 1916.....	5,000 00	5,400 00	5,000 00	
New York Central & Hudson River, 4s, 1934.....	25,000 00	23,500 00	23,600 00	
New York, New Haven & Hartford, 3½s, 1956.....	15,000 00	15,000 00	15,000 00	
New York, New Haven & Hartford, 4s, 1956.....	30,000 00	28,200 00	28,500 00	
New York, New Haven & Hartford, 6s, 1948.....	3,500 00	4,690 00	3,500 00	
Rutland, 4½s, 1941.....	5,000 00	5,125 00	5,000 00	
<b>Total railroad bonds out of Maine..</b>	<b>95,500 00</b>			<b>92,300 00</b>
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co. 5s, 1916.....	1,500 00	1,500 00	1,500 00	
Rockland-Rockport Lime Co., 5s, 1920.....	10,000 00	10,000 00	10,000 00	
<b>Total corporation bonds owned....</b>	<b>11,500 00</b>			<b>11,500 00</b>
<i>Railroad Stock Owned.</i>				
Augusta, Hallowell & Gardiner, pref.....	40,500 00	40,500 00	40,500 00	
Augusta, Winthrop & Gardiner, pref.....	50,000 00	50,000 00	49,000 00	
Dexter & Newport.....	600 00	720 00	600 00	
Portland & Ogdensburg.....	10,000 00	5,000 00	4,900 00	
Portland & Rumford Falls.....	15,000 00	30,000 00	15,000 00	
<b>Total railroad stock of Maine.....</b>	<b>116,100 00</b>			<b>110,000 00</b>

## KENNEBEC 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>
New York, New Haven & Hartford...	3,500 00	5,250 00	3,500 00	
Pennsylvania.....	34,500 00	44,850 00	34,500 00	
<b>Total railroad stock out of Maine...</b>	<b>38,000 00</b>			<b>38,000 00</b>
<i>Corporation Stock Owned.</i>				
Augusta City Building Company....	11,300 00	11,300 00	11,300 00	
Augusta Masonic Building Co., pref.	5,640 00	5,640 00	5,640 00	
Augusta Opera House Co., pref.....	5,000 00	5,000 00	5,000 00	
<b>Total corporation stock of Maine....</b>	<b>21,940 00</b>			<b>21,940 00</b>
Boston Insurance Company.....	400 00	1,300 00	400 00	400 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....	7,200 00	7,488 00	7,200 00	
Cumberland National Bank, Portland	1,600 00	1,632 00	1,600 00	
First National Bank, Augusta.....	23,200 00	29,000 00	23,200 00	
First National Bank, Bangor.....	7,200 00	10,800 00	7,200 00	
First National Bank, Bath.....	2,000 00	2,000 00	2,000 00	
First National Bank, Portland.....	13,200 00	14,256 00	13,200 00	
First National Bank, Wiscasset....	2,850 00	2,850 00	2,850 00	
Frontier National Bank, Eastport..	500 00	650 00	500 00	
Granite National Bank, Augusta....	5,200 00	7,800 00	5,200 00	
Manufacturers Nat'l Bank, Lewiston	2,500 00	2,625 00	2,500 00	
Nat'l Shoe & Leather Bank, Auburn	4,500 00	4,950 00	4,500 00	
North National Bank, Rockland....	1,000 00	1,200 00	1,000 00	
<b>Total national bank stock owned...</b>	<b>76,150 00</b>			<b>76,150 00</b>
<i>Other Bank Stock Owned.</i>				
Augusta Trust Company.....	2,000 00	4,000 00	2,000 00	
Hallowell Trust & Banking Company	1,000 00	1,250 00	1,000 00	
<b>Total other bank stock owned.....</b>	<b>3,000 00</b>			<b>3,000 00</b>
<i>Loans on Corporation Bonds.</i>				
Augusta Hotel Company.....		5,200 00	5,200 00	
Cushnoc Paper Company, Augusta....		10,000 00	10,000 00	
Maine & New Hampshire Granite Company		4,500 00	4,500 00	19,700 00
<i>Loans on Railroad Stock.</i>				
Eastern Maine.....		15,000 00	15,000 00	
Rockland, Thomaston & Camden Street.....		6,400 00	6,400 00	21,400 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	
Eastern Steamship Company, preferred.....		5,000 00	5,000 00	
Knox Telephone & Telegraph Co., Rockland, pref.		500 00	500 00	
Macomber, Farr & Whitten Company, Augusta..		1,000 00	1,000 00	
Oakland Water Company.....		12,000 00	12,000 00	
Old Town Woolen Company.....		12,500 00	12,500 00	
Oscar Holway Company, Auburn.....		335 00	335 00	
Pejepscot Paper Company, Brunswick....		9,000 00	9,000 00	
Rockland-Rockport Lime Company, preferred....		15,000 00	15,000 00	
Squirrel Island Association.....		1,600 00	1,600 00	65,935 00
<i>Loans on Trust Company Stock.</i>				
Augusta Trust Company.....		2,500 00	2,500 00	
Security Trust Company, Rockland.....		600 00	600 00	3,100 00
<i>Loans to Corporations.</i>				
Augusta Real Estate Association.....		10,500 00	10,500 00	
First Universalist Parish, Caribou.....		471 33	471 33	10,971 33

## KENNEBEC SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Bangor & Aroostock Railroad bond . . . . .	1,000 00	1,000 00	
Loan on National Shoe & Leather Bank, Auburn, stock . . . . .	1,500 00	1,500 00	
Loan on personal property . . . . .	4,000 00	4,000 00	
Loans on Kennebec Savings Bank books . . . . .	480 00	480 00	
Loans on mortgages of real estate . . . . .	291,324 84	291,324 84	298,304 84
Real estate investment . . . . .	49,000 00	49,000 00	49,000
Cash on deposit . . . . .	43,523 10	43,523 10	
Cash on hand . . . . .	1,567 93	1,567 93	45,091 03
Unpaid accrued interest . . . . .	18,474 87		1,442,792 20
Due depositors, earned dividend and accrued State tax . . . . .	1,536,762 57		
	1,306,356 30		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax . . . . .	230,406 27		



## KENNEBUNK SAVINGS BANK—KENNEBUNK.

July 10, 1911.

CHARLES W. GOODNOW, President.

JOSEPH DANE, Treasurer.

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

Organized April 4, 1871.

## LIABILITIES.

Deposits.....	\$865,795 30
Reserve fund.....	36,812 50
Undivided profits.....	17,645 16
	\$920,252 96

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R. R. Aid.....	\$3,000 00	\$3,090 00	\$3,000 00	
Washington, 4s, opt. 1923, R.R.	5,000 00	5,125 00	5,000 00	
City of Lewiston, 3½s, 1931, Refund.	5,000 00	4,825 00	4,700 00	
Portland, 4s, 1928, City Hall	5,000 00	5,150 00	5,000 00	
Saco, 4s, 1917, Refunding.....	1,000 00	1,015 00	1,000 00	
Town of Caribou, 3½s, 1921, Refund.	3,000 00	2,880 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	6,000 00	6,000 00	
Brunswick & Topsham Water Dist., 4s, 1926.....	5,000 00	5,075 00	5,000 00	
Kennebec Water District, 3½s, 1925.....	5,060 00	4,800 00	4,750 00	
Livermore Falls Water Dist., 4s, 1929	5,000 00	5,075 00	5,000 00	
Portland Water District, 4s, 1928.....	16,000 00	16,480 00	16,000 00	
Van Buren Water District, 4s, 1925..	8,000 00	8,000 00	7,850 00	
Total public funds of Maine.....	71,000 00			\$70,300 00
County of Atchison, Kan., 4s, 1929, Refunding.....	3,000 00	3,000 00	3,000 00	
Beaver, Pa., 4s, 1927, Bridge	5,000 00	5,075 00	5,000 00	
Fayette, Ky., 4½s, 1916, Fund.	5,000 00	5,125 00	5,000 00	
Manitowoc, Wis., 4s, 1920, C.H.	3,000 00	3,000 00	3,000 00	
McCracken, Ky., 5s, opt. 1913, Refunding.....	5,000 00	5,100 00	5,000 00	
Prince George, Md., 5s, 1922, Court House.....	5,000 00	5,450 00	5,000 00	
Wyandotte, Kan., 4½s, 1933, Bridge.....	5,000 00	5,275 00	5,000 00	
City of Bowling Green, Ky., 4s, opt. 1914, Refunding.....	4,000 00	4,000 00	4,000 00	
Carthage, Mo., 5s, opt. 1913, Water.....	5,000 00	5,075 00	5,000 00	
Kansas City, Kan., 4½s, 1927, School.....	5,000 00	5,150 00	5,000 00	
Los Angeles, Cal., 4½s, 1926, Water.....	5,000 00	5,150 00	5,000 00	
Madison, Wis., 4s, 1925, Sch.	5,000 00	5,000 00	5,000 00	
Oakland, Cal., 4½s, 1923-7, Park	5,000 00	5,125 00	5,000 00	
Omaha, Neb., 4s, 1921, Sewer Renewal.....	5,000 00	5,050 00	5,000 00	
Portland Ore., 4s, 1936, Water	6,000 00	5,880 00	5,860 80	
Seattle, Wash., 4½s, 1927, Sewer	5,000 00	5,150 00	5,000 00	
Sioux City, Ia., 4s, 1919, Funding	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, Refunding.....	5,000 00	4,550 00	4,925 00	
Total public funds out of Maine....	84,000 00			83,785 80

## 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	5,400 00	4,940 00	
Atlantic Shore Line, 5s, 1934 . . . . .	5,000 00	4,500 00	5,000 00	
Bangor & Aroostook, Consol. 4s, 1951 . . . . .	3,000 00	2,550 00	2,872 50	
Bangor Railway & Elec. Co., 5s, 1935 . . . . .	5,000 00	5,100 00	5,000 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, Consol. Mort. 3½s, opt., 1931 . . . . .	9,000 00	7,920 00	8,020 00	
Portland & Rumford Falls, 4s, 1927 . . . . .	2,000 00	2,000 00	2,000 00	
Sandy River & Rangeley Lakes, 4s, 1928 . . . . .	5,000 00	4,850 00	4,675 00	
Somerset, 4s, 1955 . . . . .	10,000 00	9,500 00	9,550 00	
Total railroad bonds of Maine . . . . .	60,000 00			57,913 75
Ashland Light, Power & St. Ry., Wis., 5s, 1929 . . . . .	5,000 00	5,000 00	4,900 00	
Auburn & Syracuse Elec., N. Y., 5s, 1943 . . . . .	5,000 00	5,000 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	5,175 00	5,000 00	
Baltimore & Ohio, Prior Lien, 3½s, 1925 . . . . .	5,000 00	4,650 00	4,800 00	
Berkshire Street, Mass., 5s, 1922 . . . . .	5,000 00	5,000 00	5,000 00	
Boston & Worcester Street, Mass., 4½s, 1928 . . . . .	8,000 00	8,000 00	8,000 00	
Bristol County Street, Mass., 5s, 1921 . . . . .	3,000 00	1,500 00	2,000 00	
Brockton, Bridgewater & Taunton Street, 5s, 1917 . . . . .	5,000 00	5,000 00	5,000 00	
Brockton Street, Mass., 5s, 1924 . . . . .	3,000 00	3,000 00	3,000 00	
Buffalo & Susquehanna, 4s, 1951 . . . . .	6,000 00	3,000 00	6,000 00	
Central Branch, 4s, 1919 . . . . .	5,000 00	4,750 00	4,695 00	
Central Branch Union Pacific, 4s, 1948 . . . . .	3,000 00	2,610 00	2,760 00	
Central Pacific, 4s, 1949 . . . . .	5,000 00	4,850 00	4,950 00	
Chicago, Burlington & Quincy, Ill., Div., 3½s, opt. 1929 . . . . .	3,000 00	2,640 00	2,842 50	
Chicago City Railway, Ill., 5s, 1927 . . . . .	5,000 00	5,125 00	5,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series A . . . . .	2,000 00	1,900 00	2,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series B . . . . .	4,000 00	3,400 00	4,060 00	
Chicago, Rock Island & Pacific, 4s, 1988 . . . . .	3,000 00	2,940 00	3,000 00	
Chicago & West Michigan, 5s, 1921 . . . . .	5,000 00	5,100 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Div., 4s, 1939 . . . . .	5,000 00	4,700 00	5,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Div., 4s, 1991 . . . . .	5,000 00	4,700 00	5,000 00	
Columbus, Buckeye Lake & Newark Traction, O., 5s, 1921 . . . . .	5,000 00	5,000 00	4,900 00	
Columbus, Newark & Zanesville, O., 5s, 1924 . . . . .	5,000 00	5,000 00	4,875 00	
Concord & Montreal, 4s, 1920 . . . . .	5,000 00	5,000 00	5,000 00	
Current River, 5s, 1927 . . . . .	5,000 00	5,000 00	5,000 00	
Des Moines & Fort Dodge, 4s, 1935 . . . . .	3,000 00	2,550 00	2,936 25	
Detroit & Mackinac, 4s, 1995 . . . . .	2,000 00	1,840 00	2,000 00	
Detroit, Toledo & Ironton, 4s, 1955 . . . . .	9,000 00	5,400 00	6,587 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 Street, 5s, 1923 . . . . .	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury St., Mass., 5s, 1912 . . . . .	4,000 00	4,000 00	4,000 00	

## KENNEBUNK SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Hooseac Tunnel & Wilmington, 5s, 1922	3,000 00	3,000 00	3,000 00	
Hutchinson & Southern, 5s, 1928	3,000 00	3,090 00	3,060 00	
Illinois Central, Louisville Div. 3½s, 1953	5,000 00	4,200 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	4,600 00	4,695 00	
Iowa Central, 4s, 1951	5,000 00	3,750 00	4,550 00	
Jamestown Street, N. Y., 6s, 1923	3,000 00	3,240 00	3,000 00	
Joplin & Pittsburgh, 5s, 1930	5,000 00	5,000 00	4,850 00	
Lehigh & New York, 4s, 1945	3,000 00	2,850 00	2,922 50	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,300 00	5,000 00	
Leroy & Caney Valley Air Line, 5s, 1926	5,000 00	5,100 00	5,000 00	
Litchfield & Madison, 5s, 1934	7,000 00	6,720 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	5,000 00	5,000 00	
Mason City & Fort Dodge, 4s, 1955	5,000 00	4,250 00	4,425 00	
Medfield & Medway Street, Mass., 5s, 1920	3,000 00	2,250 00	2,000 00	
Metropolitan Crosstown, N. Y., 5s, 1920	5,000 00	3,750 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	3,750 00	4,850 00	
Minnesota Transfer, 5s, 1916	1,000 00	1,010 00	1,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York, Brooklyn & Manhattan Beach, 5s, 1935	3,000 00	3,120 00	3,000 00	
New York & Greenwood Lake, Prior Lien, 5s, 1946	5,000 00	5,150 00	5,000 00	
Northern Pacific Gen. Lien 3s, 2047	2,500 00	1,800 00	1,750 00	
Northern Pacific, Prior Lien, 4s, 1997	4,000 00	4,000 00	4,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	12,000 00	10,680 00	12,000 00	
Old Colony Street, 4s, 1954	5,000 00	4,400 00	4,450 00	
People's Street, Scranton, Pa., 6s, 1918	3,000 00	3,180 00	3,000 00	
Pere Marquette, 4s, 1951	3,000 00	2,520 00	2,490 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	4,500 00	4,600 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	
Schnectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,050 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	4,250 00	4,720 00	
Southern Railway, St. Louis Div., 4s, 1951	5,000 00	4,450 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	5,150 00	4,950 00	
Terminal Railroad Association, St. Louis, Mo., 4½s, 1939	5,000 00	5,275 00	5,000 00	
Toledo Terminal, 4½s, 1957	6,000 00	5,760 00	6,000 00	
Topeka Railway, Kan., 5s, opt. 1915	5,000 00	5,000 00	5,000 00	
Union Pacific, 4s, 1947	2,000 00	2,020 00	2,000 00	
Utica & Mohawk Valley, 1st Mort. 4½s, 1941	6,000 00	6,000 00	6,000 00	
White River, 5s, 1933	3,000 00	3,000 00	2,970 00	
Wilkesbarre & Eastern, 5s, 1942	5,000 00	5,075 00	4,960 00	
Williamsport & North Branch, 4½s, 1931	5,000 00	4,000 00	5,000 00	
Total railroad bonds out of Maine	415,000 00			401,987 50

## KENNEBUNK SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Berlin Mills Company, 5s, 1918 . . . . .	5,000 00	5,000 00	4,950 00	
Biddeford & Saco Water Co., 4s, 1924 . . . . .	5,000 00	5,000 00	5,000 00	
Central Maine Power Co., 5s, 1939 . . . . .	5,000 00	5,000 00	4,925 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925 . . . . .	5,000 00	5,000 00	5,000 00	
Eastern Steamship Company, 5s, 1927 . . . . .	8,000 00	8,000 00	7,955 00	
Frontier Water Co., Fort Fairfield, 5s, 1929 . . . . .	5,000 00	5,150 00	5,000 00	
Guilford Water Company, 5s, 1930 . . . . .	2,000 00	2,000 00	1,940 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925 . . . . .	10,000 00	10,000 00	9,655 00	
Lewiston & Auburn Electric Light Co., 5s, 1930 . . . . .	5,000 00	5,000 00	5,000 00	
Maine Steamship Co., Portland, 6s, 1926 . . . . .	2,500 00	2,750 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	
Northern Water Co., East Millinocket, 5s, 1927 . . . . .	5,000 00	5,000 00	4,800 00	
Portland Lighting & Power Co., 4½s, 1912 . . . . .	5,000 00	5,000 00	5,000 00	
Presque Isle Water Co., 5s, 1925 . . . . .	3,000 00	3,060 00	3,000 00	
Rumford Falls Power Co., 4s, 1945 . . . . .	5,000 00	5,000 00	4,600 00	
Rumford Falls Power Co., 4½s, 1929 . . . . .	5,000 00	5,000 00	4,950 00	
Young Men's Christian Association of Portland, 4s, 1918 . . . . .	2,000 00	2,000 00	2,000 00	
Total corporation bonds of Maine . . . . .	84,500 00			83,275 00
Berlin Water Co., N. H., 5s, opt. 1902 . . . . .	3,000 00	3,000 00	3,000 00	
Brattleboro Water Works Co., Vt., 5s, 1934 . . . . .	5,000 00	5,000 00	4,950 00	
Hudson Water Co., N. H., 4s, 1925 . . . . .	3,000 00	3,000 00	3,000 00	
Total corporation bonds out of Maine . . . . .	11,000 00			10,950 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, pref. . . . .	5,000 00	5,000 00	4,500 00	
Kennebunk & Kennebunkport . . . . .	5,000 00	5,750 00	5,000 00	
Portland & Ogdensburg . . . . .	13,800 00	6,900 00	6,343 00	
Portland & Rumford Falls . . . . .	2,000 00	4,000 00	3,990 00	
Total railroad stock of Maine . . . . .	25,800 00			19,833 00
Duluth-Superior Traction, Wis., pref. . . . .	2,000 00	1,400 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 . . . . .	2,500 00	2,600 00	2,500 00	
Cumberland National Bank, Portland . . . . .	200 00	204 00	200 00	
First National Bank, Portland . . . . .	3,000 00	3,240 00	3,000 00	
Ocean National Bank, Kennebunk . . . . .	7,800 00	7,800 00	7,800 00	
Total national bank stock owned . . . . .	16,500 00			16,500 00
<i>Loans on Railroad Stock.</i>				
Kennebunk & Kennebunkport . . . . .		250 00	250 00	
Portland & Ogdensburg . . . . .		1,700 00	1,700 00	1,950 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred . . . . .		100 00	100 00	
Boston Varnish Company . . . . .		2,000 00	2,800 00	
Leatheroid Manufacturing Company, Kennebunk . . . . .		11,000 00	11,000 00	13,100 00

## KENNEBUNK SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Chicago, St. Louis & Pittsburg Railway bonds.....	3,000 00	3,000 00	
Loan to Roman Catholic Bishop of Portland.....	1,550 00	1,550 00	
Loans to town of Kennebunk.....	4,500 00	4,500 00	
Loans on mortgages of real estate.....	131,603 53	131,603 53	140,653 53
Premium account.....		2,000 00	2,000 00
Cash on deposit.....	12,461 64	12,461 64	
Cash on hand.....	842 74	842 74	13,304 38
Unpaid accrued interest.....	11,980 83		920,252 96
Due depositors, earned dividend and accrued State tax.....	924,582 74		
	884,362 30		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	40,220 44		

## KINGFIELD SAVINGS BANK—KINGFIELD.

September 2, 1911.

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 .....	\$95,265 59
Reserve fund .....	4,300 00
Undivided profits .....	1,965 41
	<b>\$101,531 00</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Van Buren Water District, 4s, 1925 ..	\$1,000 00	\$1,000 00	\$950 00	
Van Buren Water District, 5s, 1912 ..	2,000 00	2,010 00	2,000 00	
Town of Freeman, orders .....	669 57	669 57	669 57	
Kingfield, orders .....	3,646 43	3,646 43	3,646 43	
Salem, orders .....	194 60	194 60	194 60	
<b>Total public funds of Maine .....</b>	<b>7,510 60</b>			<b>\$7,460 60</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	3,000 00	3,300 00	3,000 00	
Sanford & Cape Porpoise, 5s, 1928 ..	3,000 00	3,000 00	2,850 00	
<b>Total railroad bonds of Maine .....</b>	<b>6,000 00</b>			<b>5,850 00</b>
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, 4s, 1925 .....	2,000 00	2,000 00	2,000 00	
York Light & Heat Co., Biddeford, 4s, 1920 .....	2,000 00	2,000 00	2,000 00	
<b>Total corporation bonds owned .....</b>	<b>5,000 00</b>			<b>5,000 00</b>
<i>National Bank Stock Owned.</i>				
First National Bank, Farmington ..	2,000 00	2,000 00	2,000 00	2,000 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company .....	5,300 00	5,300 00	5,300 00	5,300 00
Loans on Jenkins & Bogert Manufacturing Co., Kingfield, stock .....		550 00	550 00	
Loans on Jenkins & Bogert Manufacturing Co., Kingfield .....		12,400 00	12,400 00	
Loans on life insurance policies .....		2,530 00	2,530 00	
Loans on personal property .....		9,945 00	9,945 00	
Loans on mortgages of real estate .....		44,920 23	44,920 23	70,345 23

## KINGFIELD SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Safe and furniture .....	600 00	600 00	600 00
Cash on deposit .....	706 59	706 59	
Cash on hand .....	1,343 58	1,343 58	2,050 17
Unpaid accrued interest .....	525 00		101,531 00
Due depositors, earned dividend and accrued State tax .....	102,641 00		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax .....	96,953 34		
	5,687 66		

## MACHIAS SAVINGS BANK—MACHIAS.

October 3, 1911.

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 .....	\$908,179 71
Reserve fund .....	58,500 00
Undivided profits .....	15,451 05
	\$982,130 76

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R. Aid .....	\$10,000 00	\$10,300 00	\$10,000 00	
Washington, 4s, opt. 1923, R.R. Aid .....	20,000 00	20,500 00	20,000 00	
City of Gardiner, 4s, 1933, Refunding .....	5,000 00	5,175 00	5,000 00	
Waterville, 3½s, 1935, Funding .....	10,000 00	9,600 00	10,000 00	
Town of Machias, 3.95s, 1916-37, Sch. & Funding .....	20,000 00	20,000 00	20,000 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	8,200 00	8,000 00	
Brunswick & Topsham Water Dist., 4s, 1926 .....	5,000 00	5,075 00	5,000 00	
Kennebec Water Dist., 3½s, 1925 .....	5,000 00	4,800 00	4,750 00	
Portland Water District, 4s, 1928 .....	75,000 00	77,250 00	75,000 00	
Total public funds of Maine .....	163,000 00			\$162,750 00
County of Allegheny, Pa., 4s, 1933, Rds .....	5,000 00	5,175 00	5,000 00	
Beaver, Pa., 4s, 1932, Bridge .....	5,000 00	5,100 00	5,000 00	
Franklin, Ky., 4s, 1919, Ref. .....	5,000 00	5,000 00	5,000 00	
Lucas, O., 4½s, 1923-4, Bridge .....	5,000 00	5,375 00	5,000 00	
Somerset, Md., 4½s, 1949-58, School .....	5,000 00	5,500 00	5,000 00	
Wyandotte, Kan., 4½s, 1930-2, Bridge .....	10,000 00	10,850 00	10,000 00	
City of Anderson, Ind., 5s, 1918, Wat., Refunding .....	5,000 00	5,300 00	5,000 00	
Bellingham, Wash., 5s, 1926, Funding .....	5,000 00	5,425 00	5,000 00	
Canton, O., 4s, 1925, Sch. Dist. .....	5,000 00	5,000 00	5,000 00	
Chicago, Ill., 4s, 1919, San. District .....	10,000 00	10,100 00	10,000 00	
Columbus, O., 4s, opt. 1912, Sewer .....	5,000 00	5,000 00	5,000 00	
Council Bluffs, Ia., 6s, opt. 1902, Improvement .....	2,500 00	2,500 00	2,500 00	
Duluth, Minn., 4½s, 1921, Ind. School District .....	3,000 00	3,150 00	3,000 00	
Elwood, Ind., 6s, 1921, Ref. .....	5,000 00	5,750 00	5,000 00	
Hammond, Ind., 5s, 1918, Sch. .....	5,000 00	5,275 00	5,000 00	
Muskegon, Mich., 4s, 1918, St. .....	5,000 00	5,050 00	5,000 00	
New York, N. Y., Reg. 3½s, 1940, Park .....	30,000 00	28,650 00	28,200 00	
Oakland, Cal., 4s, 1936-8, Sch. District .....	10,000 00	9,600 00	9,670 00	
Omaha, Neb., 4s, 1919, Sewers .....	5,000 00	5,050 00	5,000 00	
Omaha, Neb., 4s, 1933, Paving Renewal .....	5,000 00	5,100 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Loan .....	15,000 00	15,375 00	15,000 00	



## MACHIAS SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Pittsburg, Kan., 4½s, 1940, Park Port Huron, Mich., 4s, 1922, Repaving.....	10,000 00	10,400 00	10,000 00	
Sault Ste Marie, Mich., 4s, 1920, Bridge.....	5,000 00	5,000 00	5,000 00	
Seattle, Wash., 4½s, 1927, Sewer	8,000 00	8,240 00	8,000 00	
Seattle, Wash., 4½s, 1930, Park	15,000 00	15,450 00	15,000 00	
Spokane, Wash., 4½s, 1933, Bdg	5,000 00	5,175 00	5,000 00	
Stillwater, Minn., 5s, 1921, Permanent Improvement..	15,000 00	16,050 00	15,000 00	
Tacoma, Wash., 4½s, 1929, Bdg	10,000 00	10,300 00	10,000 00	
Toledo, O., Reg. 4s, 1944, Park	10,000 00	10,450 00	10,000 00	
West Bay City, Mich., 4s, 1918, Municipal.....	10,000 00	10,060 00	10,000 00	
West Bay City, Mich., 5s, 1927, Refunding.....	5,000 00	5,500 00	5,000 00	
Town of Cranston, R. I., 3½s, 1939, School House and Bridge..	5,000 00	4,675 00	5,000 00	
Total public funds out of Maine....	253,500 00			251,370 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.....	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	10,000 00	10,800 00	10,000 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,100 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	10,060 00	
Maine Central, 5s, 1923.....	5,000 00	5,400 00	5,000 00	
Maine Central, 4s, 1912.....	500 00	500 00	500 00	
Portland Railroad, 3½s, opt. 1931....	15,000 00	13,200 00	12,525 00	
Somerset, 5s, 1917.....	5,000 00	5,225 00	5,000 00	
Somerset, 4s, 1955.....	5,000 00	4,750 00	4,700 00	
Total railroad bonds of Maine.....	65,500 00			62,725 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	5,175 00	5,000 00	
Boston, Milton & Brockton St., Mass., 5s, 1919.....	3,000 00	3,000 00	3,000 00	
Boston & Northern, 4s, 1954.....	5,000 00	4,625 00	4,500 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Chicago & Eastern Illinois, 5s, 1937....	5,000 00	5,500 00	5,000 00	
Chicago Railways, Purchase Money, 4-5s, 1927.....	1,575 00	1,260 00	1,300 00	
Chicago Railways, Adj. Inc. 4s, 1927....	1,908 33	763 33	1,200 00	
Chicago, Rock Island & Pacific, 4s, 1988	5,000 00	4,900 00	5,000 00	
Citizens' Electric St., Newburyport, Mass., 5s, 1920.....	4,000 00	4,040 00	4,000 00	
Clearfield & Jefferson, 6s, 1927.....	5,000 00	6,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00	5,600 00	5,000 00	
Duluth Street, Minn., 5s, 1930.....	10,000 00	10,100 00	10,000 00	
Elgin, Joliet & Eastern, 5s, 1941.....	5,000 00	5,550 00	5,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939.....	5,000 00	5,300 00	5,000 00	
Indiana, Illinois & Iowa, 4s, 1950....	10,000 00	10,000 00	9,750 00	
Iowa Central, 5s, 1938.....	6,000 00	6,180 00	6,000 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913.....	5,000 00	5,000 00	5,000 00	
Joplin & Pittsburg, 5s, 1930.....	5,000 00	5,000 00	4,850 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928.....	5,000 00	4,700 00	4,800 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,300 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	5,600 00	4,925 00	

## MACHIAS SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 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	4,450 00	5,000 00	
Omaha Street, Neb., 5s, 1914	5,000 00	5,000 00	5,000 00	
People's Street, Scranton, Pa., 6s, 1918	10,000 00	10,000 00	10,000 00	
Pere Marquette of Indiana, 4s, 1943	10,000 00	9,600 00	9,600 00	
St. Paul & Northern Pacific, 6s, 1923	10,000 00	11,800 00	10,000 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,050 00	5,000 00	
Scioto Valley Traction, O., 5s, 1923	5,000 00	5,000 00	5,000 00	
Sioux City Service Co., 5s, 1925	5,000 00	5,000 00	4,850 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 00	4,700 00	
Toledo Terminal, 4½s, 1957	6,000 00	5,760 00	5,950 00	
Topeka Railway, Kan., 5s, 1930	5,000 00	5,000 00	4,900 00	
Tri-City Railway & Light Co., 5s, 1923	5,000 00	5,000 00	4,850 00	
Utica Belt Line, N. Y., 5s, 1939	7,000 00	7,650 00	7,000 00	
Wichita Railroad & Light Co., 5s, 1932	5,000 00	5,000 00	4,950 00	
Total railroad bonds out of Maine	226,483 33			223,125 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1916-19	10,000 00	10,000 00	10,000 00	
Camden & Rockland Water Co., 4½s, 1917	5,000 00	5,000 00	5,000 00	
Central Maine Power Co., 5s, 1939	5,000 00	5,000 00	4,825 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	10,000 00	10,000 00	9,500 00	
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Lewiston & Auburn Elec. Light Co., 5s, 1935	5,000 00	5,000 00	5,000 00	
Masonic Building Association, Biddeford, 4½s, 1917	5,000 00	5,000 00	5,000 00	
Portland Electric Co., 5s, 1926	10,000 00	10,000 00	9,850 00	
Portland Elevator Co., 4s, 1914-19	3,000 00	3,000 00	3,000 00	
Rockland-Rockport Lime Co., 5s, 1920	10,000 00	10,000 00	10,000 00	
Rumford Falls Power Co., 4½s, opt. 1919	20,000 00	20,000 00	19,700 00	
Skowhegan Water Company, 5s, 1917	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	98,000 00			96,875 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, pref.	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	10,000 00	10,000 00	
Portland & Rumford Falls	5,000 00	10,000 00	9,850 00	
Total railroad stock owned	35,000 00			29,200 00
<i>National Bank Stock Owned.</i>				
Biddeford National Bank, Biddeford	5,000 00	5,300 00	5,000 00	
Calais National Bank, Calais	1,000 00	1,200 00	1,000 00	
Canal National Bank, Portland	7,000 00	7,420 00	7,000 00	
Casco National Bank, Portland	2,500 00	2,600 00	2,500 00	
Cumberland National Bank, Portland	3,000 00	3,060 00	3,000 00	
First National Bank, Portland	7,500 00	8,100 00	7,500 00	
Frontier National Bank, Eastport	2,500 00	3,250 00	2,500 00	
Nat'l Shoe & Leather Bank, Auburn	2,500 00	2,750 00	2,500 00	
Total national bank stock owned	31,000 00			31,000 00
<i>Other Bank Stock Owned.</i>				
Machias Banking Company	800 00	1,040 00	800 00	800 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>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore & Ohio .....	1,900 00	1,900 00	4,800 00
Schnectady Railway, N. Y. ....	2,900 00	2,900 00	
<i>Loans on National Bank Stock.</i>			
Calais National Bank .....	1,075 00	1,075 00	12,075 00
Hanover National Bank, New York .....	11,000 00	11,000 00	
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor .....	1,400 00	1,400 00	3,913 25
Machias Banking Company .....	2,513 25	2,513 25	
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank .....	1,790 00	1,790 00	11,304 75
Charlestown Five Cents Savings Bank, Mass. ....	294 75	294 75	
Machias Savings Bank .....	6,270 00	6,270 00	
Maine Savings Bank, Portland .....	1,275 00	1,275 00	
North End Savings Bank, Boston .....	300 00	300 00	
Portland Savings Bank .....	1,375 00	1,375 00	
<i>Loans on Other Bank Books.</i>			
Machias Banking Company .....	1,000 00	1,000 00	1,282 00
Quebec Bank, Canada .....	282 00	282 00	
<i>Loans to Municipalities.</i>			
County of Washington .....	10,000 00	10,000 00	10,300 00
Town of Dennyville .....	300 00	300 00	
Loan on Scituate Water Company, Mass., bond ..	960 00	960 00	59,852 04
Loans on Pennsylvania Railroad stock .....	2,500 00	2,500 00	
Loan to Dennyville Lumber Company (endorsed)	5,060 00	5,000 00	
Loans on mortgages of real estate .....	51,392 04	51,392 04	
Real estate investment .....	2,500 00	2,000 00	2,000 00
Cash on deposit .....	11,868 19	11,868 19	17,908 72
Cash on hand .....	6,040 53	6,040 53	
Unpaid accrued interest .....	13,149 32		982,130 76
Due depositors, earned dividend and accrued State tax .....	1,022,328 41		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	917,607 40		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	104,721 01		

## MAINE SAVINGS BANK—PORTLAND.

September 28, 1911.

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 .....	\$15,449,494 46
Reserve fund .....	1,000,000 00
Undivided profits .....	692,461 06
	<b>\$17,141,955 52</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Auburn, 4s, 1921, Sewer.....	\$10,000 00	\$10,200 00	\$10,000 00	
Bangor, 4s, 1935, Water, Ref.....	100,000 00	104,000 00	100,000 00	
Biddeford, 3½s, 1925, Refund.....	10,000 00	9,750 00	10,000 00	
Portland, Gold 3½s, 1922, Ref.....	100,000 00	98,000 00	100,000 00	
Portland, 4s, 1931-45, C. H. ....	290,000 00	301,600 00	290,000 00	
Waterville, 3½s, 1935, Refund.....	10,000 00	9,600 00	10,000 00	
Portland Water District, 4s, 1928....	500,000 00	515,000 00	500,000 00	
Total public funds of Maine.....	1,020,000 00			\$1,020,000 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	
State of New York, 4s, 1960, Canal Imp.	150,000 00	162,750 00	150,000 00	
City of Baltimore, Md., Reg. 4s, 1954, Annex Improvement.....	25,000 00	26,375 00	25,000 00	
Baltimore, Md., Reg. 4s, 1955, Park Improvement.....	25,000 00	26,375 00	25,000 00	
Boston, Mass., Reg. 3½s, 1928, Highways.....	25,000 00	24,250 00	25,000 00	
Boston, Mass., Reg. 3½s, 1943-4 Tunnel.....	325,000 00	310,375 00	325,000 00	
Brooklyn, N. Y., Reg. 3½s, 1918, Sewer.....	5,000 00	4,925 00	5,000 00	
Buffalo, N. Y., Reg. 3½s, 1922, Grade Crossing.....	25,000 00	24,500 00	25,000 00	
Buffalo, N. Y., Reg. 4s, 1960, Water.....	100,000 00	105,500 00	100,000 00	
Cambridge, Mass., Reg. 3½s, 1931, Sewer.....	25,000 00	24,125 00	25,000 00	
Cambridge, Mass., Reg. 3½s, 1944, Bridge.....	50,000 00	47,750 00	50,000 00	
Cincinnati, O., 3½s, opt. 1932, Sinking Fund.....	50,000 00	48,250 00	49,812 50	
Cleveland, O., Reg. 4s, 1926, Water.....	25,000 00	25,750 00	25,000 00	
Cleveland, O., 4s, 1924, Parks	25,000 00	25,625 00	25,000 00	
Columbus, O., 4½s, 1915, Pub. Improvement.....	10,000 00	10,200 00	10,000 00	
Duluth, Minn., 4s, 1921, Park	80,000 00	80,800 00	75,200 00	
Duluth, Minn., 5s, 1912, Munic.	100,000 00	101,000 00	100,000 00	
Hartford, Conn., 3½s, 1926, Park	25,000 00	24,250 00	25,000 00	
Kansas City, Kan., 4½s, 1940, Water.....	100,000 00	104,000 00	100,000 00	
Kansas City, Mo., 4s, 1924, Park and Boulevard.....	10,000 00	10,250 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 Kansas City, Mo., Gold 4s, 1920, Water	150,000 00	155,250 00	150,000 00	
Louisville, Ky., 4s, 1947, Sewer	200,000 00	210,000 00	200,000 00	
Milwaukee, Wis., 3½s, 1922, School	4,000 00	3,920 00	4,000 00	
Milwaukee, Wis., 3½s, 1916, St.	10,000 00	9,960 00	10,000 00	
Milwaukee, Wis., 3½s, 1914, Streets, etc	11,000 00	10,845 00	11,000 00	
Minneapolis, Minn., 4s, 1922, Park	10,000 00	10,200 00	10,000 00	
Minneapolis, Minn., 4s, 1938, Sewer	100,000 00	104,000 00	100,000 00	
New York, N. Y., Reg. 3½s, 1949-53, Rapid Transit	125,000 00	112,500 00	125,000 00	
New York, N. Y., 3½s, 1927-36, Municipal	10,000 00	9,300 00	10,000 00	
New York, N. Y., Reg. 3½s, 1920, Park	50,000 00	46,750 00	50,000 00	
Philadelphia, Pa., Reg. 2½s, 1931, Water	25,000 00	24,125 00	25,000 00	
Pittsburg, Pa., 5s, 1913, Funding Debt	10,000 00	10,200 00	10,000 00	
Providence, R. I., Reg. 4s, 1925, Sewer	15,000 00	15,375 00	15,000 00	
Providence, R. I., Reg. 4s, 1923, Water	10,000 00	10,250 00	10,000 00	
St. Louis, Mo., 3½s, 1920, Ren.	10,000 00	9,650 00	10,000 00	
St. Paul, Minn., 4s, 1940, Sch.	102,000 00	106,590 00	102,000 00	
Springfield, Mass., Reg. 3½s, 1921, School	25,000 00	24,500 00	25,000 00	
Worcester, Mass., Reg. 3½s, 1952, Water	30,000 00	28,950 00	30,000 00	
Total public funds out of Maine	2,177,000 00			2,172,012 50
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Medford Ext., 1st Mort. Gold 5s, 1937	200,000 00	216,000 00	200,000 00	
Bangor & Aroostook, Con. Mort. Gold 4s, 1951	185,000 00	157,250 00	162,937 50	
Maine Central, 4½s, 1912 (Gold notes)	50,000 00	50,000 00	50,000 00	
Portland Railroad, 1st Con. Mort. Gold, 3½s, optional 1931	300,000 00	264,000 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 Mort. 4s, 1923	232,000 00	212,000 00	214,000 00	
Somerset, 1st Mortgage 5s, 1917	113,000 00	118,085 00	112,250 00	
Somerset 1st & Refunding Mortgage Gold 4s, 1955	100,000 00	95,000 00	94,500 00	
Total railroad bonds of Maine	1,380,000 00			1,315,787 50
American Dock & Improvement Co., N. J., 1st Mort. 5s, 1921	26,000 00	28,080 00	26,000 00	
Auburn & Syracuse Electric, N. Y., 1st & Ref. Mortgage Gold 5s, 1942	200,000 00	200,000 00	200,000 00	
Aurora, Elgin & Chicago, 1st Mort. Gold 5s, 1941	100,000 00	100,000 00	98,625 00	
Baltimore, Chesapeake & Atlantic, 1st Mort. Gold 5s, 1934	245,000 00	253,575 00	245,000 00	
Bennington & Rutland, 1st Mort. Gold 4½s, 1927	246,000 00	245,000 00	246,000 00	
Bleeker Street & Fulton Ferry, N. Y. City, 1st Mort. Gold Ext. 4s, 1950	227,000 00	158,900 00	227,000 00	
Blue Hill St., Canton, Mass., 1st Mort. Gold 5s, optional 1923	175,000 00	175,000 00	173,250 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>
Boston & Northern Street, 1st Refund. Mort. 4s, 1954	200,000 00	185,000 00	182,000 00	
Boston & Worcester St., 1st Mortgage Gold 4½s, 1923	100,000 00	100,000 00	94,600 00	
Bridgeport Traction Co., Conn., 1st Mortgage Gold 5s, 1923	64,000 00	67,200 00	64,000 00	
Broadway Surface, N. Y., 1st Mort. 5s, 1924	100,000 00	103,000 00	100,000 00	
Brockton, Bridgewater & Taunton St., Mass., 1st Mort. Gold 5s, 1917	40,000 00	40,000 00	40,000 00	
Central Railway of Peoria, Ill., 1st Mortgage Gold 5s, 1915	75,000 00	75,000 00	75,000 00	
Chicago, Burlington & Quincy, Ill. Div., 1st Mortgage 4s, 1949	50,000 00	50,000 00	50,000 00	
Chicago City Railway, 1st Mortgage Gold 5s, 1927	125,000 00	128,125 00	125,000 00	
Chicago & Eastern Illinois, General & 1st Mortgage 5s, 1937	50,000 00	55,000 00	50,000 00	
Chicago & Erie, 1st Mortgage Gold 5s, 1982	127,000 00	143,510 00	127,000 00	
Chicago & Indiana Coal Railway, 1st Mortgage, 5s, 1936	50,000 00	56,000 00	50,000 00	
Chicago, Milwaukee & St. Paul, C. & P. Western Div., 1st Mort. Gold 5s, 1921	225,000 00	240,750 00	225,000 00	
Chicago & Northwestern, Gen. Mort. Gold 3½s, 1987	50,000 00	44,000 00	50,000 00	
Chicago Railways Co., Consol. Mort. Gold 4-5s, 1927, Series A	68,000 00	64,600 00	65,921 00	
Chicago Railways Co., Consol. Mort. Gold 4-5s, 1927, Series B	68,000 00	57,800 00	65,921 00	
Chicago & St. Louis, 1st Mort. Reg. 6s, 1915	258,000 00	277,350 00	258,000 00	
Chicago & Western Indiana, Gen. Mortgage Gold 6s, 1932	289,000 00	319,345 00	289,000 00	
Cleveland, Akron & Columbus, 1st Mortgage Gold 5s, 1927	242,000 00	261,360 00	242,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Division, 1st Coll. Trust Mortgage Gold 4s, 1990	105,000 00	98,760 00	105,000 00	
Cleveland, Lorain & Wheeling, 1st Mortgage 5s, 1933	150,000 00	168,000 00	147,965 25	
Cleveland Railway, O., 1st Mortgage 5s, 1931	100,000 00	100,000 00	100,000 00	
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	33,000 00	33,990 00	33,000 00	
Dayton, Springfield & Urbana Electric, O., 1st Mort. Gold 5s, opt. 1905	50,000 00	50,000 00	47,500 00	
Detroit, Toledo & Ironton, Gen. Lien & Div., 1st Mort. 4s, 1955	100,000 00	60,000 00	80,025 69	
Eastern of Minnesota, Northern Div., 1st Mort. Gold 4s, opt. 1928	325,000 00	318,500 00	325,000 00	
East Taunton Street, Mass., 1st Mort. Gold 5s, 1920	45,000 00	45,000 00	45,000 00	
Elgin, Joliet & Eastern, 1st Mort. 5s, 1941	120,000 00	133,200 00	120,000 00	
Gardner, Westminster & Fitchburg Street, Mass., 1st Mort. Gold 5s, 1920	75,000 00	75,000 00	75,000 00	
Illinois Central, 1st Mort. 3½s, 1951	100,000 00	90,000 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 Mort. Gold 4s, 1990	100,000 00	92,000 00	81,500 00	

## MAINE SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Kings County Elevated, Brooklyn, N. Y., 1st Mortgage 4s, 1949	250,000 00	212,500 00	229,750 00	
Lake Shore & Michigan Southern, 1st Mort. 3½s, 1907	100,000 00	90,000 00	99,000 00	
Lehigh Valley of New York, 1st Mort. Gold Reg. 4½s, 1940	170,000 00	180,200 00	170,000 00	
Lehigh Valley of New York, 1st Mort. Gold Coupon 4½s, 1940	330,000 00	349,800 00	330,000 00	
Lehigh Valley Terminal, 1st Mort. Reg. Gold 5s, 1941	20,000 00	22,800 00	20,000 00	
Lexington & Boston Street, 1st Mort. 4½s, 1920	100,000 00	90,000 00	98,250 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	
Nahant & Lynn Street, 1st Mortgage Gold 5s, 1925	75,000 00	75,000 00	75,000 00	
New York, Brooklyn & Manhattan Beach, 1st Mort. Gold 5s, 1935	125,000 00	130,000 00	125,000 00	
New York Central & Hudson River, Ref. Mort. Gold 3½s, 1907	300,000 00	270,000 00	290,000 00	
New York & Greenwood Lake, 1st Mortgage Gold 5s, 1946	160,000 00	164,800 00	160,000 00	
New York & Harlem, 1st Mort. Gold 3½s, 2000	160,000 00	92,000 00	100,000 00	
New York, New Haven & Hartford, Deb. 4s, 1955	150,000 00	141,000 00	127,500 00	
New York & Rockaway Beach, 1st Mortgage Gold 5s, 1927	25,000 00	25,750 00	25,000 00	
New York, Susquehanna & Western, Terminal 1st Mort. Gold 5s, 1943	50,000 00	55,250 00	50,000 00	
Norwich & Westerly, 1st Mortgage Gold 5s, 1936	75,000 00	45,000 00	74,075 00	
Omaha Street, Neb., 1st Mortgage Reg. 5s, 1914	75,000 00	75,000 00	72,812 50	
Pennsylvania, Consolidated 4s, 1948	200,000 00	208,000 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 Mort. 4½s, 1941	150,000 00	153,750 00	150,000 00	
St. Joseph Railway, Light, Heat & Power Co., 1st Mort. Gold 5s, 1937	97,000 00	97,000 00	96,632 50	
St. Lawrence & Adirondack, 1st Mortgage Gold 5s, 1996	125,000 00	140,000 00	125,000 00	
St. Louis, Iron Mountain & Southern, 1st Mortgage Gold 5s, 1931	150,000 00	162,000 00	150,000 00	
St. Louis & San Francisco, General Mortgage 6s, 1931	180,000 00	216,000 00	180,000 00	
St. Louis & San Francisco, Gen. Mortgage 5s, 1931	220,000 00	239,800 00	220,000 00	
St. Louis & San Francisco, Coll. Trust Gold 5s, 1987	30,000 00	30,300 00	30,000 00	
St. Paul City Railway, Minn., 1st Mortgage Registered 6s, 1932	63,000 00	73,080 00	63,000 00	
St. Paul, Minneapolis & Manitoba, Consol Mortgage Gold 4½s, 1933	150,000 00	159,000 00	150,000 00	
St. Paul, Minneapolis & Manitoba, Consol. Mortgage Gold 6s, 1933	250,000 00	320,000 00	250,000 00	
St. Paul & Northern Pacific, 1st Mortgage Gold 6s, 1923	237,000 00	279,660 00	237,000 00	
Schneectady Railway, N. Y., 1st Mortgage Gold 4½s, optional 1911	75,000 00	75,750 00	75,000 00	
Scioto Valley Traction, 1st Mortgage 5s, 1923	75,000 00	75,000 00	72,000 00	
Sioux City Service Co., 1st & Refunding Mortgage 5s, 1928	75,000 00	75,000 00	72,250 00	
Terminal Railroad Association, St. Louis, Mo., 1st Mort. Gold 4½s, 1939	200,000 00	211,000 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>
Terre Haute Traction & Light Co., 1st Consol. Mortgage 5s, 1944	50,000 00	50,000 00	49,500 00	
Toledo Terminal, 1st Mort. 4½s, 1957	83,000 00	79,680 00	74,695 00	
Topeka Railway Company, Kan., 1st Mortgage Gold 5s, 1950	50,000 00	50,000 00	49,250 00	
Trenton Passenger, N. J., 1st Mortgage Registered 6s, 1931	75,000 00	87,000 00	75,000 00	
Union Electric, Dubuque, Ia., 1st Mortgage Gold 5s, 1924	200,000 00	200,000 00	191,000 00	
Union Pacific, 1st Mortgage & Land Grant, Gold 4s, 1947	100,000 00	101,000 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	203,000 00	203,000 00	202,780 00	
Wichita Railroad & Light Co., Kan., Refund. & Consol. Mort. 5s, 1932	50,000 00	50,000 00	48,500 00	
Williamsport & North Branch, 1st Mortgage Gold 4½s, 1931	50,000 00	40,000 00	50,000 00	
Total railroad bonds out of Maine	10,731,000 00			10,555,507 44
<i>Corporation Bonds Owned.</i>				
Auburn Water Works, 1st Mortgage Gold 4s, 1915-19	105,000 00	106,575 00	105,000 00	
Berlin Mills Co., 1st Mortgage Gold 5s, 1915-21	65,000 00	65,000 00	64,000 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. Mortgage, 4½s, 1925	150,000 00	150,000 00	148,200 00	
Eastern Steamship Co., 1st Mortgage Sinking Fund Gold 5s, 1927	50,000 00	50,000 00	48,750 00	
Portland Water Company, 1st Mortgage Gold 4s, 1927	150,000 00	154,500 00	140,000 00	
Rumford Falls Realty Company, 1st Mortgage 5s, 1922	25,000 00	25,000 00	23,125 00	
Rumford Falls Power Co., General Mortgage Gold 4½s, optional 1919	500,000 00	500,000 00	492,500 00	
Skowhegan Water Co., 1st Mortgage 5s, 1917	25,000 00	25,000 00	25,000 00	
Total corporation bonds owned	1,170,000 00			1,144,195 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	126,300 00	63,150 00	59,992 50	59,992 50
<i>Corporation Stock Owned.</i>				
Portland Lighting & Power Co., pref.	50,000 00	50,000 00	49,000 00	
Portland Safe Deposit Company	25,500 00	50,600 00	21,675 00	
Total corporation stock owned	75,500 00			70,675 00
<i>Bank Stock Owned.</i>				
Fidelity Trust Company, Portland	7,200 00	14,400 00	7,200 00	7,200 00
<i>Loans on Railroad Bonds.</i>				
Aurora, Elgin & Chicago, Ill.		900 00	900 00	
Chicago Railways, Ill.		950 00	950 00	
Kings County Elevated, N. Y.		1,700 00	1,700 00	
Maine Central		1,141 63	1,141 63	
Omaha Street, Neb.		2,700 00	2,700 00	
Ottumwa Traction & Light Company, Ia.		800 00	800 00	
Wichita Railroad & Light Company, Kan.		1,100 00	1,100 00	9,291 63



## MAINE SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Des Moines Water Company, Ia. ....	800 00	800 00	
Huntington Water Company, Ind. ....	950 00	950 00	
Lewiston Gas Light Company. ....	700 00	700 00	
Portland Electric Company. ....	1,800 00	1,800 00	
Portland Water Company. ....	350 00	350 00	
Rumford Falls Power Company. ....	900 00	900 00	
Standish Water & Construction Company. ....	800 00	800 00	
United Water & Light Company. ....	500 00	500 00	
Western Telephone & Telegraph Company. ....	850 00	850 00	7,650 00
<i>Loans on Corporation Stock.</i>			
Fraternity Company, Portland. ....	8,000 00	8,000 00	
Portland Gas Light Company. ....	250 00	250 00	8,250 00
<i>Loans on National Bank Stock.</i>			
Canal National Bank, Portland. ....	800 00	800 00	
Rockland National Bank. ....	100 00	100 00	900 00
<i>Loans to Corporations.</i>			
Roman Catholic Bishop of Portland. ....	100,900 00	100,900 00	
St. Paul's Parish, Portland (endorsed). ....	215 00	215 00	101,115 00
Loan on Maine Central Railroad stock. ....	1,250 23	1,250 23	
Loans on Maine Savings Bank books. ....	1,075 00	1,075 00	
Loans on mortgages of real estate. ....	530,497 00	530,497 00	532,822 23
Real estate investment. ....	30,000 00	5,000 00	5,000 00
Cash on deposit. ....	111,399 34	111,399 34	
Cash on hand. ....	20,157 38	20,157 38	131,556 72
Unpaid accrued interest. ....	223,786 03		17,141,955 52
Due depositors, earned dividend and accrued State tax. ....	17,839,751 61		
	15,631,794 46		
Estimated market value of resources above liability for deposits, earned dividend and State tax. ....	2,207,957 15		

## MECHANICS' SAVINGS BANK—AUBURN.

April 17, 1911.

J. P. HUTCHINSON, President.

J. W. STETSON, Treasurer.

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

Organized February 25, 1875.

## LIABILITIES.

Deposits .....	\$620,173 97
Reserve fund .....	43,050 00
Undivided profits .....	22,327 33
	<b>\$685,551 30</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Washington, 4s, opt. 1923, R. R. Aid .....	\$5,000 00	\$5,125 00	\$5,000 00	
City of Ellsworth, 4s, 1917, Refunding Lewiston, 3½s, 1931, Refunding Portland, 4s, 1923, City Hall ..	2,000 00 500 00 10,000 00	2,030 00 482 50 10,300 00	2,000 00 500 00 10,000 00	
Town of Kittery, 3½s, 1930, School .. Brunswick & Topsham Water Dist. 4s, 1926 .....	3,000 00 5,000 00 15,000 00	2,805 00 5,075 00 15,450 00	2,985 00 5,000 00 15,000 00	
Portland Water District, 4s, 1928 ..				
<b>Total public funds of Maine .....</b>	<b>40,500 00</b>			<b>\$40,485 00</b>
City of New York, N. Y., Reg. 4s, 1956, Municipal .....	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1944, Sew. Port Huron, Mich., 4s, 1922, Refunding .....	5,000 00 10,000 00	5,125 00 10,000 00	5,000 00 10,000 00	
Town of Danbury, Conn., 4s, 1944-5, School .....	5,000 00	5,000 00	5,000 00	
<b>Total public funds out of Maine .....</b>	<b>25,000 00</b>			<b>25,000 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	5,000 00	5,500 00	5,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943 .....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, Consol. Mort. 4s, 1951 .....	15,000 00	12,750 00	14,381 25	
Bangor Railway & Elec. Co., 5s, 1935 Boston & Maine, 4s, 1926 .....	5,000 00 15,000 00	5,100 00 15,000 00	5,000 00 15,000 00	
Boston & Maine, 4½s, 1929 .....	5,000 00	5,225 00	5,000 00	
Maine Central, 4s, 1914 (notes) .....	14,000 00	13,930 00	13,895 00	
Penobscot Shore Line, Reg. 4s, 1920 Portland & Rumford Falls, 4s, opt. 1924 Sandy River & Rangeley Lakes, 4s, 1923 .....	5,000 00 5,000 00 5,000 00	5,000 00 5,000 00 4,850 00	5,000 00 5,000 00 4,625 00	
Somerset, 4s, 1955 .....	5,000 00	4,750 00	4,850 00	
Washington County, 3½s, opt. 1924 ..	10,000 00	8,750 00	9,437 50	
<b>Total railroad bonds of Maine .....</b>	<b>94,000 00</b>			<b>92,063 75</b>
Ashland Light, Power & Street Rail- way, Wis., 5s, 1939 .....	5,000 00	5,000 00	4,900 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942 .....	5,000 00	5,000 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941 Baltimore, Chesapeake & Atlantic, 5s, 1934 .....	10,000 00 10,000 00	10,000 00 10,350 00	9,910 00 10,000 00	
Boston & Worcester St., Mass., 4½s, 1923 .....	5,000 00	5,000 00	4,800 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>
Bristol County Street, Mass., 5s, 1921	3,000 00	1,500 00	3,000 00	
Central Pacific, 4s, 1949	5,000 00	4,850 00	4,925 00	
Chicago City Railway, Ill., 5s, 1927	5,000 00	5,125 00	5,000 00	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,500 00	4,825 00	
Cleveland, Cincinnati, Chicago & St. Louis, 4s, 1993	3,000 00	2,820 00	3,000 00	
Columbus, London & Springfield, O., 5s, 1920	7,000 00	7,000 00	6,842 50	
Columbus, Newark & Zanesville, O., 5s, 1924	5,000 00	5,000 00	4,900 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,750 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 00	4,000 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,400 00	4,375 00	
Elgin, Joliet & Eastern, 5s, 1941	5,000 00	5,550 00	5,000 00	
Illinois Central, Omaha Div., 3s, 1951	5,000 00	4,000 00	4,200 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	8,000 00	7,600 00	7,350 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00	5,000 00	5,000 00	
Leroy & Caney Valley Air Line, 5s, 1926	2,000 00	2,040 00	2,000 00	
Lehigh Valley of New York, 4½s, 1940	5,000 00	5,300 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	5,000 00	5,000 00	5,000 00	
Minneapolis & St. Louis, 4s, 1949	7,000 00	5,250 00	6,930 00	
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	4,500 00	4,325 00	
Rutland-Canadian, 4s, 1949	5,000 00	4,500 00	5,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946	5,000 00	5,000 00	4,825 00	
St. Lawrence & Adirondack, 5s, 1996	5,000 00	5,600 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	2,000 00	1,700 00	1,950 00	
St. Louis, Springfield & Peoria, 5s, 1939	5,000 00	5,000 00	4,900 00	
Schnectady Railway, N. Y., 4½s, opt. 1911	5,000 00	5,050 00	5,000 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 00	4,700 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,800 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	2,610 00	2,805 00	
Total railroad bonds out of Maine	192,000 00			186,087 50
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 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	4,900 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	15,000 00	15,000 00	15,000 00	
Maine Water Company, 5s, 1931	3,000 00	3,000 00	3,000 00	
Rumford Falls Power Co., 4½s, opt. 1919	5,000 00	5,000 00	4,900 00	
Total corporation bonds owned	51,000 00			50,725 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	1,320 00	240 00	240 00
Adrian Water Company, Michigan	12,000 00	9,600 00	12,000 00	12,000 00

## MECHANICS' SAVINGS BANK—Concluded.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Canal National Bank, Portland . . . . .	6,700 00	7,102 00	6,700 00	
Cumberland National Bank, Portland . . . . .	3,200 00	3,264 00	3,200 00	
First National Bank, Auburn . . . . .	4,400 00	6,160 00	4,400 00	
First National Bank, Lewiston . . . . .	7,000 00	9,450 00	7,000 00	
Manufacturers Nat'l Bank, Lewiston . . . . .	9,500 00	9,975 00	9,500 00	
Nat'l Shoe & Leather Bank, Auburn . . . . .	30,500 00	33,550 00	30,500 00	
People's National Bank, Lewiston . . . . .	3,000 00	3,150 00	3,000 00	
Total national bank stock owned . . . . .	64,300 00			64,300 00
<i>Loans to Corporations</i>				
A. H. Berry Shoe Company, Portland . . . . .		10,060 00	10,000 00	
Kora Temple Association, Lewiston . . . . .		2,550 00	2,550 00	12,550 00
Loan on First National Bank, Auburn, stock . . . . .		850 00	850 00	
Loan on Lewiston Trust & Safe Deposit Co. stock . . . . .		700 00	700 00	
Loans on Mechanics' Savings Bank books . . . . .		200 00	200 00	
Loans on mortgages of real estate . . . . .		129,346 00	129,346 00	131,096 00
Real estate investment . . . . .		40,000 00	40,000 00	
Safe, furniture and fixtures . . . . .		600 00	600 00	40,600 00
Premium account . . . . .			1,401 00	1,401 00
Cash on deposit . . . . .		17,942 89	17,942 89	
Cash on hand . . . . .		1,060 16	1,060 16	19,003 05
Unpaid accrued interest . . . . .		7,593 21		685,551 30
Due depositors, earned dividend and accrued State tax . . . . .		696,655 76		
		628,770 68		
Estimated market value of resources above liability for deposits, earned dividend and State tax . . . . .		67,885 08		

## NORWAY SAVINGS BANK—NORWAY.

June 20, 1911.

A. S. KIMBALL, President.

GEO. L. CURTIS, Treasurer.

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

Organized March 16, 1866.

## LIABILITIES.

Deposits .....	\$522,833 39
Reserve fund .....	16,500 00
Undivided profits .....	1,264 17
Bills payable .....	3,000 00
	\$543,597 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 Aroostook, 4½s, 1915, R.R. Aid	\$5,000 00	\$5,150 00	\$5,000 00	
Penobscot, 3½s, 1913, Ct. H.	2,000 00	1,990 00	1,937 60	
Town of Kittery, 3½s, 1915-24, School	5,000 00	4,825 00	4,975 00	
Millinocket, 4s, 1920-24, School	5,000 00	5,000 00	5,000 00	
Rumford, 4s, opt. 1909, Fund.	5,000 00	5,000 00	5,000 00	
South Paris Village Corp., 4s, 1929	10,200 00	10,200 00	10,200 00	
Livermore Falls Water Dist., 4s, 1929	1,000 00	1,015 00	1,000 00	
Portland Water District, 4s, 1928	5,000 00	5,150 00	5,000 00	
Van Buren Water District, 4s, 1925	1,000 00	1,000 00	945 00	
Total public funds of Maine .....	39,200 00			\$39,057 60
County of Allegheny, Pa., 4s, 1936, Rd.	5,000 00	5,200 00	5,000 00	
Anne Arundel, Md., 4s, 1951, Bridge, Funding	5,000 00	5,000 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	5,000 00	5,000 00	
Woodbury, Ia., 4s, opt. 1910, Funding	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 4½s, 1932, Bridge	4,000 00	4,220 00	4,000 00	
City of Danbury, Conn., 4s, 1946, Wat.	4,000 00	4,000 00	3,980 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	5,000 00	5,000 00	
Marinette, Wis., 4s, 1918, Dock & Wharf	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1934, Bdg.	3,000 00	3,060 00	3,000 00	
Pawtucket, R. I., 4s, 1944, Gen. Funding	2,000 00	2,050 00	2,000 00	
Quincy, Ill., 4½s, 1914, Funding	1,000 00	1,015 00	1,000 00	
Sioux City, Ia., 4½s, 1916, Fund.	5,000 00	5,050 00	5,000 00	
Town of Danbury, Conn., 3½s, 1932, Funding	5,000 00	4,650 00	4,925 00	
Total public funds out of Maine . . .	63,000 00			62,905 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951	5,000 00	4,250 00	4,800 00	
Bangor & Aroostook, St. Johns River Ext. 5s, 1939	5,000 00	5,150 00	5,000 00	
Bangor & Aroostook, Washburn Ext. 5s, 1939	5,000 00	5,150 00	4,950 00	
Bangor Railway & Electric Co., 5s, 1935	5,000 00	5,100 00	5,000 00	
Boston & Maine, 4s, 1926	5,000 00	5,000 00	4,825 00	
Portland Railroad, 3½s, opt. 1931	9,500 00	8,360 00	8,551 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>
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,875 00	
Washington County, 3½s, opt. 1924...	5,000 00	4,375 00	4,425 00	
Total railroad bonds of Maine.....	44,500 00			42,426 25
Aurora, Elgin & Chicago, Ill., 5s, 1941	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	2,500 00	3,500 00	
Brooklyn Union Elevated, N. Y., 5s, 1950	5,000 00	5,100 00	5,000 00	
Buffalo & Susquehanna, 4s, 1951	5,000 00	2,500 00	5,000 00	
Central Branch Union Pacific, 4s, 1948	5,000 00	4,350 00	4,725 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922	5,000 00	5,000 00	4,875 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 00	4,000 00	
Dover, Somersworth & Rochester, 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, opt. 1937	4,000 00	1,600 00	3,800 00	
Hartford & Springfield St., 5s, 1921	5,000 00	4,750 00	5,000 00	
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	5,000 00	4,750 00	4,330 00	
Ithaca Street, N. Y., 5s, 1957	5,000 00	4,750 00	4,650 00	
Jackson & Battle Creek Traction, Mich., 5s, opt. 1913	10,000 00	10,000 00	9,826 25	
Joplin & Pittsburg, 5s, 1930	5,000 00	5,000 00	4,850 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, 1920	2,500 00	2,500 00	2,500 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
New York & Stamford, 5s, 1931	5,000 00	5,250 00	5,000 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	5,400 00	5,900 00	
Southern Indiana, 4s, 1951	5,000 00	4,250 00	4,600 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,800 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	5,000 00	4,500 00	4,750 00	
Toledo, Peoria & Western, 4s, 1917	6,000 00	5,550 00	5,430 00	
Toledo Terminal, 4s, 1957	5,500 00	5,280 00	5,500 00	
Toledo Traction, O., 6s, 1912	5,000 00	5,000 00	5,000 00	
Trenton Passenger, N. J., 6s, opt. 1930	5,000 00	5,775 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941	10,000 00	7,600 00	8,300 00	
Wheeling & Lake Erie, 4s, 1949	6,000 00	5,220 00	5,580 00	
Total railroad bonds out of Maine..	180,000 00			171,610 00
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939	5,000 00	5,000 00	4,925 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Co., 5s, 1927	10,000 00	10,000 00	9,950 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, opt. 1902	3,000 00	3,000 00	3,000 00	
Maine Steamship Co., Portland, 6s, 1926	5,000 00	5,500 00	5,000 00	
Millinocket Water Company, 4s, 1920	5,000 00	5,000 00	5,000 00	
Mousam Water Co., Kennebunk, 5s, 1915	4,000 00	4,000 00	4,000 00	
Mousam Water Co., Wells, 4s, 1921	1,000 00	1,000 00	1,000 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>
Norway Shoe Shop, 5s, optional. . . . .	225 00	225 00	112 50	
Portland Electric Company, 5s, 1926	3,000 00	3,000 00	2,962 50	
Rumford Falls Light & Water Co., 4s 1922. . . . .	5,000 00	5,000 00	4,775 00	
Rumford Falls Power Co., 4½s, 1929. . . . .	5,000 00	5,000 00	4,950 00	
Twin Village Water Co., Damaris- cotta, 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. . . . .	66,225 00			65,675 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg. . . . .	17,200 00	8,600 00	8,034 50	8,034 50
Fort Dodge, Des Moines & Southern, preferred. . . . .	1,500 00	75 00	200 00	
Fort Dodge, Des Moines & Southern, common. . . . .	2,500 00	—		
Total railroad stock out of Maine. . . . .	4,000 00			200 00
<i>Corporation Stock Owned.</i>				
Norway Building Association. . . . .	500 00	300 00	500 00	
Norway Water Company. . . . .	4,950 00	4,207 50	4,000 00	
Total corporation stock owned. . . . .	5,450 00			4,500 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland. . . . .	500 00	530 00	500 00	
Casco National Bank, Portland. . . . .	2,100 00	2,184 00	2,100 00	
First National Bank, Lewiston. . . . .	2,500 00	3,375 00	2,500 00	
First National Bank, Portland. . . . .	7,300 00	7,884 00	7,300 00	
Manufacturers Nat'l Bank, Lewiston	10,000 00	10,500 00	10,000 00	
Nat'l Shoe & Leather Bank, Auburn	3,500 00	3,850 00	3,500 00	
Norway National Bank, Norway. . . . .	7,600 00	10,260 00	7,600 00	
Total national bank stock owned. . . . .	33,500 00			33,500 00
<i>Loans on Corporation Stock.</i>				
Norway Building Association. . . . .		50 00	50 00	
Norway Water Company. . . . .		265 00	265 00	
Portland Gas Light Company. . . . .		1,670 00	1,670 00	1,985 00
<i>Loans on Savings Bank Books.</i>				
Maine Savings Bank, Portland. . . . .		70 00	70 00	
Norway Savings Bank. . . . .		100 00	100 00	170 00
Loan on Gering Irrigation District, Neb., bond. . . . .		38 30	38 30	
Loans on Florida Southern Railroad bond. . . . .		100 00	100 00	
Loans on personal property. . . . .		650 00	650 00	
Loans on mortgages of real estate. . . . .		103,166 56	103,166 56	103,954 86
Real estate investment. . . . .		5,000 00	5,000 00	
Real estate foreclosure. . . . .		2,720 00	2,720 00	7,720 00
Cash on deposit. . . . .		917 23	917 23	
Cash on hand. . . . .		942 12	942 12	1,859 35
Unpaid accrued interest. . . . .		7,956 79		543,597 56
Due depositors, earned dividend, accrued State tax and bills payable. . . . .		550,971 50		
		529,741 48		
Estimated market value of resources above lia- bility for deposits, earned dividend, State tax and bills payable. . . . .		21,230 02		

## PENOBSCOT SAVINGS BANK—BANCOR.

July 27, 1911.

....., President. GEORGE H. HOPKINS, Treasurer.  
 RALPH WHITTIER, Assistant Treasurer.

TRUSTEES—Philo Strickland, Thomas U. Coe, Arthur Chapin, John Wilson, Thomas R. Savage.

Organized February 3, 1869.

## LIABILITIES.

Deposits .....	\$2,969,340 50
Reserve fund .....	181,985 31
Undivided profits .....	81,090 03
	\$3,202,415 84

## 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	\$25,500 00	\$25,000 00	
Cumberland, 3½s, 1924, Ct. H. Washington, 4s, opt. 1923, R.R. Aid.	10,000 00	29,250 00	29,475 00	
City of Bangor, 4s, 1928, Funding	46,000 00	47,150 00	46,000 00	
Bangor, 4s, 1935, Water	50,000 00	51,500 00	50,000 00	
Bangor, 4s, 1911-18, Water	10,000 00	10,400 00	10,000 00	
Belfast, 4s, 1918, Refunding	35,000 00	35,350 00	35,000 00	
Gardiner, Reg. ½s, 1919, Ref.	25,000 00	25,375 00	25,000 00	
Old Town, 4s, 1918, Refunding	9,000 00	8,865 00	8,820 00	
Portland, 4s, 1929, Funding	10,000 00	10,100 00	10,000 00	
Portland, 4s, 1937, City Hall	55,000 00	56,925 00	55,000 00	
Waterville, 3½s, 1926, Refund.	50,000 00	52,000 00	50,000 00	
Town of Eden, Reg. 4s, 1912-19, Fund	10,000 00	9,700 00	9,662 00	
Fort Fairfield, 3½s, 1915-19, Bdg	22,500 00	22,500 00	22,500 00	
Houlton, 3½s, 1920, Refunding	5,000 00	4,875 00	4,850 00	
Houlton, 4s, 1918, Refunding	37,000 00	35,890 00	35,890 00	
Orono, 4s, 1913, Funding	10,000 00	10,100 00	10,000 00	
Orono, 4s, 1913, Funding	5,000 00	5,000 00	5,000 00	
Brunswick Village Corporation, 4s, 1915-19, Sewer	5,000 00	5,075 00	5,000 00	
Portland Water District, 4s, 1928	100,000 00	103,000 00	100,000 00	
Total public funds of Maine .....	539,500 00			\$527,197 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	93,000 00	93,000 00	
County of Hennepin & Minneapolis, Minn., 4½s, 1924, Ct. H. & City Hall	26,000 00	27,950 00	26,000 00	
Lawrence, O., 5s, 1912, Turnpike	1,000 00	1,010 00	1,000 00	
Ramsey, Minn., 4½s, 1918, C. H.	11,000 00	11,495 00	11,000 00	
City of Duluth, Minn., 4s, 1921, Park	10,000 00	10,100 00	10,000 00	
Kansas City, Kan., 4½s, 1940, City Hall	50,000 00	31,200 00	50,000 00	
Newport, Ky., 5s, 1914, Ref.	10,000 00	10,500 00	10,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal	100,000 00	100,000 00	100,000 00	
Omaha, Neb., 4½s, 1924, Sewer	10,000 00	10,650 00	10,000 00	
Omaha, Neb., 4s, 1933, Sewer Refunding	10,000 00	10,200 00	10,000 00	
St. Paul, Minn., 4½s, 1917, Bdg	20,000 00	20,800 00	20,000 00	
Stillwater, Minn., 5s, 1911, Perm. Improvement	1,000 00	1,000 00	1,000 00	
Seattle, Wash., 4½s, 1931, Park	30,000 00	31,050 00	50,000 00	
Superior, Wis., 4s, 1914, Ref.	3,750 00	3,750 00	3,750 00	
Total public funds out of Maine .....	462,750 00			455,750 00



## PENOBSCOT SAVINGS BANK—Continued.

## RESOURCES.

<i>Individual 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	53,000 00	58,300 00	53,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943	51,000 00	55,080 00	51,000 00	
Bangor Railway & Elec. Co., 5s, 1935	50,000 00	51,000 00	49,750 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	10,000 00	10,450 00	10,000 00	
Boston & Maine, 4½s, 1944	25,000 00	26,625 00	25,000 00	
Knox & Lincoln, 5s, 1921	10,000 00	10,700 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933	100,000 00	100,000 00	100,000 00	
Maine Central, Coll. Trust, 5s, 1923	30,000 00	32,400 00	30,000 00	
Maine Central, Consol. Mort. 4s, 1912	25,000 00	25,000 00	25,000 00	
Maine Central, 4½s, 1916	6,000 00	6,090 00	6,000 00	
Maine Central, Reg. 7s, 1912	10,000 00	10,300 00	10,000 00	
Maine Central, 4s, 1912-14 (notes)	40,000 00	39,800 00	39,750 00	
Northern Maine Seaport, 5s, 1935	25,000 00	26,000 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	10,050 00	10,000 00	
Portland Railroad, ½s, opt. 1931	25,000 00	22,000 00	23,000 00	
Portland Union Railway Station Co., 4s, 1927	10,000 00	10,000 00	10,000 00	
Somersset, 5s, 1917	17,000 00	17,765 00	17,000 00	
Washington County, ½s, opt. 1924	10,000 00	8,750 00	9,000 00	
Total railroad bonds of Maine	657,000 00			653,500 00
Atchison, Topeka & Santa Fe, Gen. Mortgage 4s, 1905	25,000 00	25,000 00	25,000 00	
Atchison, Topeka & Santa Fe, 4s, 1958	12,000 00	11,100 00	11,340 00	
Auburn & Syracuse Elec., N. Y., 5s, 1942	20,000 00	20,000 00	20,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	20,700 00	20,000 00	
Baltimore & Ohio, 4s, 1948	20,000 00	20,000 00	20,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	20,000 00	18,100 00	18,150 00	
Boston & Northern St., Mass., 4s, 1954	10,000 00	9,200 00	9,000 00	
Buffalo Railway, N. Y., 5s, 1931	10,000 00	10,550 00	10,000 00	
Burlington Railway & Light Co., Ia., 5s, opt. 1902	5,000 00	5,000 00	3,750 00	
Central Pacific, 4s, 1949	25,000 00	24,250 00	24,250 00	
Chicago, Rock Island & Pacific, 4s, 1988	20,000 00	19,000 00	20,000 00	
Cleveland Railway, O., 5s, 1931	20,000 00	20,000 00	20,000 00	
Concord & Montreal, 4s, 1920	40,000 00	40,000 00	40,000 00	
Detroit Railway, Mich., 5s, 1924	15,000 00	15,000 00	15,000 00	
Globe Street, Fall River, Mass., 5s, 1912	10,000 00	10,050 00	10,000 00	
Hereford, 4s, 1930	20,000 00	20,000 00	20,000 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	10,000 00	10,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	8,900 00	9,200 00	
Old Colony Street, Mass., 4s, 1954	10,000 00	8,800 00	8,500 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,200 00	10,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	20,000 00	18,000 00	18,000 00	
Southern Indiana, 4s, 1951	20,000 00	17,000 00	16,000 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	20,000 00	20,000 00	20,000 00	
Toledo Terminal, 4½s, 1957	22,000 00	21,120 00	21,120 00	
United Traction & Electric Co., Providence, R. I., 5s, 1933	40,000 00	41,600 00	40,000 00	
Utica & Mohawk Valley, 4½s, 1941	40,000 00	40,000 00	39,750 00	
Wabash-Pittsburg Terminal, 4s, 1954	20,000 00	10,000 00	10,000 00	
Zanesville Electric, O., 4s, opt. 1904	5,000 00	4,675 00	4,750 00	
Total railroad bonds out of Maine	539,000 00			513,110 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912	3,000 00	3,000 00	3,000 00	
Bodwell Water Power Co., Old Town, 5s, opt. 1910	25,000 00	12,500 00	12,500 00	

## PENOBSCOT SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Eastern Manufacturing Co., Bangor, 5s, 1912	1,000 00	1,000 00	1,000 00	
First National Bank Building Co., Ellsworth, 4s, 1919	4,000 00	4,000 00	4,000 00	
Old Town 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	9,500 00	
Portland Water Company, 4s, 1927	20,000 00	20,600 00	20,000 00	
Public Works Co., Bangor, 5s, 1929	50,000 00	52,500 00	50,000 00	
Rumford Falls Power Co., 4½s, opt. 1919	25,000 00	25,000 00	24,625 00	
Total corporation bonds owned	148,000 00			134,825 00
<i>Railroad Stock Owned.</i>				
European & North American	50,400 00	65,520 00	50,400 00	
Portland & Ogdensburg	50,000 00	25,000 00	24,000 00	
Portland & Rumford Falls	7,900 00	15,800 00	7,900 00	
Total railroad stock of Maine	108,300 00			82,300 00
Syracuse Rapid Transit, N. Y., common	10,500 00	7,350 00	-	-
<i>Corporation Stock Owned.</i>				
Merchants Insurance Co., Bangor	3,500 00	5,775 00	3,500 00	
Union Insurance Co., Bangor	3,000 00	6,000 00	3,000 00	
Total corporation stock owned	6,500 00			6,500 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	5,000 00	15,000 00	5,000 00	
Second National Bank, Bangor	3,400 00	10,200 00	3,400 00	
Total national bank stock owned	22,400 00			22,400 00
<i>Loans on Public Funds.</i>				
Territory of Arizona		900 00	900 00	
County of Franklin, O.		1,000 00	1,000 00	
City of Galveston, Texas		100 00	100 00	
Houston, Texas		2,100 00	2,100 00	
Newport News, Va.		1,000 00	1,000 00	
Tacoma, Wash.		550 00	550 00	5,650 00
<i>Loans on Railroad Bonds.</i>				
Bangor & Aroostook		18,800 00	18,800 00	
Detroit Railway, Mich.		900 00	900 00	
Ithaca Street, N. Y.		3,350 00	3,350 00	
Maine Central		2,400 00	2,400 00	
Milwaukee Electric Railway & Light Company		950 00	950 00	
New York, Auburn & Lansing		4,000 00	4,000 00	
Omaha Street, Neb.		900 00	900 00	31,300 00
<i>Loans on Corporation Bonds.</i>				
American Agricultural Chemical Company		750 00	750 00	
Detroit City Gas Company		1,000 00	1,000 00	
Cumberland County Power & Light Co.		3,500 00	3,500 00	
Iowa Loan & Trust Co., Des Moines		2,000 00	2,000 00	
Public Works Company, Bangor		4,000 00	4,000 00	
Rodiek Realty Company, Eden		4,000 00	4,000 00	15,250 00
<i>Loans on Railroad Stock.</i>				
Bangor Railway & Electric Company		68,000 00	68,000 00	
Boston & Lowell		1,500 00	1,500 00	
Concord & Montreal		2,000 00	2,000 00	
European & North American		29,629 68	29,629 68	101,129 68

## PENOBSCOT SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Merchants Insurance Company, Bangor .....	500 00	500 00	
Nekonegan Paper Company, Old Town .....	2,500 00	2,500 00	
Noyes & Nutter Manufacturing Company, Bangor .....	1,000 00	1,000 00	
Old Town Woolen Company .....	10,000 00	10,000 00	
Union Land Company, Old Town .....	2,359 24	2,359 24	16,359 24
<i>Loans on National Bank Stock.</i>			
Bucksport National Bank .....	4,000 00	4,000 00	
First National Bank, Bangor .....	21,500 00	21,500 00	
Second National Bank, Bangor .....	25,000 00	25,000 00	50,500 00
<i>Loans on Trust Company Stock.</i>			
Eastern Trust & Banking Company, Bangor .....	5,000 00	5,000 00	
Kenduskeag Trust Company, Bangor .....	4,500 00	4,500 00	
Merrill Trust Company, Bangor .....	7,000 00	7,000 00	16,500 00
<i>Loans to Corporations.</i>			
Bangor Young Men's Christian Association .....	4,750 00	4,750 00	
Eastern Maine General Hospital, Bangor .....	10,000 00	10,000 00	14,750 00
Loan on Penobscot Savings Bank book .....	200 00	200 00	
Loan to town of Caribou .....	15,000 00	15,000 00	
Loans on mortgages of real estate .....	403,775 33	403,775 33	418,975 33
Real estate foreclosure .....	6,456 08	6,456 08	6,456 08
Premium account .....		4,778 39	4,778 39
Cash on deposit .....	108,851 20	108,851 20	
Cash on hand .....	6,333 92	6,333 92	115,185 12
Unpaid accrued interest .....	34,613 90		3,202,415 84
Due depositors, earned dividend and accrued State tax .....	3,344,439 35		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	3,003,698 50		
	340,740 85		

## PEOPLE'S SAVINGS BANK—LEWISTON.

June 5, 1911.

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 .....	\$1,791,230 94
Reserve fund .....	95,000 00
Undivided profits .....	13,629 51
	<b>\$1,899,860 45</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1915, R.R.	\$3,000 00	\$3,000 00	\$3,000 00	
Penobscot, 3½s, 1917, Ct. H.	5,000 00	4,925 00	5,000 00	
Washington, 4s, opt. 1923, R.R.	22,000 00	22,550 00	22,000 00	
City of Auburn, 3½s, 1925, Refunding	10,000 00	9,750 00	10,000 00	
Auburn, 4s, 1925, Water	3,000 00	3,075 00	3,000 00	
Belfast, 4s, 1918, Refunding	5,000 00	5,075 00	5,000 00	
Gardiner, 4s, 1933, Refunding	2,000 00	2,070 00	2,000 00	
Lewiston, 3½s, 1931, Refunding	10,000 00	9,650 00	10,000 00	
Lewiston, 4s, 1913-23, Refund.	15,000 00	15,225 00	15,000 00	
Waterville, 3½s, 1933, Funding	5,000 00	4,800 00	5,000 00	
Waterville, 4s, 1937, Refund.	5,000 00	5,200 00	5,000 00	
Town of East Livermore, 3½s, 1911-17, School	5,000 00	4,950 00	5,000 00	
Lubec, 4s, 1921, Water	5,000 00	5,000 00	5,000 00	
Old Orchard, 4s, 1919, Refund.	1,500 00	1,500 00	1,500 00	
Brunswick & Topsham Water Dist., 4s, 1928-36	15,000 00	15,225 00	15,000 00	
Livermore Falls Water Dist., 4s, 1929	10,000 00	10,150 00	10,000 00	
Portland Water District, 4s, 1928	15,000 00	15,450 00	15,000 00	
Total public funds of Maine	136,500 00			\$136,500 00
County of Beaver, Pa., 4s, 1930, Bdg.	10,000 00	10,150 00	10,000 00	
Douglas, Wis., 4s, 1917, Asyl	5,000 00	5,000 00	5,000 00	
Franklin, O., 4s, 1911-14, Improvement and Extension	2,000 00	2,010 00	2,000 00	
Lawrence, O., 5s, 1913, Tnp.	3,000 00	3,060 00	3,000 00	
Lyon, Kan., 4½s, 1919, Refund.	25,000 00	25,250 00	25,000 00	
Portage, Wis., 5s, 1912, Ref.	3,000 00	3,030 00	3,000 00	
Sedgwick, Kan., 5s, 1925, Ref.	2,000 00	2,180 00	2,000 00	
Woodbury, Ia., 4s, 1920, Ref.	5,000 00	5,050 00	5,000 00	
Wyandotte, Kan., 4½s, 1923, Funding	10,000 00	10,600 00	10,000 00	
Wyandotte, Kan., 4½s, 1931, Bridge	5,000 00	5,225 00	5,000 00	
City of Chicago, Ill., 4s, 1913, Sanitary District	10,000 00	10,000 00	10,000 00	
Chicago, Ill., 4s, 1918, Funding	5,000 00	5,075 00	5,000 00	
Cleveland, O., 4s, 1922, School	5,000 00	5,100 00	5,000 00	
Columbus, O., 4s, opt. 1912-13, Sewer	25,000 00	25,125 00	25,000 00	
Dayton, O., 3½s, 1916, Bridge	7,000 00	6,895 00	6,860 00	
East Liverpool, O., 5s, 1914, Board of Education	3,000 00	3,090 00	3,000 00	
Elwood, Ind., 6s, 1921, Ref.	2,000 00	2,300 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	4,635 00	4,500 00	

## PEOPLE'S SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Indianapolis, Ind., 4s, 1914-15, Funding	5,000 00	5,050 00	5,000 00	
Kansas City, Kan., 5s, 1911, Int. Improvement	2,500 00	2,500 00	2,500 00	
Lima, O., 4s, 1913-18, Water	10,000 00	10,000 00	10,000 00	
Newark, O., 5s, 1912, St. Imp.	4,000 00	4,040 00	4,000 00	
New York, N. Y., Reg. 4s, 1916, General	5,000 00	5,000 00	5,000 00	
New York, N. Y., Reg. 4s, 1956, General	5,000 00	5,000 00	5,000 00	
Owensboro, Ky., 4s, 1920, St. Improvement	5,000 00	5,000 00	5,000 00	
Pawtucket, R. I., 4s, 1929, Water	2,000 00	2,030 00	2,000 00	
Pawtucket, R. I., 4s, 1934, Bdg.	15,000 00	15,300 00	15,000 00	
Pawtucket, R. I., 4s, 1944, Funding	10,000 00	10,250 00	10,000 00	
Portland, Ore., 6s, 1920, Imp.	5,000 00	5,650 00	5,000 00	
Portland, Ore., 6s, opt. 1912, Improvement	5,000 00	5,075 00	5,000 00	
St. Paul, Minn., 5s, 1915, Wat. & Sewer	8,000 00	8,360 00	8,000 00	
Salem, Ore., 6s, 1914, Funding	3,000 00	3,120 00	3,000 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	
Tacoma, Wash., 5s, 1913, Wat. & Light	5,000 00	5,075 00	5,000 00	
Toledo, O., 4s, 1942, Park	5,000 00	5,225 00	5,000 00	
Winona, Minn., 6s, 1918, Sewer	3,000 00	3,180 00	3,000 00	
Town of Burrillville, R. I., 3½s, 1942, Funding	10,000 00	9,100 00	9,700 00	
Littleton, N. H., 3½s, 1933, Water & Light	1,500 00	1,387 50	1,500 00	
Township of Youngstown, O., 5s, 1914, Park	5,000 00	5,150 00	5,000 00	
Borough of Dunmore, Pa., 4s, 1922, School District	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	274,500 00			274,060 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947	14,000 00	15,120 00	13,875 00	
Bangor & Aroostook, 5s, 1943	20,000 00	22,000 00	19,762 50	
Bangor & Aroostook, Consol. 4s, 1951	29,000 00	24,650 00	27,542 50	
Boston & Maine, Reg. 4s, 1926	10,000 00	10,000 00	9,762 50	
Boston & Maine, 4s, 1926	30,000 00	30,000 00	29,781 25	
Boston & Maine, 4s, 1942	3,000 00	3,000 00	2,921 25	
Boston & Maine, 4½s, 1929	5,000 00	5,225 00	5,000 00	
Lime Rock, 4s, 1929	5,000 00	5,000 00	5,000 00	
Maine Central, 4s, 1912	4,000 00	4,000 00	4,000 00	
Maine Central, 4s, 1914 (notes)	5,000 00	4,975 00	4,918 75	
Maine Central, 4½s, 1912	5,000 00	5,000 00	5,000 00	
Maine Central, 4½s, 1912 (notes)	30,000 00	30,000 00	29,987 50	
Maine Central, 4½s, 1916	13,000 00	13,195 00	13,000 00	
Maine Central, 4½s, 1917	5,000 00	5,100 00	5,000 00	
Maine Central, 5s, 1912	8,000 00	8,040 00	8,000 00	
Maine Central, 5s, 1923	4,000 00	4,320 00	4,000 00	
Maine Central, 7s, 1912	17,200 00	17,716 00	17,200 00	
Penobscot Shore Line, Reg. 4s, 1920	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, 1927	17,000 00	17,000 00	17,000 00	
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Somerset, 4s, 1950	7,500 00	7,500 00	7,500 00	
Somerset, 4s, 1955	10,000 00	9,500 00	9,550 00	
Washington County Railway, 3½s, opt. 1924	1,000 00	875 00	890 00	
Total railroad bonds of Maine	257,700 00			254,691 25

## PEOPLE'S SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Baltimore, Chesapeake & Atlantic, 5s, 1934.	15,000 00	15,525 00	15,000 00	
Baltimore & Ohio, S. W. Div., 3½s, 1925	8,000 00	7,320 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	5,000 00	10,000 00	
Central Branch, 4s, 1919.	15,000 00	14,250 00	14,187 50	
Central Branch, Union Pacific, 4s, 1948	5,000 00	4,350 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.	2,000 00	1,900 00	2,000 00	
Chicago Railways Co., 4-5s, 1927, Series B.	1,000 00	850 00	1,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	15,000 00	16,800 00	15,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924.	15,000 00	15,000 00	15,000 00	
Hereford, 4s, 1930.	17,000 00	16,000 00	16,695 00	
Hoosac Tunnel & Wilmington, 5s, 1922	5,000 00	5,000 00	5,000 00	
Illinois Central, St. Louis Division & Terminal, 1st Mortgage 3½s, 1951.	10,000 00	8,650 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	4,550 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	3,180 00	3,000 00	
Maryland, Delaware & Virginia, 5s, 1955.	5,000 00	5,000 00	5,000 00	
Minneapolis, Lyndale & Minnetonka, 5s, 1919.	3,000 00	3,090 00	2,910 00	
Missouri, Kansas & Texas, 5s, 1944.	5,000 00	5,125 00	4,912 50	
New Haven & Derby, 5s, 1918.	5,000 00	5,150 00	5,000 00	
New York Central Lines, 5s, 1913.	2,000 00	2,020 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948.	10,000 00	8,900 00	9,940 00	
Omaha Street, Neb., 5s, 1914.	5,000 00	5,000 00	4,950 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland-Canadian, 4s, 1949.	10,000 00	9,000 00	9,343 00	
St. Joseph & Grand Island, 4s, 1947.	5,000 00	4,500 00	4,700 00	
St. Lawrence & Adirondack, 5s, 1996	4,000 00	4,480 00	4,000 00	
St. Louis, Iron Mountain & Southern, General Consol. Ry. & Land Grant, 5s, 1931.	5,000 00	5,400 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	4,600 00	4,931 25	
Southern Indiana, 4s, 1951.	10,000 00	8,500 00	9,550 00	
Toledo & Ohio Central, Western Div., 5s, 1935.	5,000 00	5,500 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	5,775 00	5,000 00	
Wheeling & Lake Erie, 4s, 1949.	4,000 00	3,480 00	3,560 00	
Williamsport & North Branch, 4½s, 1931.	10,000 00	8,000 00	10,000 00	
Zanesville Electric, O., 4s, opt. 1904.	2,000 00	1,870 00	2,000 00	
Total railroad bonds out of Maine.	280,000 00			273,023 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Company, 5s, 1912-20.	38,000 00	38,000 00	37,125 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 & Auburn Elec. Light Co., 5s, 1939.	10,000 00	10,000 00	9,900 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, opt. 1902.	5,000 00	4,500 00	5,000 00	
Masonic Building Association, Biddeford, 4½s, 1917.	5,000 00	5,000 00	5,000 00	
Pejsscot Paper Co., Brunswick, 5s, 1913.	3,000 00	3,000 00	3,000 00	

## PEOPLE'S SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Portland Elevator Co., 4s, 1912-20 . . .	8,000 00	8,000 00	7,907 10	
Portland Water Company, 4s, 1927 . . .	10,000 00	10,300 00	9,787 50	
Standish Water & Construction Co., 4s, 1928 . . . . .	3,000 00	3,090 00	3,000 00	
Total corporation bonds owned . . . . .	130,000 00			128,619 60
<i>Railroad Stock Owned.</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	11,400 00	7,600 00	
Little Androscoggin Water Power Co., Auburn . . . . .	200 00	120 00	200 00	
Total corporation stock of Maine . . . . .	7,800 00			7,800 00
Atlantic Telegraph Company, Mass. . . . .	375 00	375 00	375 00	375 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland . . . . .	4,700 00	4,888 00	4,700 00	
First National Bank, Auburn . . . . .	1,000 00	1,400 00	1,000 00	
First National, Bangor . . . . .	2,400 00	3,600 00	2,400 00	
First National Bank, Bath . . . . .	1,000 00	1,000 00	1,000 00	
First National Bank, Lewiston . . . . .	38,600 00	52,110 00	38,600 00	
Manufacturers Nat'l Bank, Lewiston . . . . .	28,000 00	29,400 00	28,000 00	
Nat'l Shoe & Leather Bank, Auburn . . . . .	1,650 00	1,815 00	1,650 00	
Total national bank stock owned . . . . .	77,350 00			77,350 00
<i>Loans on Corporation Bonds.</i>				
Biddeford & Saco Water Company . . . . .		500 00	500 00	
Lewiston Journal Company . . . . .		5,000 00	5,000 00	5,500 00
<i>Loans on Corporation Stock.</i>				
Continental Mills, Lewiston . . . . .		5,935 80	5,935 80	
E. Plummer & Sons, Lisbon Falls . . . . .		200 00	200 00	
Hill Manufacturing Company, Lewiston . . . . .		5,300 00	5,300 00	
Libbey & Dingley Company, Lewiston . . . . .		6,500 00	6,500 00	
Little Androscoggin Water Power Co., Auburn . . . . .		2,500 00	2,500 00	
National Shoemakers, Lewiston . . . . .		2,225 00	2,225 00	
Pepperell Manufacturing Company, Biddeford . . . . .		4,500 00	4,500 00	
Sagamore Manufacturing Co., Fall River, Mass. . . . .		435 00	435 00	27,595 80
<i>Loans on National Bank Stock.</i>				
Burrill National Bank, Ellsworth . . . . .		95 00	95 00	
Manufacturers National Bank, Lewiston . . . . .		300 00	300 00	395 00
<i>Loans to Corporations.</i>				
Avon Manufacturing Co., Lewiston . . . . .		34,500 00	34,500 00	
Kora Temple Association, Lewiston . . . . .		5,500 00	5,500 00	
Union Water Power Company, Lewiston . . . . .		15,000 00	15,000 00	
Washburn Chair Co., North Turner (endorsed) . . . . .		1,000 00	1,000 00	56,000 00
<i>Loans to Municipalities.</i>				
County of Androscoggin . . . . .		43,828 10	43,828 10	
City of Lewiston . . . . .		1,000 00	1,000 00	44,828 10
Loan on Lewiston Trust & Safe Deposit Co. stock . . . . .		454 14	454 14	
Loans on life insurance policy . . . . .		500 00	500 00	
Loans on People's Savings Bank books . . . . .		837 00	837 00	
Loans on mortgages of real estate . . . . .		503,642 69	503,642 69	505,433 83

## PEOPLE'S SAVINGS BANK—Concluded.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate, investment .....	16,631 43	16,631 43	
Real estate, foreclosure .....	1,401 80	1,401 80	
Vault .....	4,375 00	4,375 00	22,408 23
Premium account .....		12,178 25	12,178 25
Cash on deposit .....	60,827 24	60,827 24	
Cash on hand .....	9,375 15	9,375 15	70,202 39
Unpaid accrued interest .....	20,507 62		1,899,860 45
	1,932,667 47		
Due depositors, earned dividend and accrued State tax .....	1,807,872 90		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax .....	124,814 57		



## PHILLIPS SAVINGS BANK—PHILLIPS.

July 25, 1911.

JOEL H. BYRON, President.

N. P. NOBLE, Treasurer.

TRUSTEES—Fremont Scamman, Arthur W. McLeary, William B. Butler, Chas. F. Chandler, Joel H. Byron.

Organized March 29, 1871.

## LIABILITIES.

Deposits .....	\$233,134 48
Reserve fund .....	11,750 00
Undivided profits .....	1,506 90
	<b>\$246,391 38</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Avon, 4s, opt. Refunding.	\$1,500 00	\$1,500 00	\$1,500 00	
Rangeley, 4s, opt. 1913, School House.	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, orders.	500 00	500 00	500 00	
Van Buren Water District, 4s, 1925.	3,000 00	3,000 00	2,830 56	
Total public funds of Maine .....	9,200 00			\$9,030 50
County of Allegheny, Pa., 4s, 1936, Rd.	5,000 00	5,200 00	5,000 00	
Worcester, Md., 5s, 1915-24, Court House and Jail.	5,000 00	5,300 00	5,000 00	
City of Chicago, Ill., 4s, 1924, San. District.	5,000 00	5,075 00	5,000 00	
Madison, Wis., 4s, 1925, School	3,000 00	3,000 00	3,000 00	
Total public funds out of Maine . . .	18,000 00			18,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943.	10,000 00	11,000 00	9,775 00	
Bangor Railway & Elec. Co., 5s, 1935	2,000 00	2,040 00	2,000 00	
Knox & Lincoln, 5s, 1921.	2,000 00	2,140 00	2,000 00	
Maine Central, 7s, 1912.	100 00	103 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	3,880 00	3,740 00	
Sanford & Cape Porpoise, 5s, 1928.	5,000 00	5,000 00	4,775 00	
Somerset, 4s, 1955.	5,000 00	4,750 00	4,850 00	
Total railroad bonds of Maine .....	34,100 00			33,240 00
Auburn & Syracuse Elec., N. Y., 5s, 1942.	5,000 00	5,000 00	5,000 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00	5,000 00	5,000 00	
Indiana, Columbus & Eastern Trac., 5s, 1926.	4,000 00	3,800 00	3,740 00	
Kansas City, Excelsior Springs & Northern, 4s, 1928.	3,000 00	2,820 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	1,800 00	1,700 00	
Syracuse, Lake Shore & Northern, 5s, 1927.	5,000 00	5,000 00	4,750 00	
Total railroad bonds out of Maine . . .	26,000 00			24,975 00

## PHILLIPS SAVINGS BANK—Continued.

## RESOURCES.

<i>Corporation Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
American Realty Co., 5s, opt. 1903.	9,000 00	9,000 00	9,000 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918.	1,500 00	1,500 00	1,500 00	
Kennebec Light & Heat Co., Augusta, 4½s, 1925.	3,000 00	3,000 00	2,925 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	
Northern Water Co., East Millinocket, 5s, 1927.	5,000 00	5,000 00	4,780 00	
Phillips Water Company, 5s, 1916.	1,000 00	1,000 00	1,000 00	
Phillips Water Company, Reg., 6s, 1916.	5,000 00	5,000 00	5,000 00	
Rangleley Lake Hotel Co., 5s, 1950.	5,000 00	5,000 00	4,850 00	
Rockland Water Company, 5s, 1919.	1,000 00	1,020 00	1,000 00	
Rumford Falls Power Co., 4s, 1945.	1,000 00	1,000 00	925 00	
York Light & Heat Co., Biddeford, 4½s, 1920.	500 00	500 00	485 00	
Total corporation bonds of Maine.	45,000 00			44,165 00
Scituate Water Co., Mass., 5s, 1921.	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, pref.	5,000 00	5,000 00	4,300 00	
Portland & Ogdensburg.	10,000 00	5,000 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	1,890 00	1,400 00	
Manufacturers Nat'l Bank, Lewiston.	500 00	525 00	500 00	
Nat'l Shoe & Leather Bank, Auburn.	2,300 00	2,550 00	2,300 00	
Norway National Bank, Norway.	2,200 00	2,970 00	2,200 00	
Total national bank stock owned.	11,200 00			11,200 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	2,000 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 Manufacturing Co., Kingfield.		500 00	500 00	
Phillips Lumber & Electric Company.		200 00	200 00	
Phillips Water Company.		6,500 00	6,500 00	7,200 00
Loan on Syracuse, Lake Shore & Northern Railroad bonds.		4,200 00	4,200 00	
Loan on Bath Water Supply Company bond.		321 25	321 25	
Loan on Bridgton National Bank stock.		800 00	800 00	
Loans on life insurance policies.		1,450 00	1,450 00	
Loans on personal property.		1,528 00	1,528 00	
Loans on Phillips Savings Bank books.		745 90	745 90	
Loans on mortgages of real estate.		58,214 98	58,214 98	67,260 13
Real estate investment.		5,480 34	5,480 34	
Safe and furniture.		1,549 79	1,549 79	7,020 15

## PHILLIPS SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Premium account.....		1,440 00	1,440 00
Cash on deposit.....	4,513 91	4,513 91	
Cash on hand.....	436 71	436 71	4,950 62
Unpaid accrued interest.....	2,360 00		246,391 38
Due depositors, earned dividend and accrued State tax.....	256,121 88		
	234,877 60		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	21,244 28		

## PISCATAQUIS SAVINGS BANK—DOVER.

May 24, 1911.

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.....	\$844,610 26
Reserve fund.....	50,942 42
Undivided profits.....	21,748 91
	<b>\$917,301 59</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R.R. Aid.....	\$5,000 00	\$5,025 00	\$5,000 00	
Penobscot, 3½s, 1912-30, Court House.....	4,000 00	3,920 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	4,040 00	4,000 00	
Portland, 4s, 1920, City Hall.....	5,000 00	5,175 00	5,000 00	
Rockland, 3½s, 1917, Refund.....	5,000 00	4,925 00	5,000 00	
Waterville, 3½s, 1926, Refund.....	1,000 00	970 00	1,000 00	
Dover-Foxcroft Water Dist., 3½s, 1918-33.....	15,500 00	14,880 00	15,475 00	
Gardiner Water District, 4s, 1934.....	1,000 00	1,020 00	1,000 00	
Kennebec Water District, 3½s, 1927.....	4,000 00	3,820 00	3,770 80	
Livermore Falls Water Dist., 4s, 1929.....	5,000 00	5,075 00	5,000 00	
Portland Water Dist., 4s, 1928.....	25,000 00	25,750 00	25,000 00	
Total public funds of Maine.....	84,500 00			\$84,245 80
County of Jackson, O., 4s, 1926, Trp. Bridge.....	1,000 00	1,000 00	1,000 00	
Lyon, Kan., 4½s, opt. 1915, Ref. Wyandotte, Kan., 4½s, 1931-2.....	7,000 00	7,035 00	7,000 00	
City of Ashland, Wis., 5s, 1912, Imp. Cambridge, Mass., 4s, 1926, St. Cleveland, O., 4s, 1916, Paving, etc.....	6,000 00	6,330 00	6,000 00	
Elwood, Ind., 6s, 1921, Refund. Elyria, O., 4s, 1924, Water.....	2,000 00	2,020 00	2,000 00	
Emporia, Kan., 4½s, opt. 1910, Refunding.....	5,000 00	5,150 00	5,000 00	
Kansas City, Kan., 5s, 1923-4, Park.....	3,000 00	3,030 00	3,000 00	
Lansing, Mich., 4s, 1920, Water Lexington, Ky., 4s, 1933, Sch. District.....	3,000 00	3,000 00	3,000 00	
Los Angeles, Cal., 4½s, 1944, Water.....	5,000 00	5,225 00	5,000 00	
Newark, O., 4s, 1914, St. Imp. Owensboro, Ky., 4s, opt. 1915, Street Improvement.....	2,000 00	2,000 00	2,000 00	
Pawtucket, R. I., 4s, 1929, Wat. Sault Ste Marie, Mich., 4½s, 1920, Bdg.....	5,000 00	5,000 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water.....	5,000 00	5,075 00	5,000 00	
Seattle, Wash., 4½s, 1930, Park.....	5,000 00	5,150 00	5,000 00	
Sioux City, Ia., 4½s, 1918, Fund.....	3,000 00	3,045 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	5,050 00	5,000 00	
Westport, Mo., 6s, 1915, School District	5,000 00	5,425 00	5,000 00	
Youngstown, O., 5s, 1921-4, Sanitary	5,000 00	5,450 00	5,000 00	
Town of Littleton, N. H., 3½s, 1933, Water and Light	1,500 00	1,387 50	1,500 00	
Borough of Dunmore, Pa., 4s, 1914, Funding	4,000 00	4,000 00	4,000 00	
Dunmore, Pa., 4s, 1922, School District Ref.	5,000 00	5,000 00	5,000 00	
Total public funds out of Maine	113,500 00			113,500 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	10,000 00	11,000 00	9,985 00	
Bangor & Aroostook, Van Buren Ext., 5s, 1943	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, 4s, 1951	11,000 00	9,350 00	10,550 00	
Bangor & Aroostook, Car Trust, 5s, 1913	5,000 00	5,000 00	4,862 50	
Bangor Railway & Elec. Co., 5s, 1935	5,000 00	5,100 00	4,893 00	
Boston & Maine, Reg., 4½s, 1944	3,000 00	3,195 00	3,000 00	
Portland Railroad, 2½s, opt. 1931	5,000 00	4,400 00	5,000 00	
Portland & Rumford Falls, 4s, 1927	5,000 00	5,000 00	5,000 00	
Portland & Rumford Falls, 4s, opt. 1924	5,000 00	5,000 00	4,912 50	
Rumford Falls & Rangeley Lakes, 5s, 1937	8,000 00	9,120 00	8,000 00	
Sanford & Cape Porpoise, 5s, 1928	10,000 00	10,000 00	9,700 00	
Total railroad bonds of Maine	72,000 00			70,903 00
Ashland Light, Power & Street Railway, Wis., 5s, opt. 1912	5,000 00	5,000 00	4,900 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00	5,000 00	4,925 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	5,000 00	5,175 00	5,000 00	
Berkshire St., Pittsfield, Mass., 5s, 1922	5,000 00	5,000 00	5,000 00	
Boston & Northern, 4s, 1954	5,000 00	4,625 00	4,575 00	
Boston & Worcester St., Mass., 4½s, 1923	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	5,275 00	4,950 00	
Central Branch, 4s, 1919	4,000 00	3,800 00	3,900 00	
Central Branch, Union Pacific, 4s, 1948	5,000 00	4,350 00	4,700 00	
Chicago, Peoria & St. Louis, 4½s, 1930	5,000 00	4,500 00	5,000 00	
Chicago Railways Co., Ill., 4s, 1927, Series A	2,000 00	1,900 00	2,000 00	
Chicago Railways Co., Ill., 4s, 1927, Series B	2,000 00	1,700 00	2,000 00	
Chicago Railways Co., Ill., Purchase money, 4s, 1927	3,150 00	2,520 00	3,150 00	
Chicago Railways Co., Ill., Adj. Income, 4s, 1927	3,816 67	1,526 00	3,816 67	
Chicago, Rock Island & Pacific, 4s, opt. 1911	5,000 00	4,500 00	4,825 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,000 00	5,000 00	
Cleveland, Lorain & Wheeling, 5s, 1933	5,000 00	5,600 00	5,000 00	
Columbus, Buckeye Lake & Newark Traction, 5s, 1921	5,000 00	5,000 00	4,975 00	
Concord & Montreal, 4s, 1920	10,000 00	10,450 00	10,000 00	
Des Moines Street, Ia., 6s, 1916	5,000 00	5,225 00	5,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,750 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,000 00	5,000 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 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	10,000 00	10,000 00	9,975 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	5,000 00	5,000 00	5,000 00	
Haverhill & Amesbury Street, Mass., 5s, 1912	13,000 00	13,000 00	13,000 00	
Indiana, Illinois & Iowa, 4s, 1950	5,000 00	5,000 00	4,825 00	
Ithaca Street, N. Y., 5s, 1957	3,000 00	2,850 00	2,820 00	
Lexington & Boston, Mass., 4s, 1920	10,000 00	9,000 00	10,000 00	
Long Island, North Shore Branch, 5s, 1912	5,000 00	5,225 00	5,000 00	
Maryland, Delaware & Virginia, 5s, 1955	2,000 00	2,000 00	2,000 00	
Milford, Attleboro & Woonsocket, 5s, 1919	5,000 00	5,000 00	5,000 00	
Milford & Uxbridge St., Mass., 5s, 1918	5,000 00	5,000 00	4,812 50	
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	4,500 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	5,100 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	5,000 00	5,000 00	5,000 00	
Rutland, 4s, 1941	10,000 00	10,250 00	10,000 00	
Rutland Railway, Light & Power Co., Vt., 5s, opt. 1916	5,000 00	5,000 00	4,750 00	
St. Louis, Iron Mountain & Southern, 5s, 1931	5,000 00	4,500 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	4,250 00	4,700 00	
Syracuse, Lake Shore & Northern, 5s, opt. 1917	5,000 00	5,000 00	4,800 00	
Toledo & Ohio Central, Western Div., 5s, 1935	5,000 00	5,500 00	5,000 00	
Toledo & Ohio Central, St. Mary's Div., 4s, 1951	5,000 00	4,500 00	4,800 00	
Tri-City Ry. & Light Co., Ia., 5s, 1923	5,000 00	5,000 00	4,910 00	
Trenton Passenger, N. J., 6s, 1930-1	10,000 00	11,600 00	10,000 00	
Utica & Mohawk Valley, 4s, 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, 4s, 1931	8,000 00	6,400 00	8,000 00	
Total railroad bonds out of Maine	281,966 67			277,984 17
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 5s, 1916	9,000 00	9,000 00	9,000 00	
Berlin Mills Company, 5s, 1927-8	3,000 00	3,000 00	2,970 00	
Bodwell Water Power Co., Old Town, 5s, opt. 1910	12,000 00	6,000 00	12,000 00	
Caribou Water, Light & Power Co., 5s, opt. 1908	3,000 00	3,000 00	3,000 00	
Central Maine Power Company, 5s, 1939	5,000 00	5,000 00	4,925 00	
Dover & Foxcroft Light & Heat Co., 4s, opt. 1906	15,000 00	15,000 00	15,000 00	
Eastern Steamship Company, 5s, 1927	10,000 00	10,000 00	9,925 00	
Lewiston Gas Light Company, 4s, 1924	5,000 00	5,000 00	5,000 00	
Madison Water Company, 5s, opt. 1902	5,000 00	5,000 00	5,000 00	
Maine & New Hampshire Granite Co., 5s, opt. 1902	3,000 00	2,700 00	3,000 00	
Masonic Building Association, Biddeford, 4s, 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., 3s, 1916	2,000 00	1,980 00	1,960 00	
Oakland Water Company, 5s, 1918	3,000 00	3,000 00	2,970 00	
Portland Electric Company, 5s, 1926	6,000 00	6,060 00	5,880 00	

## PISCATAQUIS 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>
Rockland-Rockport Lime Company, 5s, opt. 1920.....	5,000 00	5,000 00	5,000 00	
Rockland Water Company, 5s, 1919.....	2,000 00	2,040 00	2,000 00	
Rumford Falls Power Co., 4s, 1945..	5,000 00	5,000 00	4,987 50	
Total corporation bonds of Maine..	100,000 00			99,617 50
Berlin Water Co., N. H., 5s, opt. 1902	5,000 00	5,000 00	5,000 00	5,000 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg.....	20,000 00	10,000 00	9,650 00	
Portland & Rumford Falls.....	5,000 00	10,000 00	10,000 00	
Total railroad stock of Maine.....	25,000 00			19,650 00
New York Central & Hudson River Pennsylvania.....	2,500 00	2,875 00	2,381 25	
	2,500 00	3,250 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, Portland.....	3,700 00	3,996 00	3,700 00	
Nat'l Shoe & Leather Bank, Auburn	4,600 00	5,060 00	4,600 00	
Total national bank stock owned..	13,100 00			13,100 00
<i>Other Bank Stock Owned.</i>				
Kineo Trust Company.....	2,500 00	4,750 00	2,500 00	
Rumford Falls Trust Company.....	2,000 00	4,000 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.....		1,500 00	1,500 00	
Bangor Railway & Electric Company.....		500 00	500 00	2,000 00
<i>Loans on Corporation Bonds.</i>				
Dover & Foxcroft Light & Heat Company.....		400 00	400 00	
Eastern Steamship Company.....		900 00	900 00	1,300 00
<i>Loans on Railroad Stock.</i>				
New York Central & Hudson River.....		500 00	500 00	
Pennsylvania.....		800 00	800 00	1,300 00
<i>Loans on Corporation Stock.</i>				
American Chicle Company.....		5,440 00	5,440 00	
American Woolen Company, preferred.....		300 00	300 00	
Arlington Mills, Lawrence, Mass.....		200 00	200 00	
Lord & Kitchin, Incorporated, Foxcroft.....		2,500 00	2,500 00	8,440 00
<i>Loans to Corporations.</i>				
East Sangerville Grange, No. 177.....		100 00	100 00	
Gulford Manufacturing Company.....		5,000 00	5,000 00	5,100 00
Loan to Dover & Foxcroft Water District.....		500 00	500 00	
Loans on life insurance policies.....		850 00	850 00	
Loans on personal property.....		2,023 18	2,023 18	
Loans on Piscataquis Savings Bank books.....		310 00	310 00	
Loans on mortgages of real estate.....		143,620 70	143,620 70	147,303 88
Real estate investment.....		14,000 00	14,000 00	
Real estate foreclosure.....		1,200 00	1,200 00	15,200 00
Premium account.....			5,054 20	5,054 20

## PISCATAQUIS SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	37,302 83	37,302 83	
Cash on hand.....	918 96	918 96	38,221 79
Unpaid accrued interest.....	13,598 44		917,301 59
Due depositors, earned dividend and accrued State tax.....	928,043 61		
	863,195 21		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	64,848 40		



## PORTLAND SAVINGS BANK—PORTLAND.

September 14, 1911.

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 .....	\$12,700,130 00
Reserve fund .....	1,044,000 00
Undivided profits .....	220,361 43
	\$13,964,492 03

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of Biddeford, 4s, 1914, Refund.	\$10,000 00	\$10,050 00	\$10,000 00	
Portland, 3½s, 1920, Refunding	90,000 00	88,200 00	90,000 00	
Portland, 3½s, 1922, Refunding	200,000 00	196,000 00	200,000 00	
Dover & Foxcroft Water Dist., 3½s, 1933	50,000 00	47,250 00	50,000 00	
Gardiner Water District, 4s, 1934	100,000 00	102,000 00	100,000 00	
Portland Bridge Dist., 3½s, 1912-45	178,000 00	169,990 00	178,000 00	
Portland Water District, 4s, 1928	480,000 00	494,400 00	480,000 00	
Total public funds of Maine	1,108,000 00			\$1,108,000 00
County of Allegheny, Pa., 4s, 1925, Jail	100,000 00	102,500 00	100,000 00	
Allegheny, Pa., 4s, 1933, Road	100,000 00	103,500 00	109,000 00	
Bay, Mich., 4s, 1925, Refund.	30,000 00	30,450 00	30,000 00	
Bay, Mich., 4s, 1928, Bridge	15,000 00	15,225 00	15,000 00	
Blue Earth, Minn., 5s, 1919, Court House	35,000 00	37,450 00	35,000 00	
Cuyahoga, O., 4s, 1918-20, Bldg	75,000 00	76,125 00	75,000 00	
Hancock, Ind., 5s, 1917-28, Fund	67,000 00	72,360 00	67,000 00	
Lawrence, O., 5s, 1920-2, Pike	20,000 00	21,600 00	20,000 00	
Lucas, O., 4½s, 1913-25, Bdg.	41,000 00	43,050 00	41,000 00	
McCracken, Ky., 4s, 1934, Ref.	50,000 00	50,000 00	50,000 00	
Muskingum, O., 4½s, 1921-41, Refunding	25,000 00	27,125 00	25,000 00	
Nassau, N. Y., 5s, 1923-4, Rd.	50,000 00	55,500 00	50,000 00	
Ramsey, Minn., 4½s, 1918, C.H.	50,000 00	52,250 00	50,000 00	
Reno, Kan., 5½s, 1919, Refund.	35,000 00	37,975 00	35,000 00	
Rush, Ind., 5s, 1911-15, Ref.	50,000 00	51,750 00	50,000 00	
Sumner, Kan., 4s, opt. 1906, Refunding	35,000 00	35,000 00	34,650 00	
City of Akron, O., 4s, 1927, Funding	25,000 00	25,000 00	25,000 00	
Altoona, Pa., 4s, 1933-5, School District	50,000 00	50,000 00	50,000 00	
Anderson, Ind., 5s, 1918, Wat.	40,000 00	42,400 00	40,000 00	
Baltimore, Md., Reg. 4s, 1954, Improvement	100,000 00	105,500 00	100,000 00	
Baltimore, Md., Reg. 4s, 1955, Park	50,000 00	52,750 00	50,000 00	
Bellingham, Wash., 5s, 1926, Funding	34,000 00	36,890 00	34,000 00	
Chicago, Ill., 4s, 1920-22, Sanitary District	75,000 00	75,750 00	75,000 00	
Chicago, Ill., 4s, 1924, Judgment	100,000 00	102,500 00	100,000 00	
Chicago, Ill., 4s, 1917, Permanent Improvement	50,000 00	50,750 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 Cincinnati, O., 3½s, opt. 1932, Sinking fund.....	100,000 00	96,500 00	100,000 00	
Cleveland, O., 4s, 1925, Sewer	85,000 00	87,125 00	85,000 00	
Cleveland, O., 4s, 1922, School District.....	145,000 00	147,900 00	145,000 00	
Cleveland, O., 4s, 1925, Water	50,000 00	51,250 00	50,000 00	
Columbus, O., 4s, opt. 1913, Sewer.....	150,000 00	150,750 00	150,000 00	
Des Moines, Ia., 4½s, 1917-27, Court House.....	43,000 00	45,365 00	43,000 00	
Elgin, Ill., 4s, 1918-22, Water	30,000 00	30,000 00	30,000 00	
Evansville, Ind., 5s, 1912, Fund	15,000 00	15,150 00	15,000 00	
Evansville, Ind., 4½s, 1912, Funding.....	25,000 00	25,125 00	25,000 00	
Indianapolis, Ind., 4½s, 1911-24, School Commissioners.....	56,000 00	58,520 00	56,000 00	
Lansing, Mich., 4½s, 1915, Wat.	20,000 00	20,400 00	20,000 00	
Lansing, Mich., 5s, 1913-23, Electric Light.....	50,000 00	53,000 00	50,000 00	
Muskegon, Mich., 5s, 1913-24, Water.....	32,000 00	34,400 00	32,000 00	
Newport, Ky., 5s, 1918, Street	30,000 00	31,800 00	30,000 00	
New York, N. Y., Reg. 3½s, 1953, Aqueduct.....	50,000 00	45,000 00	45,000 00	
New York, N. Y., Reg. 3½s, 1953, Rapid Transit.....	100,000 00	90,000 00	90,000 00	
New York, N. Y., Reg. 3½s, 1952, Docks & Ferries.....	250,000 00	225,000 00	225,000 00	
New York, N. Y., 4s, 1956, Municipal.....	175,000 00	175,000 00	175,000 00	
Omaha, Neb., 4½s, 1933, Engine House.....	40,000 00	43,600 00	40,000 00	
Omaha, Neb., 4s, 1933, Renewal.....	50,000 00	51,000 00	50,000 00	
Philadelphia, Pa., Reg. 3½s, 1934, Municipal.....	150,000 00	144,000 00	150,000 00	
Port Huron, Mich., 4s, 1932, Canal.....	50,000 00	50,000 00	50,000 00	
Portland, Ore., 4s, 1934, Water	25,000 00	24,500 00	24,625 00	
Portland, Ore., 4s, 1933, Park, etc.....	100,000 00	98,000 00	100,000 00	
Portland, Ore., 4s, 1939, Bdg.	25,000 00	24,500 00	24,625 00	
Racine, Wis., 4s, 1915-23, Sch.	50,000 00	50,000 00	50,000 00	
St. Louis, Mo., 4s, 1928, Asy'm	100,000 00	103,000 00	100,000 00	
St. Louis, Mo., 4s, 1928, Hosp.	50,000 00	51,500 00	50,000 00	
Seattle, Wash., 4s, 1929, Municipal Light.....	50,000 00	48,500 00	49,000 00	
Seattle, Wash., 4s, 1929, Park	100,000 00	97,000 00	100,000 00	
Spokane, Wash., 4½s, 1930, School District.....	50,000 00	51,500 00	50,000 00	
Spokane, Wash., 4½s, 1931, Bridge.....	25,000 00	25,875 00	25,000 00	
Stamford, Conn., 4s, 1924, Sew.	25,000 00	25,375 00	25,000 00	
Wilkesbarre, Pa., 4s, 1928-34, Improvement.....	100,000 00	101,500 00	100,000 00	
<b>Total public funds out of Maine....</b>	<b>3,698,000 00</b>			<b>3,655,900 00</b>
<i>Railroad Bonds Owned.</i>				
Bangor Ry. & Elec. Co., 5s, 1935.....	25,000 00	25,500 00	25,000 00	
Maine Central, Consol. 7s, 1912.....	5,500 00	5,665 00	5,500 00	
Maine Central, Consol. 4s, 1912.....	30,000 00	30,000 00	29,992 50	
Portland R. R., 1st Mort. 4½s, 1913.....	100,000 00	100,500 00	100,000 00	
Portland R. R., Consol. 3½s, opt. 1931	100,000 00	88,000 00	97,500 00	
Portland & Cape Elizabeth, 1st Mort. 5s, 1915.....	75,000 00	77,250 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	

## 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>
Rockland, Thomaston & Camden, 4s, 1921	25,000 00	25,000 00	25,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	30,000 00	29,100 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	43,750 00	46,000 00	
Total railroad bonds of Maine	650,500 00			637,042 50
Allegheny & Western, 1st 4s, 1998	25,000 00	25,000 00	25,000 00	
Atchison, Topeka & Santa Fe, General Mortgage 4s, 1995	25,000 00	25,000 00	25,000 00	
Auburn & Syracuse Electric, N. Y., 5s, opt. 1912	100,000 00	100,000 00	99,400 00	
Aurora, Elgin & Chicago, Ill., 1st Mortgage Gold 5s, 1941	50,000 00	50,000 00	49,750 00	
Baltimore, Chesapeake & Atlantic, 1st Mortgage Gold 5s, 1934	50,000 00	51,750 00	50,000 00	
Bennington & Rutland, 1st Mortgage Gold 4½s, 1927	50,000 00	50,000 00	50,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922	25,000 00	25,000 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., 1st Mortgage Gold 4½s, 1923	25,000 00	25,000 00	25,000 00	
Braintree & Weymouth St., Mass., 1st Mortgage 5s, 1917	25,000 00	25,000 00	25,000 00	
Bridgeport Traction Co., Conn., 1st Mortgage Gold 5s, 1923	25,000 00	26,250 00	25,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 1st Mort. Gold 5s, 1917	25,000 00	25,000 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	35,000 00	35,000 00	34,912 50	
Cedar Rapids, Iowa Falls & Northwestern, 5s, 1921	25,000 00	26,750 00	25,000 00	
Central Branch Union Pacific, 4s, 1948	25,000 00	21,750 00	22,750 00	
Central Pacific, 4s, 1949	50,000 00	48,500 00	49,250 00	
Chesapeake & Ohio, General Mortgage 4½s, 1992	57,000 00	57,570 00	57,000 00	
Chicago, Peoria & St. Louis, 4½s, 1930	25,000 00	22,500 00	25,000 00	
Chicago Railways Co., Consol. Mort. Gold 4-5s, 1927, Series A	60,000 00	57,000 00	60,000 00	
Chicago Railways Co., Consol. Mort. Gold 4-5s, 1927, Series B	90,000 00	76,500 00	90,000 00	
Chicago Railways Co., Pur. Money 4-5s, 1927	32,875 00	26,300 00	26,300 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	13,541 67	5,416 67	5,416 67	
Chicago & West Michigan, Consolidated Mortgage 5s, 1921	44,000 00	44,880 00	43,050 00	
Cincinnati, Dayton & Chicago, 4s, 1942	25,000 00	20,750 00	23,812 50	
Cleveland, Cincinnati, Chicago & St. Louis, C. W. & M. Div., 4s, 1991	51,000 00	47,940 00	51,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, Cairo Division, 4s, 1939	25,000 00	23,500 00	25,000 00	
Cleveland, Cincinnati, Chicago & St. Louis, St. Louis Div., 1st Coll. Trust Mortgage Gold 4s, 1990	25,000 00	23,500 00	25,000 00	
Cleveland Railways Co., O., 5s, 1931	50,000 00	50,000 00	50,000 00	
Cleveland Terminal & Valley, 4s, 1995	50,000 00	47,250 00	49,500 00	
Columbus, Newark & Zanesville Elec., 5s, 1924	25,000 00	25,000 00	24,625 00	
Connecticut Valley Street, 5s, 1920	25,000 00	25,000 00	24,500 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	

## 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>
Dayton, Springfield & Urbana Electric, O., 1st Mort. Gold 5s, opt. 1905	50,000 00	50,000 00	50,000 00	
Denver City Tramway, Col., 5s, 1919	23,000 00	23,000 00	23,000 00	
Flint & Pere Marquette, 1st Mort. 6s, 1920	25,000 00	28,000 00	25,000 00	
Flint & Pere Marquette, P. H. Div., 5s, 1939	50,000 00	53,000 00	50,000 00	
Flint & Pere Marquette, Toledo Div., 5s, 1937	25,000 00	26,000 00	25,000 00	
Gardner, Westminster & Fitchburg St., Mass., 1st Mort. Gold 5s, 1920	25,000 00	25,000 00	25,000 00	
Hartford & Springfield St., 5s, 1921	25,000 00	23,750 00	25,000 00	
Indiana, Columbus & Eastern Traction, 5s, opt. 1911	25,000 00	23,750 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	25,750 00	25,000 00	
Iowa Central, 4s, 1951	40,000 00	30,000 00	39,000 00	
Jackson & Battle Creek Traction, Mich., 1st Mortgage 5s, 1923	50,000 00	50,000 00	49,000 00	
Kentucky Central, 4s, 1987	25,000 00	24,000 00	24,500 00	
Lehigh & New York, 1st Mortgage 4s, 1945	25,000 00	23,750 00	22,750 00	
Lehigh Valley of New York, 1st Mortgage 4½s, 1940	35,000 00	37,100 00	35,000 00	
Lexington & Boston Street, Mass., 1st Mortgage 4½s, 1920	50,000 00	45,000 00	49,625 00	
Manhattan Railway, N. Y., Consolidated Mortgage 4s, 1900	50,000 00	50,000 00	50,000 00	
Marion Railway, Light & Power Co., O., 1st Mortgage Gold 5s, 1924	25,000 00	25,000 00	24,000 00	
Mason City & Fort Dodge, 4s, 1955	50,000 00	42,500 00	45,875 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	25,000 00	25,000 00	24,812 50	
Montville Street, Conn., 5s, 1920	25,000 00	25,875 00	25,000 00	
Nahant & Lynn Street, Mass., 1st Mortgage Gold 5s, opt. 1915	25,000 00	25,000 00	25,060 00	
Nashua Street, N. H., 4s, opt. 1906	25,000 00	23,750 00	25,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 1st Mort. 5s, 1920	25,000 00	25,000 00	25,000 00	
Newport & Fall River Street, 5s, 1918	25,000 00	25,000 00	25,000 00	
New York, Brooklyn & Manhattan Beach, 1st Consolidated 5s, 1935	50,000 00	52,000 00	50,000 00	
New York Central & Hudson River, Refunding Mortgage Gold 3½s, 1907	25,000 00	22,500 00	25,000 00	
Norfolk Central Street, Mass., 5s, opt. 1903	15,000 00	15,000 00	15,000 00	
Norfolk Suburban Street, Mass., 1st Mortgage 5s, optional 1899	17,500 00	17,500 00	17,500 00	
Norfolk Western Street, Mass., 1st Mortgage 5s, optional 1904	25,000 00	22,500 00	25,000 00	
North Wisconsin, 6s, 1930	25,000 00	31,500 00	25,000 00	
Norwich & Westerly, 5s, 1936	25,000 00	15,000 00	24,750 00	
Ogdensburg & Lake Champlain, 4s, 1948	100,000 00	89,000 00	100,000 00	
Omaha Street, Neb., 1st Mortgage Registered 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	53,000 00	50,000 00	
Pontiac, Oxford & Northern, 1st Mortgage 6s, 1916	25,000 00	25,000 00	25,000 00	
Port Reading, 1st Mortgage 5s, 1941	25,000 00	27,000 00	25,000 00	
Providence & Fall River St., 1st Mortgage 5s, 1921	25,000 00	18,750 00	25,000 00	
Providence & Taunton Street, 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 Mortgage Gold 5s, 1906	25,000 00	28,000 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>
St. Louis & San Francisco, 1st Mortgage Coll. Trust Gold 5s, 1987 . . . . .	25,000 00	25,250 00	25,000 00	
St. Louis & San Francisco, Refunding Mortgage 4s, 1951 . . . . .	25,000 00	21,250 00	24,375 00	
St. Paul & Duluth, 5s, 1931 . . . . .	25,000 00	27,500 00	25,000 00	
Schneectady Railway, N. Y., 1st Mortgage Gold 4½s, opt. 1911 . . . . .	50,000 00	50,500 00	50,000 00	
Scioto Valley & New England, 1st Mortgage 4s, 1989 . . . . .	50,000 00	48,000 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 Consolidated Mortgage 6s, 1912 . . . . .	25,000 00	25,000 00	24,000 00	
Utica Belt Line, N. Y., 1st Mortgage 5s, 1939 . . . . .	25,000 00	27,250 00	24,275 00	
Utica & Mohawk Valley, Mortgage Gold 4½s, 1941 . . . . .	50,000 00	50,000 00	49,000 00	
Wilkesbarre & Eastern, 1st Mortgage 5s, 1942 . . . . .	50,000 00	50,750 00	50,000 00	
WilliamSPORT & North Branch, 4½s, 1931 . . . . .	50,000 00	40,000 00	50,000 00	
Worcester & Holden Street, Mass., 5s, 1917 . . . . .	25,000 00	25,000 00	25,000 00	
Worcester & Marlborough Street, Mass., 5s, 1917 . . . . .	25,000 00	25,000 00	25,000 00	
Total railroad bonds out of Maine . . . . .	3,171,916 67			3,130,304 17
<i>Corporation Bonds Owned.</i>				
American Realty Company, 1st Mortgage 5s, optional 1903 . . . . .	66,000 00	66,000 00	66,000 00	
Bodwell Water Power Company, Old Town, 5s, 1935 . . . . .	50,000 00	25,000 00	49,000 00	
Camden & Rockland Water Company, 4½s, 1917 . . . . .	50,000 00	50,000 00	50,000 00	
Consolidated Electric Light Company of Maine, Portland, 1st Consol. Mortgage 4½s, 1925 . . . . .	25,000 00	25,000 00	24,375 00	
Lewiston & Auburn Electric Light Co., 5s, 1939 . . . . .	50,000 00	50,000 00	50,000 00	
Lewiston Gas Light Company, 4s, 1924 . . . . .	25,000 00	25,000 00	25,000 00	
Maine Water Company, 5s, 1931 . . . . .	25,000 00	25,000 00	25,000 00	
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, 1912-41 . . . . .	131,000 00	127,070 00	131,000 00	
North Berwick Water Company, 5s, 1916 . . . . .	35,000 00	35,000 00	34,650 00	
Old Orchard Water Co., 4s, 1922 . . . . .	50,000 00	50,000 00	48,750 00	
Portland Electric Co., 5s, opt. 1906 . . . . .	50,000 00	50,000 00	49,000 00	
Portland Elevator Co., 4s, 1912-37 . . . . .	68,000 00	68,000 00	68,000 00	
Portland Water Company, 4s, 1927 . . . . .	50,000 00	51,500 00	50,000 00	
Rumford Falls Power Company, 4s, optional 1915 . . . . .	150,000 00	150,000 00	134,375 00	
Rumford Falls Power Company, General Mortgage Gold 4½s, opt. 1919 . . . . .	100,000 00	100,000 00	98,500 00	
Rumford Falls Realty Company, 1st Mortgage 5s, 1922 . . . . .	50,000 00	50,000 00	48,750 00	
Skowhegan Water Company, 1st Mortgage 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 . . . . .	1,075,000 00			1,051,150 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 Company, N. H., 5s, optional 1902.....	25,000 00	25,000 00	25,000 00	
Brattleboro Water Works Company, Vt., 5s, optional 1913.....	25,000 00	25,000 00	24,500 00	
Total corporation bonds out of Maine.....	50,000 00			49,500 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	65,000 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	3,180 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	13,088 00	11,939 00	
Total national bank stock owned....	47,800 00			47,639 00
<i>Loans on Public Funds.</i>				
City of New York, N. Y.....		2,500 00	2,500 00	
Omaha, Neb.....		1,800 00	1,800 00	4,300 00
<i>Loans on Railroad Bonds.</i>				
Auburn & Syracuse Electric, N. Y.....		800 00	800 00	
Bangor & Aroostook.....		1,795 00	1,795 00	
Canton-Massillon Electric, O.....		150 00	150 00	
Chicago Railways, Ill.....		30 00	30 00	
Connecticut Railway & Lighting Co.....		1,600 00	1,600 00	
Denver City Tramway, Col.....		600 00	600 00	
Duluth Street, Minn.....		2,625 00	2,625 00	
Illinois Valley.....		2,000 00	2,000 00	
Kanawha & Michigan.....		1,500 00	1,500 00	
Louisville & Southern Indiana Traction.....		1,675 00	1,675 00	
Maine Central.....		6,075 00	6,075 00	
Omaha Street, Neb.....		5,700 00	5,700 00	
Portland Railway, Oregon.....		1,500 00	1,500 00	
St. Joseph Railway, Light, Heat & Power Co., Mo.....		800 00	800 00	
Sioux City Traction, Ia.....		1,700 00	1,700 00	
Toronto, Hamilton & Buffalo.....		2,500 00	2,500 00	
Urbana & Champaign Railway, Gas & Electric Co.....		8,100 00	8,100 00	
Wichita Railway & Light Co., Kan.....		4,000 00	4,000 00	43,150 00
<i>Loans on Corporation Bonds.</i>				
Akron Water Works Company, O.....		700 00	700 00	
American Water Supply Company.....		3,000 00	3,000 00	
Arkansas Water Company, Ark.....		2,000 00	2,000 00	
Beloit Water Works Company, Wis.....		7,325 00	7,325 00	
Bush Terminal Buildings Company, New York.....		800 00	800 00	
Butte Water Company, Mont.....		246 32	246 32	
Camden & Rockland Water Company.....		400 00	400 00	
City Water Company, East St. Louis, Ill.....		1,800 00	1,800 00	
Commonwealth Water & Light Company of New Jersey.....		1,100 00	1,100 00	
Des Moines Water Works Company, Ia.....		400 00	400 00	
Duluth Edison Electric Company, Minn.....		900 00	900 00	
Fond du Lac Water Company, Wis.....		1,500 00	1,500 00	
Indianapolis Water Company, Ind.....		1,988 48	1,988 48	
International Paper Company, New York.....		4,500 00	4,500 00	
Leadville Water Company, Col.....		300 00	300 00	
Maine Water Company.....		800 00	800 00	

## PORTLAND SAVINGS BANK—Continued.

## RESOURCES.

<i>Loans on Corporation Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Mutual Life Insurance Company, New York . . . . .	1,000 00	1,000 00	
Niagara Falls Power Company . . . . .	3,100 00	3,100 00	
Omaha Water Company, Neb . . . . .	1,800 00	1,800 00	
Ontario Power Company, Toronto . . . . .	2,700 00	2,700 00	
Owensboro Water Works Company, Ky . . . . .	575 00	575 00	
Portland Water Company . . . . .	2,000 00	2,000 00	
Richmond Water & Light Co., Ky . . . . .	200 00	200 00	
St. Joseph Water Company, Mo . . . . .	900 00	900 00	
Syracuse Lighting Company, N. Y . . . . .	500 00	500 00	
Warren Water Company, Pa . . . . .	200 00	200 00	
Wichita Water Company, Kan . . . . .	900 00	900 00	
York Light & Heat Company, Biddeford . . . . .	500 00	500 00	42,134 80
<i>Loans on Railroad Stock.</i>			
Boston & Lowell . . . . .	8,000 00	8,000 00	
Maine Central . . . . .	825 00	825 00	
Portland . . . . .	2,500 00	2,500 00	
Portland & Ogdensburg . . . . .	10,000 00	10,000 00	
Portland & Rumford Falls . . . . .	4,500 00	4,500 00	25,825 00
<i>Loans on Corporation Stock.</i>			
American Telephone & Telegraph Company . . . . .	6,500 00	6,500 00	
Biddeford & Saco Water Company . . . . .	3,800 00	3,800 00	
Camden & Rockland Water Company . . . . .	2,000 00	2,000 00	
Eastern Argus Publishing Company, Portland . . . . .	19,700 00	19,700 00	
Emerson & Stevens Manufacturing Company, Oak- land . . . . .	3,700 00	3,700 00	
Fraternity Company, Portland . . . . .	20,000 00	20,000 00	
Omaha Water Company, Neb . . . . .	250 00	250 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 . . . . .	6,650 00	6,650 00	
Pullman Company, Chicago . . . . .	1,000 00	1,000 00	
State Publishing Company, Portland . . . . .	140 00	140 00	68,148 50
<i>Loans on National Bank Stock.</i>			
Casco National Bank, Portland . . . . .	11,200 00	11,200 00	
First National Bank, Portland . . . . .	1,300 00	1,300 00	12,500 00
<i>Loans to Corporations.</i>			
Berlin Mills Company (endorsed) . . . . .	80,683 24	80,683 24	
Central Wharf Company, Portland . . . . .	3,000 00	3,000 00	
Haskell Silk Company, Westbrook . . . . .	6,000 00	6,000 00	
Maine Historical Society, Portland . . . . .	5,500 00	5,500 00	
Merchants Marine Railway Company, Portland (endorsed) . . . . .	6,000 00	6,000 00	
North Berwick Water Company . . . . .	5,500 00	5,500 00	
Portland Public Library . . . . .	1,500 00	1,500 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) . . . . .	12,000 00	12,000 00	
Roman Catholic Bishop of Portland . . . . .	98,750 00	98,750 00	
St. Paul's Parish in Portland, Maine (endorsed) (endorsed) . . . . .	200 00	200 00	
Williston Church, Portland (endorsed) . . . . .	4,700 00	4,700 00	242,833 24
Loan on Fidelity Trust Company, Portland, stock Loan on Comberland Loan & Building Association, Portland stock . . . . .	2,000 00 5,000 00	2,000 00 5,000 00	
Loans on Portland Savings Bank books . . . . .	10,035 42	10,035 42	
Loans on mortgages of real estate . . . . .	2,508,865 43	2,508,865 43	2,525,900 86

PORTLAND SAVINGS BANK—Concluded.  
RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Real estate investment.....	1,016,070 58	1,016 070 58	
Real estate foreclosure.....	17,200 00	17,200 00	1,033,270 58
Cash on deposit.....	137,612 47	137,612 47	
Cash on hand.....	21,480 91	21,480 91	159,093 38
Unpaid accrued interest.....	159,839 08		13,964,492 03
	14,161,479 11		
Due depositors, earned dividend and accrued State tax.....	12,906,442 48		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	1,255,036 63		



## ROCKLAND SAVINGS BANK—ROCKLAND.

September 22, 1911.

E. H. LAWRY, President.

E. D. SPEAR, Treasurer.

A. B. BLACKINGTON, Assistant 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 .....	\$2,193,252 50
Reserve fund .....	108,803 77
Undivided profits .....	42,982 22
	<b>\$2,345,038 49</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1924, C.H.	\$20,000 00	\$19,500 00	\$19,650 00	
City of Augusta, 4s, 1912-13, School	10,500 00	10,552 50	10,500 00	
Lewiston, 3½s, 1931, Refunding	9,000 00	8,685 00	8,437 50	
Portland, 4s, 1936-8, Ct. House	50,000 00	52,000 00	50,000 00	
Rockland, 4s, 1925, Funding	24,000 00	24,600 00	24,000 00	
Rockland, 3½s, 1924, Refund.	3,500 00	3,412 50	3,395 00	
Kennebec Water District, 3½s, 1925	25,000 00	24,000 00	23,750 00	
Portland Water District, 4s, 1928	100,000 00	103,000 00	100,000 00	
<b>Total public funds of Maine</b> .....	<b>242,000 00</b>			<b>\$239,732 50</b>
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				
Road Improvement .....	10,000 00	10,500 00	10,000 00	
Anne Arundel, Md., 5s, 1913-28, School	18,000 00	19,440 00	18,000 00	
Franklin, Ky., 4s, 1919, Ref.	15,000 00	15,000 00	15,000 00	
Lyon, Kan., 4½, 1919, Refund.	15,000 00	15,150 00	15,000 00	
Lyon, Kan., 4½s, opt. 1911, Ref.	5,000 00	5,000 00	5,000 00	
Madison, Ky., 4s, opt. 1919, Refunding	20,000 00	20,000 00	20,000 00	
Bedford, Kan., 5s, opt. 1919-22, Refunding	10,000 00	10,700 00	10,000 00	
Falbot, Md., 4s, 1911-22, Con. Redemption	6,000 00	6,000 00	6,000 00	
Vernon, Mo., 4½s, 1919, Refund	10,000 00	10,350 00	10,000 00	
Warren, Ky., 4s, opt. 1914, Refunding	3,000 00	3,000 00	3,000 00	
Wyandotte, Kan., 4½s, 1927-9, Bridge	20,000 00	20,900 00	20,000 00	
City of Bellingham, Wash., 5s, opt. 1921, Funding	21,000 00	22,260 00	21,000 00	
Elwood, Ind., 6s, 1921, Refund.	10,000 00	11,500 00	10,000 00	
Hazelton, Pa., 4s, 1916-18, School District	6,500 00	6,500 00	6,500 00	
Kansas City, Kan., 5s, 1917-20, Internal Improvement	24,000 00	25,200 00	24,000 00	
Los Angeles, Cal., 4½s, 1918, Water	20,000 00	20,300 00	20,000 00	
New York, N. Y., 3½s, 1949, Rapid Transit	75,000 00	67,875 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	10,450 00	10,000 00	

## ROCKLAND 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 Sault Ste Marie, Mich., 4s, 1921, Water . . . . .	10,000 00	10,000 00	10,000 00	
Topeka, Kan., 4½s, 1930, Ref.	20,000 00	21,300 00	20,000 00	
West Bay City, Mich., 5s, 1925, Refunding . . . . .	10,000 00	10,900 00	10,000 00	
Wichita, Kan., 5s, opt. 1920, Internal Improvement . . . . .	25,000 00	26,375 00	25,000 00	
Town of Killingly, Conn., 3½s, 1920, Refunding . . . . .	20,000 00	19,300 00	20,000 00	
Coal Township, Pa., 4½s, opt. 1908, Ref.	8,000 00	8,000 00	8,000 00	
Total public funds out of Maine . . . . .	486,500 00			486,500 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Electric Co., 5s, 1935	30,000 00	30,600 00	29,875 00	
Georges Valley, 6s, 1913 . . . . .	11,000 00	8,250 00	10,100 00	
Knox & Lincoln, 5s, 1921 . . . . .	5,000 00	5,350 00	5,000 00	
Lime Rock, 4s, 1929 . . . . .	16,000 00	16,000 00	16,000 00	
Maine Central, 7s, 1912 . . . . .	1,000 00	1,030 00	1,000 00	
Maine Central, 5s, 1923 . . . . .	7,000 00	7,560 00	7,000 00	
Northern Maine Seaport, 5s, 1935 . . . . .	23,000 00	23,920 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	
Portland Railroad, 3½s, opt. 1931 . . . . .	25,000 00	22,000 00	20,750 00	
Rockland, Thomaston & Camden, 4s, 1921 . . . . .	11,000 00	11,000 00	10,820 00	
Rumford Falls & Rangeley Lakes, 5s, 1937 . . . . .	25,000 00	28,500 00	25,000 00	
Sanford & Cape Porpoise, 5s, 1925 . . . . .	20,000 00	20,000 00	19,600 00	
Somerset, 4s, 1955 . . . . .	19,000 00	18,050 00	18,200 00	
Waterville & Fairfield Railway & Lt. Co., 5s, 1917 . . . . .	2,000 00	1,000 00	500 00	
Total railroad bonds of Maine . . . . .	251,000 00			242,845 00
Amesbury & Hampton Street, Mass., 5s, 1919 . . . . .	10,000 00	8,000 00	10,000 00	
Atchison, Topeka & Santa Fe, Gen. Mortgage 4s, 1995 . . . . .	12,375 00	12,375 00	11,877 20	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995 . . . . .	6,600 00	6,039 00	4,734 55	
Auburn & Syracuse Elec., N. Y., 5s, opt. 1912 . . . . .	15,000 00	15,000 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	20,700 00	20,000 00	
Baltimore & Ohio, P. J. & M. Div., 3½s, 1925 . . . . .	10,000 00	9,000 00	9,050 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	7,000 00	14,000 00	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 . . . . .	10,000 00	10,000 00	10,000 00	
Brockton & East Bridgewater Street, Mass., 5s, 1918 . . . . .	7,000 00	7,000 00	7,000 00	
Burlington Railway & Light Co., 1a., 5s, 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 . . . . .	30,000 00	28,500 00	28,100 00	
Chicago Railways Co., 4-5s, 1927, Series A . . . . .	8,000 00	7,600 00	7,976 25	
Chicago Railways Co., 4-5s, 1927, Series B . . . . .	8,000 00	6,800 00	7,943 75	
Chicago Railways Co., Pur. Money 4-5s, 1927 . . . . .	3,150 00	2,520 00	3,150 00	
Chicago Railways Co., Adj. Inc., 4s, 1927 . . . . .	3,816 66	1,528 66	3,816 66	
Clearfield & Jefferson, 6s, 1927 . . . . .	10,000 00	12,000 00	10,000 00	
Cleveland, Lorain & Wheeling, 5s, 1932 . . . . .	10,000 00	11,200 00	10,000 00	

## ROCKLAND SAVINGS BANK—Continued.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Des Moines Suburban, Ia., 6s, opt. 1906	10,000 00	10,000 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	10,000 00	9,500 00	10,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,000 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, optional 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	8,820 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	21,625 00	23,375 00	
Illinois Central, Louisville Div., 3½s, 1953	1,000 00	860 00	945 00	
Jackson & Battle Creek Traction, Mich., 5s, optional 1913	29,000 00	29,000 00	28,640 00	
Kansas City Belt, 6s, 1916	15,000 00	16,200 00	15,000 00	
Lehigh Valley of New York, 4½s, 1940	8,000 00	8,480 00	8,000 00	
Lynn & Boston, Mass., 5s, 1924	10,000 00	10,600 00	10,000 00	
Marion Railway, Light & Power Co., 5s, 1924	10,000 00	10,000 00	9,700 00	
Maryland, Delaware & Virginia, 5s, 1955	45,000 00	45,000 00	45,000 00	
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	18,400 00	16,000 00	
Oregon Railroad & Navigation Co., Con. Mort. 4s, 1946	10,000 00	9,750 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	11,250 00	15,000 00	
Rutland, 4½s, 1941	25,000 00	25,625 00	25,000 00	
St. Lawrence & Adirondack, 5s, 1996	10,000 00	11,200 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	8,500 00	9,250 00	
Toledo & Ohio Central, St. Mary's Division, 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	17,250 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	20,000 00	25,000 00	
<b>Total railroad bonds out of Maine..</b>	<b>837,441 66</b>			<b>823,404 76</b>
<i>Corporation Bonds Owned.</i>				
Bodwell Water Power Co., Old Town, 5s, 1935	15,000 00	7,500 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	
Rumford Falls Power Co., 4½s, 1929	25,000 00	25,000 00	24,625 00	
<b>Total corporation bonds owned....</b>	<b>74,500 00</b>			<b>74,125 00</b>

## ROCKLAND 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>
Eastern Maine.....	2,500 00	2,875 00	2,350 00	
Portland & Ogdensburg.....	50,000 00	25,000 00	24,250 00	
Total railroad stock of Maine.....	52,500 00			26,600 00
Union Pacific, preferred.....	20,000 00	18,800 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.....	3,800 00	3,952 00	3,800 00	
First National Bank, Lewiston.....	1,700 00	2,295 00	1,700 00	
Georges National Bank, Thomaston.	1,300 00	1,300 00	1,300 00	
Nat'l Shoe & Leather Bank, Auburn	2,000 00	2,200 00	2,000 00	
North National Bank, Rockland....	200 00	240 00	200 00	
Norway National Bank, Norway....	500 00	675 00	500 00	
Rockland National Bank, Rockland.	18,600 00	27,900 00	18,600 00	
So. Berwick Nat'l Bank, So. Berwick	2,750 00	3,025 00	2,750 00	
Thomaston Nat'l Bank, Thomaston	400 00	440 00	400 00	
Total national bank stock owned..	50,850 00			50,850 00
<i>Other Bank Stock Owned.</i>				
Rockland Trust Company, Rockland	6,000 00	6,000 00	5,925 00	
Security Trust Company, Rockland.	2,500 00	3,250 00	2,500 00	
Total other bank stock owned.....	8,500 00			8,425 00
<i>Loans on Railroad Bonds.</i>				
Georges Valley.....		500 00	500 00	
Richmond Light & Railroad Co., N. Y.		3,500 00	3,500 00	
Rockland, Thomaston & Camden Street		1,730 00	1,730 00	5,730 00
<i>Loans on Corporation Bonds.</i>				
Camden & Rockland Water Company		700 00	700 00	
Clyde Steamship Company.....		950 00	950 00	
Machias Water Company.....		500 00	500 00	
Mallory Steamship Company.....		900 00	900 00	
Masonic Temple Association, Rockland		5,400 00	5,400 00	
Mt. Waldo Granite Works, Frankfort		57,500 00	57,500 00	
Rockland-Rockport Lime Company		1,100 00	1,100 00	67,050 00
<i>Loans on Corporation Stock.</i>				
Bodwell Granite Company, Rockland		24,250 00	24,250 00	
Boston Insurance Company.....		14,000 00	14,000 00	
Camden Anchor-Rockland Machine Company		11,000 00	11,000 00	
Camden & Rockland Water Company		2,500 00	2,500 00	
Glencoe Lime & Cement Co., St. Louis, Mo.		16,250 00	16,250 00	
Hallowell Granite Works.....		1,250 00	1,250 00	
Little Androscoggin Water Power Co., Auburn		375 00	375 00	
Northern Maine Power Packet Company		2,400 00	2,400 00	
Old Town Woolen Company, preferred		1,000 00	1,000 00	73,025 00
<i>Loans on National Bank Stock.</i>				
North National Bank, Rockland.....		500 00	500 00	
Portland National Bank.....		3,200 00	3,200 00	
Rockland National Bank.....		3,175 00	3,175 00	6,875 00
<i>Loans to Corporations.</i>				
Atlantic Fertilizer & Oil Company, New York (endorsed)		3,000 00	3,000 00	
Bodwell Granite Company, Rockland		1,000 00	1,000 00	
Bodwell Granite Co. (John Peirce acceptance)		5,000 00	5,000 00	
Bodwell Granite Co. (John Peirce Company acceptance)		2,500 00	2,500 00	

## ROCKLAND SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Corporations.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Camden Anchor-Rockland Machine Company . . .	5,000 00	5,000 00	18,500 00
Georges Valley Railroad Company . . . . .	2,000 00	2,000 00	
Loan on United States bonds . . . . .	200 00	200 00	
Loans on Rockland, Thomaston & Camden Street Railway stock . . . . .	52,226 96	52,226 96	
Loans on Rockland Trust Company stock . . . . .	4,250 00	4,250 00	
Loans on names . . . . .	8,125 00	8,125 00	
Loan on life insurance policy . . . . .	225 00	225 00	
Loan on Rockland Savings Bank book . . . . .	750 00	750 00	
Loans on mortgages of real estate . . . . .	63,702 00	63,702 00	129,478 96
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 . . . . .		21,059 06	21,059 06
Cash on deposit . . . . .	25,224 47	25,224 47	
Cash on hand . . . . .	14,268 14	14,268 14	39,492 61
Unpaid accrued interest . . . . .	40,443 73		2,345,038 49
	2,381,835 56		
Due depositors, earned dividend and accrued State tax . . . . .	2,226,150 84		
Estimated market value of resources above li- ability for deposits, earned dividend and State tax . . . . .	155,684 72		

## SACO AND BIDDEFORD SAVINGS INSTITUTION—SACO.

September 27, 1911.

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

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

Organized March 20, 1827.

## LIABILITIES.

Deposits .....	\$3,557,403 46
Reserve fund .....	228,096 61
Undivided profits .....	230,358 41
	\$4,015,858 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>
State of Maine, Reg. 3s, 1911-16, Fund.	\$64,000 00	\$63,360 00	\$61,453 40	
County of Aroostook, 4½s, 1915, R.R. A11, .....	30,000 00	30,900 00	30,000 00	
Cumberland, 3½s, 1924, County Building .....	50,000 00	48,750 00	49,125 00	
City of Gardiner, 4s, 1933, Refunding	28,000 00	28,980 00	28,000 00	
Lewiston, 3½s, 1931, Refunding	10,000 00	9,650 00	9,400 00	
Portland, 4s, 1929, Refunding	50,000 00	51,750 00	50,000 00	
South Portland, 4s, 1930, Sch. Fund .....	55,000 00	55,825 00	55,000 00	
Waterville, 3½s, 1926, Refund.	2,000 00	1,940 00	1,950 00	
Town of Eden, Reg. 4s, 1920-3, Sch.	20,000 00	20,000 00	20,000 00	
Augusta Water District, 4s, 1934, .....	3,000 00	3,060 00	3,000 00	
Kennebec Water District, 4s, 1925, .....	50,000 00	50,750 00	50,000 00	
Portland Water District, 4s, 1928, .....	82,000 00	84,460 00	82,000 00	
Total public funds of Maine, .....	444,000 00			\$439,928 40
City of Duluth, Minn., 4s, 1931, Permanent Improvement .....	25,000 00	25,375 00	25,000 00	
Pawtucket, R. I., 4s, 1923 General and Highway .....	25,000 00	25,250 00	25,000 00	
Total public funds out of Maine, .....	50,000 00			50,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951, .....	50,000 00	42,500 00	43,760 00	
Bangor & Aroostook, 5s, 1943, .....	55,000 00	60,500 00	55,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943, .....	3,000 00	3,240 00	3,000 00	
Bangor & Aroostook, Medford Ext., 5s, 1937, .....	10,000 00	10,800 00	10,000 00	
Bangor & Aroostook, St. John River Extension, 5s, 1939, .....	35,000 00	36,050 00	35,000 00	
Bangor Railway & Electric Co., 5s, 1935	11,000 00	11,220 00	11,000 00	
Knox & Lincoln, 5s, 1921, .....	10,000 00	10,700 00	10,000 00	
Maine Central & E. & N. A., 4s, 1933, .....	4,000 00	4,000 00	4,000 00	
Northern Maine Seaport, 5s, 1935, .....	26,000 00	27,040 00	26,000 00	
Portland Railroad, 3½s, opt. 1931, .....	30,000 00	26,400 00	25,050 00	
Rumford Falls & Rangeley Lakes, 5s, 1937, .....	50,000 00	57,000 00	50,000 00	
Somerset, 4s, 1955, .....	100,000 00	95,000 00	55,340 00	
Washington County Railway, 3½s, 1954	50,000 00	43,750 00	44,250 00	
Total railroad bonds of Maine, .....	434,000 00			372,400 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>
American Dock & Improvement Co., N. J., 5s, 1921	1,000 00	1,080 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, 1941-6	70,000 00	70,000 00	69,050 00	
Auburn & Syracuse Electric, N. Y., 5s, 1942	20,000 00	20,000 00	20,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	35,000 00	36,225 00	35,000 00	
Bellaire, Bridgeport & Martin's Ferry, O., 6s, 1915	10,000 00	10,000 00	10,000 00	
Berkshire St., Pittsfield, Mass., 5s, 1922	40,000 00	40,000 00	39,960 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	10,000 00	10,000 00	
Brockton, Bridgewater & Taunton Street, 5s, 1917	10,000 00	10,000 00	10,000 00	
Canton-Massillon Electric, O., 5s, 1920	5,000 00	5,000 00	5,000 00	
Chesapeake & Ohio, 4½s, 1992	25,000 00	25,250 00	25,000 00	
Chicago & North Michigan, 5s, 1931	5,000 00	5,025 00	4,750 00	
Chicago Railways Co., 4-5s, 1927, Series A	10,000 00	9,500 00	10,000 00	
Chicago Railways Co., 4-5s, 1927, Series B	10,000 00	8,500 00	9,000 00	
Chicago Railways Co., Pur. Money, 4-5s, 1927	3,150 00	2,520 00	3,000 00	
Chicago Railways Co., Adj. Inc. 4s, 1927	6,516 66	2,606 66	3,800 00	
Chicago & West Michigan, 5s, 1921	20,000 00	20,400 00	18,682 50	
Cincinnati, Indianapolis, St. Louis & Chicago, 4s, 1936	1,000 00	980 00	975 00	
Cincinnati, Indianapolis & Western, 4s, 1953	10,000 00	8,850 00	9,600 00	
Cleveland, Cincinnati, Chicago & St. Louis, W. W. V. Division, 4s, 1940	5,000 00	4,700 00	4,500 00	
Columbus, Delaware & Marion, O., 5s, 1921	55,000 00	55,000 00	33,000 00	
Columbus, London & Springfield, O., 5s, 1920	50,000 00	50,000 00	45,810 00	
Columbus, Newark & Zanesville, O., 5s, 1924	28,000 00	28,000 00	27,940 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 Suburban Street, Ia., 6s, 1921	25,000 00	27,000 00	24,910 00	
Detroit, Grand Rapids & Western, 4s, 1946	17,500 00	15,750 00	10,300 00	
Detroit, Toledo & Ironton, 4s, 1955	100,000 00	60,000 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 Railway, O., 1st Mortgage, 5s, 1917	5,000 00	5,000 00	5,000 00	
Evansville Electric, Ind., 4s, 1921	10,000 00	8,500 00	9,000 00	
Fort Dodge, Des Moines & Southern, 5s, 1937	24,000 00	9,600 00	12,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	25,000 00	25,000 00	25,000 00	
Greenfield, Deerfield & Northampton Street, 5s, 1923	30,000 00	30,000 00	30,000 00	
Greenfield & Turner's Falls St., Mass., 5s, 1916	5,000 00	5,050 00	5,000 00	
Kansas City, Clinton & Springfield, 5s, 1925	12,000 00	12,000 00	10,865 00	
Leavenworth Terminal & Bridge, 5s, 1923	5,000 00	4,750 00	5,000 00	
Litchfield & Madison, 5s, 1924	50,000 00	48,000 00	50,000 00	

## SACO AND BIDDEFORD 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>
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	15,000 00	
Maryland, Delaware & Virginia, 5s, 1955	100,000 00	100,000 00	99,875 00	
Milford, Holliston & Framingham St., Mass., 5s, 1918	15,000 00	15,000 00	15,000 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
New York, Auburn & Lansing, 5s, 1935	50,000 00	40,000 00	49,000 00	
New York Central & Hudson River, 4s, 1934	10,000 00	9,400 00	9,550 00	
New York, New Haven & Hartford, 6s, 1948	20,000 00	26,800 00	20,000 00	
New York, New Haven & Hartford, 3½s, 1956	21,000 00	21,000 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	30,000 00	25,000 00	
Passenger & Belt, Lexington, Ky., 6s, 1914	5,000 00	5,150 00	5,000 00	
Pere Marquette, 4s, 1951	25,000 00	21,000 00	21,375 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	45,000 00	42,500 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	10,000 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	42,500 00	44,000 00	
South Shore & Boston St., Mass., 5s, 1919	25,000 00	25,000 00	25,000 00	
Syracuse Rapid Transit, N. Y., 5s 1946	6,000 00	6,180 00	6,000 00	
Taunton & Brockton Street, Mass., 5s, 1918	10,000 00	10,000 00	10,000 00	
Toledo Terminal, 4½s, 1957	40,000 00	38,400 00	38,400 00	
Torrington & Winchester St., Conn., 5s, 1917	5,000 00	5,100 00	5,000 00	
Trenton Passenger, N. J., 6s, 1918-31	20,000 00	22,500 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	
Wabash, Des Moines Division, 4s, 1939	10,000 00	8,500 00	8,500 00	
Warren, Brookfield & Spencer Street, Mass., 5s, 1916	15,000 00	15,000 00	15,000 00	
Waterloo, Cedar Falls & Northern, 5s, 1940	25,000 00	25,000 00	23,500 00	
West Roxbury & Roslindale Street, Mass., 5s, optional 1901	9,500 00	9,500 00	9,500 00	
Wilkesbarre & Wyoming Valley Traction, 5s, 1921	10,000 00	10,300 00	10,000 00	
WilliamSPORT & North Branch, 4½s, 1931	25,000 00	20,000 00	25,000 00	
Total railroad bonds out of Mnine.	1,761,666 66			1,594,478 42
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 5s, 1916	20,000 00	20,000 00	20,000 00	
Berlin Mills Company, 5s, 1925	20,000 00	20,000 00	13,302 50	
Bodwell Water Power Co., Old Town, 5s, 1935	10,000 00	5,000 00	5,000 00	
Central Maine Power Co., Waterville, 5s, 1939	25,000 00	25,000 00	24,500 00	
Dana Warp Mills, Westbrook, 5s, 1922	2,000 00	2,000 00	2,000 00	
Eastern Steamship Company, 5s, 1927	35,000 00	35,000 00	34,700 00	



## SACO AND BIDDEFORD 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>
Kennebec Light & Heat Co., Augusta, 4½s, 1925	5,000 00	5,000 00	4,800 00	
Maine Steamship Co., Portland, 6s, 1920	5,000 00	5,500 00	5,000 00	
Mousam Water Company, Kennebunk, 5s, 1915	10,000 00	10,000 00	10,000 00	
Old Orchard House, 6s, 1911	23,000 00	23,000 00	23,000 00	
Portland Lighting & Power Co., 4½s, 1921	35,000 00	35,000 00	35,000 00	
Portland Water Company, 4s, 1927	4,500 00	4,635 00	4,500 00	
Rumford Falls Power Co., 4½s, 1929	50,000 00	50,000 00	49,250 00	
Total corporation bonds of Maine	244,500 00			231,052 50
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	
Palmetto Cotton Mills, Columbia, S. C., 4s, 1914	3,000 00	2,250 00	-	
Total corporation bonds out of Maine	38,000 00			35,000 00
<i>Railroad Stock Owned.</i>				
Boston & Maine	50,000 00	60,000 00	50,000 00	
Bridgton & Saco River	11,600 00	9,280 00	9,630 00	
Eastern Maine	10,000 00	11,500 00	10,000 00	
Kennebunk & Kennebunkport	23,000 00	26,450 00	23,000 00	
Maine Central	38,000 00	57,000 00	38,000 00	
Portland & Ogdensburg	68,600 00	34,300 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	218,200 00			178,356 62
Connecticut River	5,000 00	13,750 00	5,000 00	
Detroit, Hillsdale & Southwestern	6,500 00	6,500 00	4,000 00	
Duluth-Superior Traction Co., pref.	2,400 00	1,680 00	-	
Michigan Central	29,100 00	46,480 00	25,000 00	
New York, New Haven & Hartford	53,700 00	80,550 00	53,700 00	
Pennsylvania	49,500 00	64,330 00	49,500 00	
Sandusky & Cincinnati, preferred	100 00	100 00	100 00	
Syracuse Rapid Transit, N. Y., com	7,000 00	4,900 00	-	
West End, Boston, preferred	32,150 00	67,515 00	32,150 00	
Total railroad stock out of Maine	185,450 00			169,450 00
<i>Corporation Stock Owned.</i>				
Bates Manufacturing Co., Lewiston	5,400 00	14,040 00	4,050 00	
Franklin Company, Lewiston	3,100 00	4,650 00	1,550 00	
Great Falls Manufacturing Company	16,200 00	30,780 00	16,200 00	
Hill Manufacturing Co., Lewiston	6,100 00	7,015 00	9,730 00	
Lockwood Company, Waterville	11,700 00	12,285 00	11,700 00	
Pepperell Manufacturing Co., Biddeford	42,700 00	128,100 00	40,550 00	
York Manufacturing Co., Saco	46,900 00	69,900 00	26,840 00	
Total corporation stock of Maine	131,800 00			110,620 00
Central New Jersey Land Improvement Company, N. Y.	135 00	108 00	-	
Omaha Water Company, Neb., 1st preferred	3,060 00	2,554 25	-	
Omaha Water Company, Neb., 2nd preferred	3,350 00	2,177 50	-	
Total corporation stock out of Maine	6,545 00			-

## SACO AND BIDDEFORD SAVINGS INSTITUTION—Continued.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Biddeford National Bank, Biddeford	8,000 00	8,480 00	7,955 00	
Canal National Bank, Portland	10,200 00	10,812 00	10,200 00	
Casco National Bank, Portland	5,400 00	5,616 00	5,400 00	
First National Bank, Biddeford	7,300 00	9,855 00	7,300 00	
Manufacturers Nat'l Bank, Lewiston	3,000 00	3,150 00	3,000 00	
Saco National Bank, Saco	11,400 00	11,400 00	11,400 00	
York National Bank, Saco	10,000 00	14,000 00	10,000 00	
Total national bank stock owned	55,300 00			55,255 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	
Oregon Railroad & Navigation Company		3,000 00	3,000 00	
Oregon Short Line		500 00	500 00	
Wisconsin Electric		650 00	650 00	16,150 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe, preferred		735 00	725 00	
Boston & Maine		225 00	225 00	960 00
<i>Loans on Corporation Stock.</i>				
Amalgamated Copper Company		1,600 00	1,600 00	
American Telephone & Telegraph Company		2,100 00	2,100 00	
Copper Range Consolidated Company		1,600 00	1,600 00	
Lawton Mills Corporation, Plainfield, Conn.		500 00	500 00	
Pepperell Manufacturing Co., Biddeford		8,795 83	8,795 83	
United States Smelting, Refining & Mining Co.		800 00	800 00	
York Manufacturing Company, Saco		106,960 00	106,960 00	122,355 83
<i>Loans on National Bank Stock.</i>				
Saco National Bank		6,972 21	6,972 21	
York National Bank, Saco		400 00	400 00	7,372 21
<i>Loans on Savings Bank Books.</i>				
Saco Savings Bank		125 00	125 00	
Saco & Biddeford Savings Institution		4,820 00	4,820 00	4,945 00
<i>Loan on Artesian Water Company, Salisbury Beach, Mass., bonds.</i>				
		29,136 80	29,136 80	
<i>Loans on mortgages of real estate.</i>				
		411,624 67	411,624 67	440,761 47
<i>Real estate, investment.</i>				
		59,400 00	12,000 00	
<i>Real estate, foreclosure.</i>				
		95,404 45	95,404 45	107,404 45
<i>Cash on deposit.</i>				
		72,584 80	72,584 80	
<i>Cash on hand.</i>				
		6,783 78	6,783 78	79,368 58
Unpaid accrued interest		73,641 77		4,015,858 48
Due depositors, earned dividend and accrued State tax		4,604,968 72		
		3,598,302 27		
Estimated market value of resources above liability for deposits, earned dividend and State tax		1,006,666 45		

## SEARSPORT SAVINGS BANK—SEARSPORT.

May 27, 1911.

F. I. PENDLETON, President.

JAMES P. NICHOLS, Treasurer.

TRUSTEES—F. I. Pendleton, J. H. Pendleton, J. A. Clement, John C. Blanchard,  
C. O. Sawyer, B. F. Colcord, W. H. Goodell.

Organized April 1, 1874.

## LIABILITIES.

Deposits .....	\$255,057 47
Reserve fund .....	13,500 00
Undivided profits .....	1,604 81
	<b>\$270,162 28</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Washington, 4s, opt. 1923, R. R. ....	\$1,000 00	\$1,025 00	\$1,000 00	
City of Ellsworth, 4s, 1917, Refunding .....	1,000 00	1,015 00	1,000 00	
Lewiston, 3½s, 1931, Refunding .....	5,000 00	4,825 00	4,658 00	
Portland, 4s, 1926, City Hall .....	5,000 00	5,150 00	5,000 00	
Town of Searsport, orders .....	888 60	888 60	888 60	
Portland Water District, 4s, 1928 .....	5,000 00	5,150 00	5,000 00	
Total public funds of Maine .....	17,888 60			\$17,546 60
City of Alpena, Mich., 4s, 1933-4, Elec. Light .....	8,000 00	8,000 00	7,975 00	
Emporia, Kan., 4½s, 1922, Elec. Light .....	3,000 00	3,000 00	3,000 00	
Muskegon, Mich., 4s, 1934, Public Wharf .....	1,000 00	1,000 00	1,000 00	
New York, N. Y., 4½s, 1957, General .....	5,000 00	5,525 00	5,000 00	
Pawtucket, R. I., 4s, 1923, General Fund .....	1,000 00	1,010 00	1,000 00	
Pittsburg, Kan., 4½s, 1940, Park Sault Ste Marie, Mich., 5s, 1917, Refunding .....	5,000 00	5,200 00	5,000 00	
Sault Ste Marie, Mich., 4s, 1921, Water .....	8,000 00	8,360 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	1,070 00	1,000 00	
Toledo, O., 4s, opt. 1919, Ref. Improvement .....	5,000 00	5,200 00	5,000 00	
Toledo, O., 3½s, 1921, Street Improvement .....	1,000 00	1,015 00	1,000 00	
Total public funds out of Maine .....	1,000 00	980 00	1,000 00	
Total public funds out of Maine .....	42,000 00			41,975 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 .....	14,000 00	11,600 00	13,265 00	
Bangor Railway & Electric Co., 5s, 1935 .....	5,000 00	5,100 00	5,000 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 & Street Railway, Wis., 5s, 1939 .....	5,000 00	5,000 00	4,750 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941 .....	9,000 00	9,000 00	8,883 75	
Brockton, Bridgewater & Taunton Street, Mass., 5s, 1917 .....	1,000 00	1,000 00	1,000 00	

## SEARSPORT 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 Northern, 4s, 1951	3,000 00	2,700 00	2,820 00	
Columbus, Newark & Zanesville Elec. 5s, 1924	6,000 00	6,000 00	5,895 00	
Detroit, Toledo & Ironton, 4s, 1955	5,000 00	3,000 00	4,250 00	
Duluth, Rainy Lake & Winnipeg, 5s, optional 1911	6,000 00	6,000 00	5,955 00	
Gardner, Westminster & Fitchburg Street, Mass., 5s, 1920	3,000 00	3,000 00	2,940 00	
Indiana, Columbus & Eastern Traction, 5s, optional 1911	5,000 00	4,750 00	4,700 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	15,000 00	15,000 00	
New York, New Haven & Hartford, 4s, 1956	5,000 00	4,700 00	4,600 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,670 00	2,550 00	
Old Colony Street, 4s, 1954	5,000 00	4,400 00	4,550 00	
Syracuse, Lake Shore & Northern, 5s, 1947	3,000 00	3,000 00	2,880 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	5,000 00	4,500 00	4,900 00	
Toledo, Peoria & Western, 4s, 1917	2,000 00	1,850 00	1,949 00	
Toledo Terminal, 4½s, 1957	6,600 00	6,336 00	6,600 00	
Wabash, Des Moines Division, 4s, 1939	4,000 00	3,400 00	3,400 00	
Wheeling & Lake Erie, 4s, 1949	5,000 00	4,350 00	4,580 00	
Wilkes-Barre & Eastern, 5s, 1942	8,000 00	8,120 00	7,985 00	
Total railroad bonds out of Maine	118,600 00			114,487 75
<i>Corporation Bonds Owned.</i>				
Central Maine Power Co., 5s, 1939	2,000 00	2,000 00	1,930 00	
Continental Mills, Lewiston, 5s, 1913	3,000 00	3,000 00	3,000 00	
Eastern Steamship Company, 5s, 1927	4,000 00	4,000 00	3,990 00	
Kennebec Light & Heat Co., Augusta, 5s, 1918	1,000 00	1,000 00	1,000 00	
Lewiston & Auburn Electric Light Co., 5s, 1939	4,000 00	4,000 00	4,000 00	
Portland Electric Company, 5s, 1926	3,000 00	3,000 00	2,940 00	
Rockland-Rockport Lime Company, 5s, 1920	1,000 00	1,000 00	990 00	
York Light & Heat Co., Biddeford, 4½s, 1920	1,500 00	1,500 00	1,492 50	
Total corporation bonds owned	19,500 00			19,342 50
<i>Railroad Stock Owned.</i>				
Belfast & Moosehead Lake	1,300 00	1,560 00	1,300 00	
Portland & Ogdensburg	10,500 00	5,250 00	5,145 00	
Total railroad stock owned	11,800 00			6,445 00
<i>Corporation Stock Owned.</i>				
International Telegraph Company	19,300 00	7,720 00	6,284 00	6,284 00
<i>National Bank Stock Owned.</i>				
Bucksport National Bank, Bucksport	200 00	220 00	200 00	
Cumberland National Bank, Portland	800 00	816 00	800 00	
First National Bank, Bangor	1,400 00	2,100 00	1,400 00	
First National Bank, Portland	2,100 00	2,268 00	2,100 00	
Portland National Bank, Portland	4,000 00	7,000 00	4,000 00	
Searsport National Bank, Searsport	9,900 00	13,860 00	9,900 00	
Total national bank stock owned	18,400 00			18,400 00

## SEARSPORT SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan on Searsport National Bank stock.....	150 00	150 00	
Loans on Searsport Savings Bank books.....	379 00	379 00	
Loans on mortgages of real estate.....	16,040 00	16,040 00	16,569 00
Real estate, foreclosure.....	1,000 00	1,000 00	1,000 00
Premium account.....		2,925 54	2,925 54
Cash on deposit.....	1,738 38	1,738 38	
Cash on hand.....	308 51	308 51	2,046 89
Unpaid accrued interest.....	1,730 70		270,162 28
Due depositors, earned dividend and accrued State tax.....	278,430 19		
	256,569 78		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	21,860 41		

## SKOWHEGAN SAVINGS BANK—SKOWHEGAN.

May 19, 1911.

S. J. WALTON, President.

CARLETON P. MERRILL, Treasurer.

TRUSTEES—L. W. Weston, S. J. Walton, Blin W. Page, Chas. R. Cook, W. H. Wildes.

Organized October 2, 1869.

## LIABILITIES.

Deposits . . . . .	\$2,118,530 74
Reserve fund . . . . .	107,000 00
Undivided profits . . . . .	29,847 24
	<b>\$2,250,377 98</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912-15, R.				
R. Aid . . . . .	\$7,000 00	\$7,140 00	\$7,000 00	
Penobscot, ¾s, 1911, Ct. H. . . . .	4,000 00	4,000 00	3,980 00	
Somerset, ¾s, 1924, Ct. House . . . . .	4,500 00	4,387 50	4,500 00	
City of Augusta, 4s, 1934, Imp. & Ref.	25,000 00	26,000 00	25,000 00	
Portland, Reg. 4s, 1928, C. Hall . . . . .	10,000 00	10,300 00	10,000 00	
Waterville, 4s, 1939, Refunding . . . . .	10,000 00	10,450 00	10,000 00	
Town				
of Anson, orders . . . . .	5,000 00	5,000 00	5,000 00	
Caribou, 4s, 1928, School . . . . .	8,000 00	8,000 00	8,000 00	
Damariscotta, ¾s, 1928-32, Ref. . . . .	5,000 00	4,675 00	5,000 00	
Eustis, ¾s, 1919, Refunding . . . . .	4,000 00	3,840 00	4,000 00	
Eustis, orders . . . . .	2,000 00	2,000 00	2,000 00	
Mercer, order . . . . .	600 00	600 00	600 00	
Norridgewock, ¾s, 1924, Ref. . . . .	500 00	475 00	500 00	
Norridgewock, orders . . . . .	3,500 00	3,500 00	3,500 00	
Skowhegan, 4s, opt. 1923, Bldg. . . . .	8,000 00	8,200 00	8,000 00	
Skowhegan, 4s, opt. 1917, Bldg. . . . .	25,000 00	25,375 00	25,000 00	
Gardiner Water District, 4s, 1934 . . . . .	10,000 00	10,200 00	10,000 00	
Kennebec Water District, ¾s, 1925 . . . . .	10,000 00	9,600 00	9,500 00	
Livernore Falls Water District, 4s, 1929 . . . . .	16,000 00	16,240 00	16,000 00	
Portland Water District, 4s, 1928 . . . . .	100,000 00	103,000 00	100,000 00	
Van Buren Water District, 4½s, 1930 . . . . .	3,500 00	3,727 50	3,500 00	
Total public funds of Maine . . . . .	261,600 00			\$261,080 00
County of Douglas, Wis., 4s, 1919, Asy.	5,000 00	5,000 00	5,000 00	
Franklin, Ky., 4s, 1919, Refund . . . . .	10,000 00	10,000 00	10,000 00	
Jefferson, Ind., 4s, 1920-21, Rd. . . . .	10,000 00	10,000 00	10,000 00	
Lyon, Kan., 4½s, 1919, Refund. . . . .	15,000 00	15,225 00	15,000 00	
Madison, Ky., 4s, opt. 1919, Refunding . . . . .	10,000 00	10,000 00	10,000 00	
Portage, Wis., 5s, 1912, Ref. . . . .	10,000 00	10,100 00	10,000 00	
Winneshiek, Ia., 4½s, 1921, Ct. House . . . . .	10,000 00	10,300 00	10,000 00	
Woodbury, Ia., 4s, opt. 1910, Refunding . . . . .	15,000 00	15,000 00	15,000 00	
City of Alpena, Mich., 4s, 1930, Electric Light . . . . .	10,000 00	10,000 00	10,000 00	
Alpena, Mich., 5s, 1930, Water . . . . .	8,000 00	8,920 00	8,000 00	
Battle Creek, Mich., 4s, 1924, Sewer . . . . .	10,000 00	10,000 00	10,000 00	
Bellingham, Wash., 5s, 1926, Fund . . . . .	5,000 00	5,425 00	5,000 00	
Fort Scott, Kan., 4½s, 1929, School, Refunding . . . . .	10,000 00	10,300 00	10,000 00	
Hazelton, Pa., 4s, 1922-4, Sch. District . . . . .	8,000 00	8,000 00	8,000 00	
Ishpeming, Mich., 4s, 1915, School District . . . . .	9,000 00	9,000 00	9,000 00	

## SKOWHEGAN SAVINGS BANK—Continued.

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
City of La Crosse, Wis., 3½s, 1919, Water and Sewer	4,000 00	3,900 00	4,000 00	
Lexington, Ky., 4s, 1933, Bd. of Education	10,000 00	10,000 00	10,000 00	
Marquette, Mich., 3½s, 1911, Improvement	2,000 00	2,000 00	1,995 00	
New York, N. Y., Reg. 3½s, 1949, Rapid Transit	15,000 00	13,575 00	15,000 00	
New York, N. Y., 4½s, 1957, Water	5,000 00	5,525 00	5,000 00	
Omaha, Neb., 4½s, 1934, Renew.	10,000 00	10,950 00	10,000 00	
Pittsburg, Kan., 4½s, 1940, Park Improvement	5,000 00	5,200 00	5,000 00	
Port Huron, Mich., 3½s, 1920, Park	7,000 00	6,755 00	7,000 00	
Racine, Wis., 4s, 1920-4, Street Improvement	15,000 00	15,000 00	15,000 00	
Sault Ste Marie, Mich., 5s, 1917, Refunding	10,000 00	10,450 00	10,000 00	
Spokane, Wash., 6s, 1911, Municipal	1,000 00	1,000 00	1,000 00	
Stillwater, Minn., 5s, 1912, Funding	1,000 00	1,010 00	1,000 00	
Vincennes, Ind., 5s, 1911, Fund.	1,000 00	1,000 00	1,000 00	
West Bay City, Mich., 5s, 1925 Refunding	9,000 00	9,810 00	9,000 00	
Total public funds out of Maine	240,000 00			239,995 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943	44,000 00	48,400 00	44,000 00	
Bangor & Aroostook, 4s, 1951	10,000 00	8,500 00	9,500 00	
Bangor & Aroostook, Car Trust, 5s, 1912-14	7,000 00	7,070 00	7,000 00	
Bangor Railway & Electric, 5s, 1935	10,000 00	10,200 00	9,750 00	
Lewiston & Auburn Horse, 5s, 1911	1,000 00	1,000 00	1,000 00	
Maine Central, 7s, 1912	15,000 00	15,450 00	15,000 00	
Maine Central, 5s, 1923	35,000 00	37,800 00	35,000 00	
Maine Central, 4s, 1914 (notes)	5,000 00	4,975 00	4,950 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	18,240 00	16,000 00	
Sandy River & Rangeley Lakes, 4s, 1928	10,000 00	9,700 00	9,300 00	
Somerset, 4s, 1955	20,000 00	19,000 00	19,300 00	
Somerset, 5s, 1911 (note)	3,000 00	3,000 00	3,000 00	
Washington County, 3½s, opt. 1924	74,000 00	64,750 00	67,100 00	
Total railroad bonds of Maine	280,000 00			270,900 00
Ashland Light, Power & Street Railway, Wis., 5s, 1939	6,000 00	6,000 00	5,650 00	
Aurora, Elgin & Chicago, Ill., 5s, 1941	5,000 00	5,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934	20,000 00	20,700 00	20,000 00	
Baltimore & Ohio, P. J. & M. Div. 3½s, 1925	10,000 00	9,000 00	9,000 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	12,660 00	12,000 00	
Central Branch Union Pacific, 4s, 1948	10,000 00	8,700 00	9,100 00	
Central Vermont, 4s, 1920	20,000 00	18,400 00	20,000 00	
Chicago, Burlington & Quincy, Ill. Division 3½s, optional 1929	15,000 00	13,200 00	15,000 00	
Cleveland Electric, O., 5s, 1913	10,000 00	10,000 00	10,000 00	
Cleveland Railway Co., O., 5s, 1931	10,000 00	10,000 00	10,000 00	
Columbus, Newark & Zanesville, 5s, 1924	14,000 00	14,000 00	13,500 00	
Consolidated Railway, Conn., 4s, 1954	20,000 00	18,600 00	19,750 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>
Dayton, Springfield & Urbana, O., 5s, 1928	12,000 00	12,000 00	12,000 00	
Des Moines Street, Ia., 6s, 1917	10,000 00	10,500 00	10,000 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,000 00	5,000 00	
Duluth, Rainy Lake & Winnipeg, 5s, optional, 1911	5,000 00	5,000 00	4,950 00	
Hereford, 4s, 1930	15,000 00	15,000 00	15,000 00	
Illinois Central, Litchfield Div., 3s, 1951	35,000 00	27,300 00	31,000 00	
Manhattan Railway, N. Y., 4s, 1990	10,000 00	10,000 00	10,000 00	
Metropolitan Crosstown, New York, 5s, 1920	10,000 00	7,500 00	8,000 00	
Missouri, Kansas & Texas, 5s, 1944	10,000 00	10,250 00	10,000 00	
National Railways of Mexico, Prior Lien, 4s, 1957	6,000 00	5,700 00	4,500 00	
National Railways of Mexico, General Mortgage 4s, 1977	3,200 00	2,880 00	2,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	15,000 00	13,350 00	15,000 00	
Old Colony Street, 4s, 1954	5,000 00	4,400 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	5,600 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	11,800 00	10,000 00	
Sioux City Service Co., Ia., 5s, 1928	5,000 00	5,000 00	4,800 00	
Southern Indiana, 4s, 1951	4,000 00	3,400 00	3,400 00	
Syracuse Rapid Transit, N. Y., 5s, 1946	6,000 00	6,180 00	6,000 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951	10,000 00	9,000 00	9,500 00	
Toledo Terminal, 4s, 1957	22,000 00	21,120 00	20,000 00	
Trenton Passenger, N. J., 6s, opt. 1929	5,000 00	5,750 00	5,000 00	
Tri-City Railway & Light Co., Ia., 5s, 1923	5,000 00	5,000 00	4,900 00	
Williamsport & North Branch, 4s, 1931	10,000 00	8,000 00	10,000 00	
Youngstown & Ohio River, 5s, 1935	5,000 00	5,000 00	4,900 00	
Total railroad bonds out of Maine	422,200 00			405,400 00
<i>Corporation Bonds Owned.</i>				
Consolidated Electric Light Company of Maine, Portland, 4s, 1925	5,000 00	5,000 00	4,950 00	
Eastern Steamship Co., 5s, 1927	30,000 00	30,000 00	28,600 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	
Kennebec Light & Heat Co., Augusta, 4s, 1925	5,000 00	5,000 00	4,800 00	
Orono Water Company, 4s, 1925	5,000 00	5,000 00	5,000 00	
Phillips Water Company, 5s, 1916	3,000 00	3,000 00	3,000 00	
Rumford Falls Light & Water Co., 4s, 1922	10,000 00	10,000 00	9,500 00	
Rumford Falls Power Co., 4s, 1929	25,000 00	25,000 00	24,600 00	
Skowhegan Electric Light Co., 5s, 1919	34,500 00	34,500 00	34,500 00	
Skowhegan Grange, No. 208, 4s, 1907, (ext)	300 00	300 00	300 00	
Stockton Springs Water Co., 4s, 1926	10,000 00	10,000 00	9,400 00	
Total corporation bonds owned	138,800 00			135,550 00
<i>Railroad Stock Owned.</i>				
Eastern Maine	16,600 00	19,090 00	16,600 00	
Maine Central	100 00	200 00	100 00	
Portland & Ogdensburg	60,000 00	30,000 00	28,000 00	
Portland & Rumford Falls	12,500 00	25,000 00	24,000 00	
Total railroad stock of Maine	89,200 00			68,700 00
Syracuse Rapid Transit, N. Y., common	7,000 00	4,900 00	-	-



## SKOWHEGAN SAVINGS BANK—Continued.

## RESOURCES.

<i>National Bank Stock Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Casco National Bank, Portland.....	200 00	208 00	200 00	
First National Bank, Augusta.....	4,400 00	5,500 00	4,400 00	
First National Bank, Portland.....	10,100 00	10,908 00	10,100 00	
First National Bank, Skowhegan.....	30,000 00	40,500 00	30,000 00	
Nat'l Shoe & Leather Bank, Auburn.....	7,000 00	7,700 00	7,000 00	
People's National Bank, Waterville.....	2,100 00	2,205 00	2,100 00	
Portland National Bank, Portland.....	2,500 00	4,375 00	2,500 00	
Presque Isle Nat'l Bank, Presque Isle.....	500 00	1,000 00	500 00	
Second National Bank, Skowhegan.....	1,400 00	1,750 00	1,400 00	
Ticonic National Bank, Waterville.....	3,800 00	4,750 00	3,800 00	
Total national bank stock owned..	62,000 00			62,000 00
<i>Other Bank Stock Owned.</i>				
Aroostook Trust & Banking Co., Caribou.....	1,000 00	2,100 00	1,000 00	1,000 00
<i>Loans on Railroad Bonds.</i>				
Ashland Light, Power & Street, Wis.....		4,400 00	4,400 00	
Mexican Central.....		4,000 00	4,000 00	
Spokane & Inland Empire.....		300 00	300 00	8,700 00
<i>Loans on Corporation Bonds.</i>				
American Writing Paper Company.....		4,300 00	4,300 00	
Clyde Steamship Company.....		750 00	750 00	
Keokee Consolidated Coal Company.....		250 00	250 00	
Rodick Realty Company, Eden.....		335 00	335 00	
State Loan Company, Portland.....		2,850 00	2,850 00	8,485 00
<i>Loans on Railroad Stock.</i>				
Missouri Pacific.....		500 00	500 00	
Pennsylvania.....		900 00	900 00	1,400 00
<i>Loans on Corporation Stock.</i>				
American Woolen Company, preferred.....		800 00	800 00	
Central Maine Power Co., preferred.....		4,500 00	4,500 00	
Coburn Steamboat Company, Greenville.....		700 00	700 00	
Lockwood Company, Waterville.....		4,600 00	4,600 00	
Maine Spinning Company, Skowhegan.....		3,000 00	3,000 00	
Maine Telephone & Telegraph Company, preferred.....		1,000 00	1,000 00	
North Anson & Skowhegan Telegraph Company.....		500 00	500 00	
Skowhegan Hall Association.....		16,000 00	16,000 00	
Skowhegan Water Company.....		8,300 00	8,300 00	
Skowhegan West Aqueduct Company.....		1,100 00	1,100 00	
The Milburn Company, Skowhegan.....		500 00	500 00	
Westcott Chuck Company, New York.....		1,000 00	1,000 00	42,000 00
<i>Loans on National Bank Stock.</i>				
First National Bank, Leavenworth, Kan.....		900 00	900 00	
First National Bank, Skowhegan.....		11,850 00	11,850 00	
People's National Bank, Waterville.....		150 00	150 00	
Presque Isle National Bank.....		3,000 00	3,000 00	
Second National Bank, Skowhegan.....		2,640 00	2,640 00	18,540 00
<i>Loans on Savings Bank Books.</i>				
Gardiner Savings Institution.....		165 00	165 00	
Skowhegan Savings Bank.....		2,275 00	2,275 00	2,440 00
<i>Loans to Corporations.</i>				
Augusta Lumber Company.....		10,000 00	10,000 00	
Bingham Electric Company (endorsed).....		1,000 00	1,000 00	
Coburn Heirs, Incorporated, Skowhegan.....		2,000 00	2,000 00	
Roman Catholic Bishop of Portland.....		21,700 00	21,700 00	
Skowhegan Pulp Company.....		12,500 00	12,500 00	
Stratton Manufacturing Company (endorsed).....		11,000 00	11,000 00	
The Mutual Shoemakers Incorporated (endorsed).....		4,000 00	4,000 00	62,200 00

## SKOWHEGAN SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Somerset.....	4,000 00	4,000 00	
Town of Mapleton.....	1,710 00	1,710 00	
Skowhegan.....	13,000 00	13,000 00	
Skowhegan Village Corporation.....	10,000 00	10,000 00	
Flagstaff Plantation.....	170 00	170 00	
Moose River Plantation.....	1,000 00	1,000 00	29,880 00
Loan on Pittsfield Trust Company stock.....	1,000 00	1,000 00	
Loan on Somerset Traction Company note.....	3,300 00	3,300 00	
Loans on mortgages of real estate.....	599,947 75	599,947 75	604,247 75
Real estate investment.....	20,350 00	20,350 00	20,350 00
Cash on deposit.....	4,818 79	4,818 79	
Cash on hand.....	2,691 44	2,691 44	7,510 23
Unpaid accrued interest.....	53,893 84		2,250,377 98
Due depositors, earned dividend and accrued State tax.....	2,348,062 82		
	2,148,591 41		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	199,471 41		

SOUTH BERWICK SAVINGS BANK—SOUTH BERWICK.

July 14, 1911.

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 .....	\$590,608 54
Reserve fund .....	28,537 96
Undivided profits .....	14,343 95
	<b>\$633,490 45</b>

RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Aroostook, 4½s, 1912, R. R.	\$10,000 00	\$10,050 00	\$10,000 00	
Town of Eden, 4s, 1924-5, School..	10,000 00	10,000 00	10,000 00	
Total public funds of Maine .....	20,000 00			\$20,000 00
State of New York, Reg. 4s, 1958, Highways .....	50,000 00	54,250 00	50,000 00	
City of Boston, Mass., Reg. 4s, 1913, Street .....	10,000 00	10,050 00	10,000 00	
Boston, Mass., Reg. 4s, 1911, Hospital .....	10,000 00	10,000 00	10,000 00	
Boston, Mass., Reg. 4s, 1921, Park .....	10,000 00	10,200 00	10,000 00	
Chicago, Ill., 4s, 1921, Aid of Exposition .....	20,000 00	20,400 00	20,000 00	
Cleveland, O., Reg. 4s, 1914, Municipal .....	10,000 00	10,050 00	10,000 00	
Detroit, Mich., Reg. 4s, 1922, Sewer .....	5,000 00	5,100 00	5,000 00	
Detroit, Mich., Reg. 4s, 1924, School .....	5,000 00	5,125 00	5,000 00	
New York, N. Y., 4s, 1955, Municipal .....	10,000 00	10,000 00	10,000 00	
New York, N. Y., Reg. 3½s, 1918, Street & Park .....	10,000 00	9,700 00	10,000 00	
Port Huron, Mich., 5s, 1911, Road .....	2,000 00	2,000 00	2,000 00	
Port Huron, Mich., 5s, 1911, Sewer .....	1,000 00	1,000 00	1,000 00	
Seattle, Wash., Reg. 4½s, 1930, Park .....	20,000 00	20,600 00	20,000 00	
Tacoma, Wash., 4½s, 1931, Pub. Wharf and Dock .....	5,000 00	5,175 00	5,000 00	
Woonsocket, R. I., 4s, 1923, City Hall .....	5,000 00	5,050 00	5,000 00	
Total public funds out of Maine .....	173,000 00			173,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, Reg. 5s, 1943 ..	20,000 00	22,000 00	20,000 00	
Bangor & Aroostook, Piscataquis Div., Reg. 5s, 1943 .....	10,000 00	10,800 00	10,000 00	
Bangor & Aroostook, Reg. 4s, 1951 ..	20,000 00	17,000 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 .....	20,000 00	20,900 00	20,000 00	
Knox & Lincoln, 5s, 1921 .....	20,000 00	21,400 00	20,000 00	
Maine Central, Reg., 7s, 1912 .....	25,000 00	25,750 00	24,970 00	
Maine Central & E. & N. A., 4s, 1933 ..	10,000 00	10,000 00	10,000 00	

## SOUTH BERWICK SAVINGS BANK—Concluded.

## RESOURCES.

<i>Read Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total</i>
Northern Maine Seaport, Reg. 5s, 1935	10,000 00	10,400 00	10,000 00	
Penobscot Shore Line, 4s, 1920	10,000 00	10,000 00	10,000 00	
Somerset, 5s, 1917	5,000 00	5,225 00	5,000 00	
Somerset, 4s, 1955	10,000 00	9,500 00	9,700 00	
<b>Total railroad bonds of Maine</b>	<b>205,000 00</b>			<b>203,770 00</b>
Baltimore & Ohio, Prior Lien, Reg. 3½s, 1925	10,000 00	9,300 00	9,950 00	
Baltimore & Ohio, Reg. 4s, 1948	20,000 00	20,000 00	19,800 00	
Belleville & Carondelet, 6s, 1923	7,000 00	8,260 00	7,000 00	
Chicago, Burlington & Quincy, Ill. Division, Reg. 3½s, optional, 1929	10,000 00	8,800 00	10,000 00	
Chicago, Milwaukee & St. Paul, W. & M. Division, 5s, 1921	10,000 00	10,700 00	10,000 00	
Chicago, Milwaukee & St. Paul, Du- buque Division, 6s, 1920	15,000 00	17,250 00	15,000 00	
Chicago, Rock Island & Pacific, Gen. Mortgage Reg. 4s, 1988	15,000 00	14,700 00	15,000 00	
Chicago, St. Paul, Minneapolis & Omaha, 6s, 1930	10,000 00	12,550 00	10,000 00	
Chicago & West Michigan, 5s, 1921	5,000 00	5,100 00	4,338 24	
Des Moines Street, Ia., 6s, 1914	6,000 00	6,210 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	
Michigan Central, Detroit & Bay City Division, 5s, 1931	10,000 00	11,300 00	10,000 00	
Minneapolis, Lyndale & Minnetonka St., Minn., 5s, 1919	10,000 00	10,300 00	9,500 00	
Morris & Essex, Reg. 7s, 1915	5,000 00	5,550 00	5,000 00	
Ohio River, 5s, 1937	10,000 00	11,000 00	10,000 00	
People's Street, Scranton, Pa., Reg. 6s, 1918	5,000 00	5,300 00	5,000 00	
Rome, Watertown & Ogdensburg, 5s, 1922	10,000 00	10,850 00	10,000 00	
<b>Total railroad bonds out of Maine</b>	<b>178,000 00</b>			<b>176,688 24</b>
<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	20,000 00	22,000 00	20,000 00	
<b>Total national bank stock owned</b>	<b>22,000 00</b>			<b>22,000 00</b>
Loan on South Berwick National Bank stock		900 00	900 00	
Loans on mortgages of real estate		28,826 18	28,826 18	29,726 18
Cash on deposit		3,858 45	3,858 45	
Cash on hand		447 58	447 58	4,306 03
<b>Unpaid accrued interest</b>		<b>6,438 90</b>		<b>633,490 45</b>
<b>Due depositors, earned dividend and accrued State tax</b>		<b>662,566 11</b>		
		596,171 30		
<b>Estimated market value of resources above lia- bility for deposits, earned dividend and State tax</b>		<b>66,394 81</b>		

## SOUTH PARIS SAVINGS BANK—SOUTH PARIS.

June 7, 1911.

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 .....	\$381,575 09
Reserve fund .....	17,000 00
Undivided profits .....	6,284 84
	<b>\$404,859 93</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Cumberland, 3½s, 1921, Ct. House .....	\$5,000 00	\$4,900 00	\$4,950 00	
Washington, 4s, opt. 1923, R.R. ....	4,000 00	4,100 00	4,000 00	
South Paris Village Corporation, 4s, 1929, Water .....	9,500 00	9,500 00	9,500 00	
Livermore Falls Water Dist., 4s, 1929 .....	2,000 00	2,030 00	2,000 00	
Total public funds of Maine .....	20,500 00			\$20,450 00
County of Allegheny, Pa., 4s, 1937, R.d. King, Wash., 5s, 1928, Refund. ....	2,000 00	2,080 00	2,000 00	
City of Alpena, Mich., 4s, 1931, Electric Light .....	5,000 00	5,525 00	5,000 00	
Boston, Mass., Reg. 3½s, 1928, Highway .....	3,000 00	3,000 00	3,000 00	
Columbus, O., 3½s, 1921, School District .....	5,000 00	4,850 00	5,000 00	
Ishpeming, Mich., 4s, 1916, School District .....	1,000 00	980 00	1,000 00	
Los Angeles, Cal., 4½s, 1947, Water .....	3,000 00	3,000 00	3,000 00	
Marinette, Wis., 4s, 1918, Dock & Wharf .....	6,000 00	6,270 00	6,000 00	
Massillon, O., 4½s, 1914, Paving .....	5,000 00	5,000 00	5,000 00	
Muskegon, Mich., 4s, 1917, St. Improvement .....	5,000 00	5,050 00	5,000 00	
Pawtucket, R. I., 4s, 1950, Funding .....	4,000 00	4,020 00	4,000 00	
Town of Danbury, Conn., 3½s, 1932, Funding .....	5,000 00	5,125 00	4,950 00	
Total public funds out of Maine .....	5,000 00	4,650 00	4,925 00	48,875 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947 .....	49,000 00			
Bangor & Aroostook, 4s, 1951 .....	5,000 00	5,400 00	4,750 00	
Boston & Maine, 4s, 1926 .....	5,000 00	4,250 00	4,750 00	
Portland & Rumford Falls, 4s, opt. 1924 .....	5,000 00	5,000 00	5,000 00	
Somerset, 4s, 1955 .....	5,000 00	5,000 00	4,912 50	
Total railroad bonds of Maine .....	5,000 00	4,750 00	4,800 00	24,212 50
Blue Hill Street, Mass., 5s, 1926 .....	25,000 00			
Boston & Northern Street, 4s, 1954 .....	3,000 00	3,000 00	2,985 00	
Bristol County St., Mass., 5s, 1921 .....	5,000 00	4,625 00	4,575 00	
	5,000 00	2,500 00	5,000 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>
Brockton & 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	
Central Branch, 4s, 1919	5,000 00	4,750 00	4,900 00	
Cicero & Proviso St., Chicago, 5s, 1915	3,000 00	1,214 00	3,000 00	
Dayton, Covington & Piqua Traction, O., 5s, 1922	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 6s, opt. 1918	3,000 00	3,180 00	3,000 00	
Detroit & Mackinac, 4s, 1995	1,000 00	920 00	500 00	
Hartford & Springfield St., 5s, 1924	5,000 00	4,750 00	4,975 00	
Hereford, 4s, 1930	5,000 00	5,000 00	5,000 00	
Ithaca Street, N. Y., 5s, 1957	5,000 00	4,750 00	4,700 00	
Lehigh & New York, 4s, 1945	2,000 00	1,900 00	1,955 00	
Lexington & Boston St., Mass., 4½s, 1920	5,000 00	4,500 00	5,000 00	
Manhattan Railway, N. Y., 4s, 1990	3,000 00	3,000 00	3,000 00	
Milford & Uxbridge, 5s, 1915	5,000 00	5,000 00	4,812 50	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	10,000 00	10,000 00	10,000 00	
Northern Pacific, General Lien, 3s, 2047	3,500 00	2,520 00	2,500 00	
Ogdensburg & Lake Champlain, 4s, 1948	3,000 00	2,670 00	3,000 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,400 00	4,100 00	
Rochester, Syracuse & Eastern, 5s, optional 1915	5,000 00	4,500 00	4,500 00	
Rutland Ry., Light & Power Co., Vt., 5s, optional 1916	5,000 00	5,000 00	4,750 00	
Sioux City Service Co., Ia., 5s, 1928	4,000 00	4,000 00	3,800 00	
Sioux City Traction, Ia., 5s, 1919	3,000 00	3,000 00	3,000 00	
Toledo Traction, 4½s, 1957	5,500 00	5,280 00	5,500 00	
Utica & Mohawk Valley, 4½s, 1941	5,000 00	5,000 00	5,000 00	
Wabash, Omaha Division, 3½s, 1941	5,000 00	3,800 00	4,240 00	
Williamsport & North Branch, 4½s, 1931	7,000 00	5,600 00	7,000 00	
Total railroad bonds out of Maine	141,000 00			135,792 50
<i>Corporation Bonds Owned.</i>				
American, Realty Co. 5s, opt. 1903	9,000 00	9,000 00	9,000 00	
Berlin Mills Company, 5s, 1913-18	8,000 00	8,000 00	8,000 00	
Central Maine Power Co., 5s, 1939	5,000 00	5,000 00	4,925 00	
Consolidated Electric Light Company of Maine, Portland, 4½s, 1925	5,000 00	5,000 00	5,000 00	
Eastern Steamship Co., 5s, 1927	8,000 00	8,000 00	8,000 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939	3,000 00	3,000 00	3,000 00	
Maine Water Company, 5s, 1931	5,000 00	5,000 00	5,000 00	
Norway Shoe Shop Company, 5s, opt.	660 00	660 00	460 00	
Rumford Falls Power Co., 4½s, 1929	5,000 00	5,000 00	4,950 00	
Total corporation bonds of Maine	48,660 00			48,385 00
Renneslaer Water Co., N. Y., 4½s, opt. 1905	500 00	500 00	500 00	500 00
<i>Corporation Stock Owned.</i>				
Masonic Building Ass'n., So. Paris	1,000 00	1,000 00	1,000 00	
Mt. Mica Building Ass'n., So. Paris	1,000 00	1,000 00	1,000 00	
Norway Water Company	500 00	425 00	500 00	
Pythian Building Ass'n., So. Paris	1,500 00	1,500 00	1,500 00	
Richmond Water Works	2,800 00	2,800 00	2,000 00	
Sanborn Shoe Company, Norway	300 00	150 00	100 00	
Total corporation stock of Maine	7,100 00			6,100 00
Oconto City Water Supply Co., Wis.	12,400 00	11,160 00	9,300 00	
Renneslaer Water Co., N. Y.	400 00	100 00	200 00	
Total corporation stock out of Maine	12,800 00			9,500 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>
Canal National Bank, Portland.....	700 00	742 00	700 00	
Casco National Bank, Portland.....	300 00	312 00	300 00	
First National Bank, Bath.....	1,000 00	1,000 00	1,000 00	
First National Bank, Lewiston.....	1,000 00	1,350 00	1,000 00	
First National Bank, Portland.....	2,700 00	2,916 00	2,700 00	
Manufacturers Nat'l Bank, Lewiston	1,000 00	1,050 00	1,000 00	
Nat'l Shoe & Leather Bank, Auburn	7,600 00	8,360 00	7,600 00	
Norway National Bank, Norway...	4,600 00	6,210 00	4,600 00	
Total national bank stock owned..	18,900 00			18,900 00
<i>Loans on Corporation Stock.</i>				
Chas. H. Howard Company, South Paris (endorsed)		5,300 00	5,300 00	
Pine Tree Aqueduct Company, South Paris.....		100 00	100 00	5,400 00
<i>Loans on Savings Bank Books.</i>				
Portland Savings Bank.....		322 00	322 00	
South Paris Savings Bank.....		85 00	85 00	407 00
Loan on county of Oxford bond.....		100 00	100 00	
Loan on Norway National Bank stock.....		200 00	200 00	
Loans to First Congregational Parish of Paris..		200 00	200 00	
Loans to South Paris Village Corporation.....		1,500 00	1,500 00	
Loan on names.....		250 00	250 00	
Loans on life insurance policies.....		809 00	809 00	
Loans on mortgages of real estate.....		70,143 70	70,143 70	73,202 70
Real estate, investment.....		3,100 00	3,100 00	
Real estate, foreclosure.....		3,200 00	3,200 00	6,300 00
Premium account.....			1,000 00	1,000 00
Cash on deposit.....		3,710 92	3,710 92	
Cash on hand.....		2,174 31	2,174 31	5,885 23
Unpaid accrued interest.....		6,586 34		404,859 93
Due depositors, earned dividend and accrued State tax.....		411,455 27		
		383,965 44		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....		27,489 83		

## THOMASTON SAVINGS BANK—THOMASTON.

May 11, 1911.

LEVI SEAVEY, President.

CHAS. H. CUSHING, Treasurer.

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

Organized March 1, 1870.

## LIABILITIES.

Deposits .....	\$524,137 78
Reserve fund .....	36,000 00
Undivided profits .....	13,851 19
Bills payable .....	2,500 00
	\$576,488 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>
County of Aroostook, 4½s, 1915, R.R. Aid .....	\$5,000 00	\$5,150 00	\$5,000 00	
Portland Water District, 4s, 1928 .....	6,000 00	6,180 00	6,000 00	
Total public funds of Maine .....	11,000 00			\$11,000 00
County of Anne Arundel, Md., 5s, 1918, Bridge .....	5,000 00	5,300 00	5,000 00	
Athens, O., 5s, 1929, Funding .....	9,000 00	10,125 00	9,600 00	
Franklin, Ky., 4s, 1919, Ref. .....	10,000 00	10,000 00	10,000 00	
Madison, Ky., 4s, opt. 1919, Refunding .....	6,000 00	6,000 00	6,000 00	
Somerset, Md., 4½s, 1911-18, Refunding .....	10,000 00	10,150 00	10,000 00	
Vernon, Mo., 4½s, 1918, Ref. .....	5,000 00	5,150 00	5,000 00	
Warren, Ky., 4s, opt. 1914, Refunding .....	5,000 00	5,000 00	5,000 00	
Wyandotte, Kan., 4½s, 1930, Bridge .....	10,000 00	10,150 00	10,000 00	
City of Bellingham, Wash., 5s, 1926, Funding .....	10,000 00	10,850 00	10,000 00	
Joplin, Mo., 4s, opt. 1910, Sch. District .....	10,000 00	10,000 00	10,000 00	
Kansas City, Kan., 5s, 1916, Int. Improvement .....	5,000 00	5,175 00	5,000 00	
Kansas City, Kan., 5s, 1927, Park Improvement .....	5,000 00	5,425 00	5,000 00	
Lexington, Ky., 4s, 1933, Sch. District .....	5,000 00	5,000 00	5,000 00	
Newport, Ky., 5s, 1919, Street .....	2,000 00	2,140 00	2,000 00	
Owensboro, Ky., 4s, opt. 1915, Street .....	10,000 00	10,000 00	10,000 00	
Peru, Ind., 4½s, 1913, School City .....	3,000 00	3,015 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	
Topeka, Kan., 4½s, 1900, Crematory .....	8,000 00	8,520 00	8,000 00	
Wichita, Kan., 5s, 1915, Int. Improvement .....	9,500 00	9,737 50	9,500 00	
Total public funds out of Maine .....	136,250 00			\$136,250 00
<i>Railroad Bonds Owned.</i>				
Bangor Railway & Elec. Co., 5s, 1935 .....	11,000 00	11,220 00	11,000 00	
Penobscot Shore Line, Reg. 4s, 1920 .....	10,000 00	10,000 00	10,000 00	



## THOMASTON SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Rumford Falls & Rangeley Lakes, 5s, 1937	10,000 00	11,400 00	10,000 00	
Sanford & Cape Porpoise, 5s, 1928	5,000 00	5,000 00	4,900 00	
Total railroad bonds of Maine	36,000 00			35,900 00
Auburn & Syracuse Elec., N. Y., 5s, optional 1912	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	10,000 00	10,350 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	3,500 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	4,750 00	4,575 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series A	1,000 00	950 00	1,000 00	
Chicago Railways Co., Ill., 4-5s, 1927, Series B	4,000 00	3,400 00	4,000 00	
Chicago Railways Co., Ill., Purchase Money, 4-5s, 1927	1,500 00	1,200 00	4,500 00	
Chicago Railways Co., Ill., Adj. Inc. 4s, 1927	1,900 00	760 00		
Cleveland Electric, O., 5s, 1913	5,000 00	5,000 00	5,000 00	
Des Moines Street, Ia., 6s, opt. 1912	5,000 00	5,050 00	5,000 00	
Detroit Railway, Mich., 5s, 1924	10,000 00	10,000 00	10,000 00	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	7,000 00	6,650 00	6,900 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	10,000 00	10,000 00	9,850 00	
Grafton & Upton, 4s, 1912	10,000 00	9,800 00	9,800 00	
Hartford & Springfield St., 5s, 1921	10,000 00	9,500 00	10,000 00	
Hereford, 4s, 1930	13,000 00	13,000 00	13,000 00	
Indiana, Columbus & Eastern Traction, 5s, 1926	5,000 00	4,750 00	4,675 00	
Iowa Central, 5s, 1938	5,000 00	5,150 00	5,000 00	
Jackson & Battle Creek Traction, Mich., 5s, 1923	5,000 00	5,000 00	4,810 00	
Lehigh & New York, 4s, 1945	5,000 00	4,750 00	4,950 00	
Maryland, Delaware & Virginia, 5s, 1955	10,000 00	10,000 00	10,000 00	
Montville Street, Conn., 5s, 1920	5,000 00	5,175 00	5,000 00	
Newton Street, Mass., 5s, 1912	5,000 00	5,000 00	5,000 00	
Norfolk Western Street, Mass., 5s, opt. 1904	5,000 00	4,500 00	5,000 00	
Northern Pacific, Prior Lien, 4s, 1907	12,000 00	12,000 00	10,000 00	
People's Street, Scranton, Pa., 6s, 1918	5,000 00	5,300 00	5,000 00	
Pontiac, Oxford & Northern, 6s, 1916	10,000 00	10,000 00	10,000 00	
Rochester, Syracuse & Eastern, 5s, optional 1915	7,000 00	6,300 00	6,300 00	
Rutland Railway, Light & Power Co., Vt., 5s, 1946	5,000 00	5,000 00	4,825 00	
St. Joseph & Grand Island, 4s, 1947	1,000 00	900 00	900 00	
St. Lawrence & Adirondack, 5s, 1906	5,000 00	5,600 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	4,250 00	4,625 00	
Toledo Terminal, 4½s, 1957	5,500 00	5,280 00	5,500 00	
Tri-City Railway & Light Co., 5s, 1923	5,000 00	5,000 00	4,850 00	
Union Pacific, 4s, 1947	7,000 00	7,070 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	8,000 00	10,000 00	
Total railroad bonds out of Maine	262,900 00			259,060 00
<i>Corporation Bonds Owned.</i>				
Bath Water Supply Co., 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	

## THOMASTON 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>
Camden & Rockland Water Co., 4½s, 1917	3,000 00	3,000 00	3,000 00	
Central Maine Power Co., 5s, 1939	5,000 00	5,000 00	4,925 00	
Eastern Steamship Co., 5s, 1927	5,000 00	5,000 00	5,000 00	
Portland Electric Company, 5s, 1926	5,000 00	5,000 00	4,900 00	
Portland Lighting & Power Co., 4½s, 1921	2,000 00	2,000 00	2,000 00	
Rockland Water Company, 5s, 1919	10,000 00	10,200 00	10,000 00	
Searsport Water Company, 5s, 1927	3,000 00	3,000 00	2,970 00	
York Light & Heat Co., Biddeford, 4½s, 1920	10,000 00	10,000 00	10,000 00	
Total corporation bonds owned	58,000 00			57,545 00
<i>Railroad Stock Owned.</i>				
Portland & Ogdensburg	10,000 00	5,000 00	4,850 00	4,850 00
<i>Corporation Stock Owned.</i>				
Mackay Companies, preferred	1,500 00	1,155 00	1,000 00	1,000 00
<i>National Bank Stock Owned.</i>				
Casco National Bank, Portland	100 00	104 00	100 00	
Cumberland National Bank, Portland	1,000 00	1,020 00	1,000 00	
First National Bank, Portland	3,000 00	3,240 00	3,000 00	
Georges National Bank, Thomaston	10,400 00	10,400 00	9,900 00	
Thomaston Nat'l Bank, Thomaston	2,400 00	2,640 00	2,400 00	
Total national bank stock owned	16,900 00			16,400 00
<i>Other Bank Stock Owned.</i>				
Security Trust Company, Rockland	600 00	780 00	600 00	600 00
Loan on United States bond		100 00	100 00	
Loans on Portland & Rumford Falls R. R. bond		106 00	106 00	
Loan on Bar Harbor Electric Light Company bond		500 00	500 00	
Loan on Metropolitan Gas & Electric Company, preferred stock		250 00	250 00	
Loan on Georges National Bank, Thomaston, stock		325 00	325 00	
Loans on mortgages of real estate		23,937 00	23,937 00	25,218 00
Real estate, investment		3,000 00	3,000 00	
Real estate, foreclosure		1,900 00	1,900 00	
Furniture and fixtures		7,000 00	7,000 00	11,900 00
Premium account			11,017 68	11,017 68
Cash on deposit		4,890 93	4,890 93	
Cash on hand		857 36	857 36	5,748 29
Unpaid accrued interest		5,986 35		
Due depositors, earned dividend, accrued State tax and bills payable		573,764 14		
		532,424 59		
Estimated market value of resources above liability for deposits, earned dividend, State tax and bills payable		41,339 55		
				576,488 97

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

July 24, 1911.

SAMUEL KNIGHT, President. HERMAN L. STOVER, Treasurer.  
CHARLES I. GIVEEN, Assistant Treasurer.

TRUSTEES—Samuel Knight, Walter D. Hatch, William B. Knight, Harvey J. Given, Edward S. Wheeler, Charles L. Bowker, Albert J. Hutchinson.

Organized April 27, 1875.

## LIABILITIES.

Deposits.....	\$401,368 93
Reserve fund.....	18,400 00
Undivided profits.....	13,985 38
	<b>\$433,754 31</b>

## RESOURCES.

<i>Pubic 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	\$5,000 00	\$5,000 00	
Brunswick & Topsham Water Dist., 4s, 1936.....	10,000 00	10,200 00	10,000 00	
Portland Water District, 4s, 1928.....	5,000 00	5,150 00	5,000 00	
Total public funds owned.....	20,000 00			\$20,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	5,000 00	4,250 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	4,750 00	4,800 00	
Total railroad bonds of Maine.....	15,000 00			14,550 00
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	5,000 00	5,175 00	5,000 00	
Berkshire Street, Pittsfield, Mass., 5s, 1922.....	5,000 00	5,000 00	5,000 00	
Boston & Worcester St., Mass., 4½s, 1922.....	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 Railways Co., Pur. Money, 4-5s, 1927.....	1,500 00	1,200 00	1,500 00	
Chicago Railways Co., Adj. Inc. 4s, 1927.....	1,900 00	760 00	1,900 00	
Chicago, Rock Island & Pacific, 4s, 1934.....	5,000 00	4,500 00	4,562 50	
Current River, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Detroit & Mackinac, 4s, 1995.....	3,000 00	2,760 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	
Iowa Central, 4s, 1951.....	5,000 00	3,750 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	5,225 00	5,000 00	
Lynn & Boston, Mass., 5s, 1924.....	5,000 00	5,200 00	5,000 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	

TOPSHAM AND BRUNSWICK TWENTY-FIVE CENT  
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, 4s, 1951..	5 000 00	4 250 00	4 875 00	
Southern Indiana, 4s, 1951.....	10 000 00	8 500 00	9 400 00	
Wabash Pittsburg Terminal, 4s, 1954	5 000 00	2 500 00	4 618 75	
Total railroad bonds out of Maine..	92,400 00			90,601 25
<i>Corporation Bonds Owned.</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	
Kennebec Light & Heat Co., Augusta, 4s, 1918.....	5 000 00	5 000 00	4 850 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939.....	5 000 00	5 000 00	5 000 00	
Machias Water Company, 5s, 1916..	1 000 00	1 000 00	1 000 00	
Maine Steamship Co., Portland, 6s, 1926.....	3 000 00	3 300 00	3 000 00	
Northern Water Company, East Mil- linocket, 5s, 1927.....	3 000 00	3 000 00	2 880 00	
Orono Pulp & Paper Co., 5s, 1941..	5 000 00	5 000 00	5 000 00	
Pejepscot Paper Co., Brunswick, 5s, 1925-29.....	15 000 00	15 000 00	14 850 00	
Portland Electric Co., 5s, 1926.....	5 000 00	5 000 00	4 900 00	
Public Works Co., Bangor, 5s, 1929..	5 000 00	5 250 00	5 000 00	
Rockland Water Company, 5s, 1919..	5 000 00	5 100 00	5 000 00	
St. Croix Paper Co., 6s, 1925.....	5 000 00	5 250 00	5 000 00	
Total corporation bonds owned....	72,000 00			71,105 00
<i>Railroad Stock Owned.</i>				
Boston & Maine.....	5 000 00	6 000 00	5 389 75	
Portland & Rumford Falls.....	3 000 00	3 000 00	3 000 00	
Total railroad stock of Maine.....	8,000 00			8,389 75
Detroit & Mackinac, preferred.....	1 900 00	1 805 00	500 00	
Pennsylvania.....	5 500 00	7 150 00	5 500 00	
Total railroad stock out of Maine..	7,400 00			6,000 00
<i>Corporation Stock Owned.</i>				
Pejepscot Paper Co., Brunswick....	5 000 00	5 000 00	4 900 00	4,900 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	3 000 00	3 000 00	
First National Bank, Brunswick....	500 00	750 00	500 00	
First National Bank, Lewiston.....	2 700 00	3 645 00	2 700 00	
First National Bank, Portland.....	2 700 00	2 916 00	2 700 00	
Nat'l Shoe & Leather Bank, Auburn	1 500 00	1 650 00	1 500 00	
Pejepscot National Bank, Brunswick	9 000 00	9 450 00	9 000 00	
Union National Bank, Brunswick...	200 00	200 00	200 00	
York National Bank, Saco.....	800 00	1 120 00	800 00	
Total national bank stock owned..	22,300 00			22,300 00
<i>Other Bank Stock Owned.</i>				
Bath Trust Company.....	3 000 00	3 120 00	3 000 00	
Lewiston Trust & Safe Deposit Com- pany.....	1 000 00	1 270 00	1 000 00	
Total other bank stock owned.....	4,000 00			4,000 00
<i>Loans on Corporation Stock.</i>				
Fairfield Lawn Swing Company, Brunswick....		4 000 00	4 000 00	
Fraternity Company, Portland.....		5 000 00	5 000 00	9,000 00

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

## RESOURCES.

<i>Loans on National Bank Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
First National Bank, Bath.....	2,000 00	2,000 00	
Pejepscot National Bank, Brunswick.....	1,300 00	1,300 00	
People's National Bank, Waterville.....	82 40	82 40	
Union National Bank, Brunswick.....	533 00	533 00	3,915 40
<i>Loans to Municipalities.</i>			
Town of Brunswick.....	5,000 00	5,000 00	
Brunswick & Topsham Water District.....	1,500 00	1,500 00	6,500 00
Loan on Brunswick Manufacturing Company, bonds.....	4,000 00	4,000 00	
Loan to Pejepscot Company, Brunswick.....	10,000 00	10,000 00	
Loans on names.....	643 46	943 46	
Loans on mortgages of real estate.....	136,750 26	136,750 26	151,693 72
Real estate, foreclosure.....	8,290 12	8,290 12	8,290 12
Premium account.....		7,343 75	7,343 75
Cash on deposit.....	3,435 56	3,435 56	
Cash on hand.....	1,729 76	1,729 76	5,165 32
Unpaid accrued interest.....	6,639 08		433,754 31
Due depositors, earned dividend and accrued State tax.....	438,305 64		
	406,258 93		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	32,046 71		

## TREMONT SAVINGS BANK—TREMONT.

August 22, 1911.

PERRY W. RICHARDSON, President. H. P. RICHARDSON, Treasurer.

TRUSTEES—Perry W. Richardson, Herbert P. Richardson, Eugene M. Stanley, Everett A. Stanley, William H. Thurston.

Organized January 17, 1874.

## LIABILITIES.

Deposits .....	\$81,606 70
Reserve fund .....	4,604 90
Undivided profits .....	1,355 65
	\$87,567 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>
City of Ellsworth, 4s, 1912, Refunding	\$600 00	\$600 00	\$600 00	
Town of Tremont, orders .....	707 36	707 36	707 36	
Total public funds owned .....	1,307 36	•		\$1,307 36
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 5s, 1943 .....	1,000 00	1,100 00	1,000 00	
Bangor & Aroostook, 4s, 1951 .....	7,000 00	5,950 00	6,760 00	
Bangor Railway & Elec. Co., 5s, 1935 .....	3,500 00	3,570 00	3,500 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	
Line 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	
Somerset, 4s, 1955 .....	3,000 00	2,850 00	2,910 00	
Total railroad bonds of Maine .....	23,000 00			22,670 00
Ashland Light, Power & St. Ry, Wis., 5s, 1939 .....	4,000 00	4,000 00	4,000 00	
Topeka Railway, Kan., 5s, 1930 .....	2,000 00	2,000 00	1,990 00	
Total railroad bonds out of Maine .....	6,000 00			5,990 00
<i>Corporation Bonds Owned.</i>				
Bar Harbor Elec. Lt. Co., 4½s, 1921 ..	1,000 00	1,000 00	1,000 00	
Bar Harbor & Union River Power Co., 5s, 1935 .....	3,000 00	3,000 00	3,000 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	
Orono Pulp & Paper Co., 5s, 1941 .....	2,000 00	2,000 00	2,000 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	1,030 00	1,000 00	
Total corporation bonds owned .....	11,500 00			11,500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Bar Harbor .....	400 00	600 00	400 00	400 00
<i>Other Bank Stock Owned.</i>				
Bar Harbor Banking & Trust Co. ....	500 00	1,625 00	500 00	500 00

## TREMONT SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans to Municipalities.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Town of Southwest Harbor.....	2,500 00	2,500 00	
Tremont.....	2,100 00	2,100 00	4,600 00
Loan on McKinley Fish & Freezer Co. stock....	1,500 00	1,500 00	
Loans on names.....	4,402 94	4,402 94	
Loans on mortgages of real estate.....	28,997 93	28,997 93	34,900 87
Real estate, foreclosure.....	600 00	600 00	600 00
Cash on deposit.....	4,459 02	4,459 02	
Cash on hand.....	640 00	640 00	5,099 02
Unpaid accrued interest.....	1,890 42		87,567 25
Due depositors, earned dividend and accrued State tax.....	90,122 67		
	81,883 16		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax.....	8,239 51		

## WATERVILLE SAVINGS BANK—WATERVILLE.

August 18, 1911.

CHRISTIAN KNAUFF, President. EVERETT R. DRUMMOND, Treasurer.  
ALBERT R. 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 . . . . .	\$2,040,546 72
Reserve fund . . . . .	107,000 00
Undivided profits . . . . .	42,552 07
	\$2,190,098 75

## 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, C.H.	\$15,000 00	\$14,700 00	\$14,661 00	
City of Auburn, 4s, 1930, Refunding.	10,000 00	10,350 00	10,000 00	
Belfast, 4s, 1918, Refunding.	5,000 00	5,075 00	5,000 00	
Biddeford, 4s, 1914, Refunding	10,000 00	10,050 00	10,000 00	
Biddeford, 3½s, 1925, Refunding	5,000 00	4,875 00	5,000 00	
Eastport, 4s, 1937, Refunding	10,000 00	10,400 00	10,000 00	
Lewiston, 4s, 1927, Funding.	5,000 00	5,150 00	5,000 00	
Waterville, 4s, 1939, Refunding	10,000 00	10,450 00	10,000 00	
Waterville, 3½s, 1925, Refund.	10,000 00	9,750 00	10,000 00	
Town of Baileyville, 4½s, 1923-5, Funding.	6,000 00	6,000 00	6,000 00	
Kennebunk, 4s, 1911-19, Electric Light.	8,500 00	8,500 00	8,500 00	
Rangeley, 4s, 1919, Municipal	5,000 00	5,000 00	5,000 00	
Brunswick & Topsham Water Dist., 4s, 1936.	10,000 00	10,200 00	10,000 00	
Kennebec Water District, 3½s, 1925.	30,000 00	28,800 00	28,825 00	
Portland Bridge District, 3½s, 1915-17	10,000 00	9,850 00	9,575 00	
Portland Water District, 4s, 1928.	18,000 00	18,540 00	18,000 00	
Total public funds of Maine . . . . .	167,500 00			\$165,561 00
County of Fayette, O., 4½s, 1917-18, Funding.	10,000 00	10,050 00	10,000 00	
Fulton, O., 4½s, 1914, Road Improvement.	5,000 00	5,075 00	5,000 00	
King, Wash., 5s, 1928, Funding	10,000 00	11,050 00	10,000 00	
Muskingum, O., 5s, 1913, Hall	6,000 00	6,120 00	6,000 00	
Reno, Kan., 5s, optional 1920, Refunding.	4,000 00	4,220 00	4,000 00	
Woodbury, Ia., 4s, optional 1910, Funding.	5,000 00	5,000 00	5,000 00	
City of Alpena, Mich., 4s, 1934-5 Electric Light.	10,000 00	10,000 00	10,000 00	
Bellaire, O., 4½s, 1914, Water	5,000 00	5,050 00	5,000 00	
Columbus, O., 4½s, 1914, Viaduct.	1,000 00	1,020 00	1,000 00	
Findlay, O., 3½s, 1920-1, City Hall.	5,000 00	4,750 00	5,000 00	
Ironton, O., 5s, 1915, Refund.	5,000 00	5,150 00	5,000 00	
Kansas City, Kan., 4½s, 1939-40, Water.	15,000 00	15,600 00	15,000 00	
Kansas City, Mo., 3½s, 1919, School District.	5,000 00	4,925 00	5,000 00	
Lincoln, Neb., 5s, 1914, Ref.	5,000 00	5,150 00	5,000 00	
Madison, Wis., 4s, 1925, High School.	5,000 00	5,000 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 Muskegon, Mich., 5s, 1923-4, Water.....	2,000 00	2,220 00	2,000 00	
Newark, O., 5s, 1919, Refund.	6,000 00	6,420 00	6,000 00	
New York, N. Y., Reg. 4s, 1936, Municipal.....	10,000 00	10,000 00	10,000 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	5,000 00	5,000 00	
Owensboro, Ky., 4s, opt. 1911, Water.....	5,000 00	5,000 00	5,000 00	
Paducah, Ky., 4½s, 1926, Water	10,000 00	10,550 00	10,000 00	
Port Huron, Mich., 4s, 1932, Canal.....	10,000 00	10,000 00	10,000 00	
Sault Ste Marie, Mich., 4½s, 1928, Refunding.....	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	
Seattle, Wash., 4½s, 1927, Sewer	10,000 00	10,300 00	10,000 00	
Seattle, Wash., 4½s, 1930, City Hall.....	5,000 00	5,150 00	5,000 00	
South Omaha, Neb., 4½s, opt. 1909, Funding.....	5,000 00	5,000 00	5,000 00	
Toledo, O., 3½s, 1920, Gen. St. Improvement.....	10,000 00	9,800 00	10,000 00	
Woonsocket, R. I., Reg. 3½s, 1931, Water Funding.....	5,000 00	4,750 00	5,000 00	
Yonkers, N. Y., Reg. 4½s, 1953, School.....	10,000 00	11,000 00	10,000 00	
Total public funds out of Maine.....	199,000 00			199,000 00
<i>Railroad Bonds Owned.</i>				
Aroostook Northern, 5s, 1947.....	5,000 00	5,400 00	4,900 00	
Bangor & Aroostook, 5s, 1943.....	10,000 00	11,000 00	10,000 00	
Bangor & Aroostook, Piscataquis Div., 5s, 1943.....	5,000 00	5,400 00	5,000 00	
Bangor & Aroostook, 4s, 1951.....	10,000 00	8,500 00	9,550 00	
Boston & Maine, 4½s, 1929.....	15,000 00	15,675 00	15,000 00	
Boston & Maine, 4s, 1926.....	5,000 00	5,000 00	5,000 00	
Knox & Lincoln, 5s, 1921.....	5,000 00	5,350 00	5,000 00	
Maine Central, 4½s, 1917.....	5,000 00	5,100 00	5,000 00	
Portland & Rumford Falls, 4s, 1927.....	10,000 00	10,000 00	10,000 00	
Portland & Rumford Falls, 4s, opt. 1924	3,000 00	3,000 00	2,910 00	
Rumford Falls & Rangeley Lakes, 5s, 1937.....	5,000 00	5,700 00	5,000 00	
Somerset, 4s, 1955.....	35,000 00	33,250 00	33,800 00	
Washington County, 3½s, opt. 1924.....	20,000 00	17,500 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.....	139,500 00			131,235 00
Amesbury & Hampton St., Mass., 5s, 1919.....	5,000 00	4,000 00	5,000 00	
Baltimore, Chesapeake & Atlantic, 5s, 1934.....	10,000 00	10,350 00	10,000 00	
Baltimore & Ohio, S. W. Division, 3½s, 1925.....	5,000 00	4,575 00	4,500 00	
Bennington & Rutland, 4½s, 1927.....	4,000 00	4,000 00	4,000 00	
Boston & Worcester St., Mass., 4½s, 1923.....	15,000 00	15,000 00	14,725 00	
Bridgewater, Whitman & Rockland St., Mass., 5s, 1917.....	5,000 00	5,000 00	5,000 00	
Buffalo Railway, N. Y., 5s, 1931.....	5,000 00	5,275 00	5,000 00	
Central Branch, 4s, 1919.....	5,000 00	4,750 00	4,600 00	
Central Pacific, 4s, 1949.....	5,000 00	4,850 00	5,000 00	
Chicago, Hammond & Western, 6s, 1927.....	5,000 00	5,850 00	5,000 00	
Chicago Railways, 5s, 1927, Series A	3,000 00	2,850 00	2,475 00	
Chicago Railways, 5s, 1927, Series B	2,000 00	1,700 00	1,600 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>
Chicago Railways, Purchase Money, 4-5s, 1927	1,575 00	1,260 00	1,000 00	
Chicago Railways, Adj. Inc. 4s, 1927	1,908 33	763 33	1,000 00	
Cincinnati Northern, 4s, 1951	3,000 00	2,700 00	2,355 00	
Clearfield & Jefferson, 6s, 1927	5,000 00	6,000 00	5,000 00	
Commonwealth Avenue St., Boston, 5s, 1916	9,000 00	9,000 00	9,060 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	
Detroit, Fort Wayne & Belle Isle, 5s, 1927	5,000 00	4,750 00	5,000 00	
Detroit, Grand Rapids & Western, 4s, 1946	5,000 00	4,500 00	4,800 00	
Detroit Railway, Mich., 5s, 1924	5,000 00	5,000 00	5,000 00	
Duluth Street, Minn., 5s, 1930	8,000 00	8,080 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	7,000 00	7,000 00	6,980 00	
Hereford, 4s, 1930	2,000 00	2,000 00	1,920 00	
Hoosac Tunnel & Wilmington, 5s, 1919-22	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	10,000 00	7,500 00	7,650 00	
Lehigh & New York, 4s, 1945	5,000 00	4,750 00	4,950 00	
Lowell, Lawrence & Haverhill Street, 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	20,000 00	20,000 00	
Milford, Attleboro & Woonsocket St., 5s, 1919	10,000 00	10,000 00	10,000 00	
Milford, Holliston & Framingham St., Mass., 5s, 1917	10,000 00	10,000 00	10,000 00	
Minneapolis, Lyndale & Minnetonka Street, Minn., 5s, 1919	5,000 00	5,150 00	5,000 00	
Mystic Valley Street, 5s, 1919	1,500 00	1,515 00	1,500 00	
New England, 4s, 1945	5,000 00	5,050 00	5,000 00	
New York, New Haven & Hartford, 3½s, 1954	17,000 00	14,195 00	14,875 00	
Northampton & Amherst St., Mass., 5s, 1920	16,000 00	16,000 00	16,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	5,000 00	4,450 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	9,600 00	
Rutland, 4½s, 1941	10,000 00	10,250 00	10,000 00	
St. Lawrence & Adirondack, 5s, 1996	5,000 00	5,600 00	5,000 00	
St. Louis, Iron Mountain & Southern, Gen. Con. Railway & Land Grant, 5s, 1931	5,000 00	5,400 00	5,000 00	
St. Louis & San Francisco, 4s, 1951	5,000 00	4,250 00	4,875 00	
St. Louis, Springfield & Peoria, Ill., 5s, 1939	6,000 00	6,000 00	5,880 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	5,000 00	
Southern Indiana, 4s, 1951	15,000 00	12,750 00	13,725 00	
South Shore & Boston St., Mass., 5s, 1919	10,000 00	10,000 00	10,000 00	
Trenton Passenger, N. J., 6s, opt. 1928	5,000 00	5,725 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	2,650 00	
Wakefield & Stoneham St., Mass., 5s, 1915	9,000 00	9,000 00	9,000 00	
Warren, Brookfield & Spencer Street, 5s, 1916	1,000 00	1,000 00	1,000 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>
Wisconsin Central, S. & D. Division & Terminal 4s, 1936 . . . . .	10,000 00	9,250 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 . .	419,983 33			405,115 00
<i>Corporation Bonds Owned.</i>				
Belfast Water Power Co., 5s, 1927 . .	10,000 00	10,300 00	10,000 00	
Central Maine Power Co., Waterville, 5s, 1939 . . . . .	5,000 00	5,000 00	4,925 00	
Eastern Steamship Co., 5s, 1927 . . . .	25,000 00	25,000 00	24,825 00	
Kennebunk Electric Light Co., 5s, 1930	5,000 00	5,000 00	4,750 00	
Lewiston & Auburn Elec. Light Co., 5s, 1939 . . . . .	20,000 00	20,000 00	19,750 00	
Newport Water Company, 4s, 1929 . . .	5,500 00	5,500 00	5,500 00	
Portland Lighting & Power Co., 4½s, 1921 . . . . .	17,000 00	17,000 00	17,000 00	
Portland Water Co., Reg. 4s, 1927 . . .	5,000 00	5,150 00	5,000 00	
Rumford Falls Light & Power Co., 4s, 1922 . . . . .	10,000 00	10,000 00	9,575 00	
Rumford Falls Power Co., 4½s, 1929 . .	25,000 00	25,000 00	24,625 00	
Somerset & Kennebec Co., Fairfield, 5s, 1919 . . . . .	3,000 00	3,000 00	3,000 00	
Total corporation bonds of Maine . .	130,500 00			128,950 00
Berlin Water Company, N. H., 5s, opt. 1902 . . . . .	5,000 00	5,000 00	5,000 00	
Cottage City Water Company, Mass., 5s, 1930 . . . . .	10,000 00	10,000 00	10,000 00	
Eastman Car Company, 5s, 1923 . . . . .	5,000 00	5,000 00	5,000 00	
Mystic Valley Water Co., Conn., 5s, 1928 . . . . .	10,000 00	10,000 00	9,950 00	
Omaha Water Co., Neb., 5s, 1946 . . . .	7,000 00	7,000 00	5,500 00	
Scituate Water Co., Mass., 5s, 1921 . . .	5,000 00	5,000 00	5,000 00	
Total corporation bonds out of Maine	42,000 00			40,450 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., pref.	2,000 00	1,400 00	1,500 00	
Duluth-Superior Traction Co., com.	500 00	400 00	-	
Total railroad stock out of Maine . .	2,500 00			1,500 00
<i>Corporation Stock Owned.</i>				
United Box Board Company . . . . .	6,700 00	335 00	390 00	390 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 . . . . .	2,000 00	2,080 00	2,000 00	
Cumberland National Bank, Portland	1,800 00	1,886 00	1,800 00	
First National Bank, Bangor . . . . .	1,800 00	2,700 00	1,800 00	
First National Bank, Bath . . . . .	1,000 00	1,000 00	1,000 00	
First National Bank, Lewiston . . . . .	3,000 00	4,050 00	3,000 00	
First National Bank, Portland . . . . .	1,200 00	1,296 00	1,200 00	
Messalonskee National Bank, Oakland	4,400 00	3,960 00	4,400 00	
Nat'l Shoe & Leather Bank, Auburn	2,500 00	2,750 00	2,500 00	
Newcastle Nat'l Bank, Damariscotta	4,500 00	4,500 00	4,500 00	
People's National Bank, Waterville	11,100 00	11,655 00	11,100 00	
Rockland National Bank, Rockland	2,500 00	3,750 00	2,500 00	
Ticonic National Bank, Waterville . . .	3,700 00	4,625 00	3,470 00	
Total national bank stock owned . . .	48,600 00			48,370 00

## WATERVILLE SAVINGS BANK—Continued.

## RESOURCES.

<i>Loans on Railroad Bonds.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Atlantic Shore Line .....	2,700 00	2,700 00	
Pere Marquette of Indiana .....	2,450 00	2,450 00	
St. Louis, Rocky Mountain & Pacific .....	8,000 00	8,000 00	
Southern Indiana .....	2,500 00	2,500 00	
South Shore & Boston St., Mass. ....	1,000 00	1,000 00	16,650 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	
Hoosick Falls Illuminating Company, N. Y. ....	1,500 00	1,500 00	
Oakland Woolen Company .....	14,300 00	14,300 00	
Rockland Water Company .....	900 00	900 00	
Somerset & Kennebec Company, Fairfield .....	3,000 00	3,000 00	
Ticonic Foot Bridge Company, Waterville .....	7,000 00	7,000 00	
Twin State Gas & Electric Company .....	5,700 00	5,700 00	35,100 00
<i>Loans on Corporation Stock.</i>			
American Locomotive Company, preferred .....	300 00	300 00	
Central Paper Company, Muskegon, Mich. ....	400 00	400 00	
Crex Carpet Company .....	2,000 00	2,000 00	
Lawrence, Newhall & Page Company, Augusta. ....	5,000 00	5,000 00	
Lockwood Company, Waterville .....	6,450 00	6,450 00	
Proctor & Bowie Company, Waterville .....	5,000 00	5,000 00	
Pullman Company, Chicago .....	5,000 00	5,000 00	
Pullman's Palace Car Company, Chicago .....	2,000 00	2,000 00	
United States Steel Corporation, preferred .....	2,000 00	2,000 00	28,150 00
<i>Loans on National Bank Stock.</i>			
Messalonskee National Bank, Oakland .....	700 00	700 00	
People's National Bank, Waterville .....	100 00	100 00	
Ticonic National Bank, Waterville .....	14,700 00	14,700 00	15,500 00
<i>Loans on Savings Bank Books.</i>			
Augusta Savings Bank .....	1,000 00	1,000 00	
Portland Savings Bank .....	900 00	900 00	
Waterville Savings Bank .....	1,950 00	1,950 00	3,850 00
<i>Loans to Corporations.</i>			
Board of Trustees, Pleasant St. M. E. Church, Waterville (endorsed) .....	500 00	500 00	
Emerson & Stevens Manufacturing Co., Oakland (endorsed) .....	2,500 00	2,500 00	
First Congregational Church, Waterville .....	1,200 00	1,200 00	
Kennebec Valley Campmeeting Association (endorsed) .....	700 00	700 00	
Maine Wesleyan Seminary & Woman's College, Kent's Hill .....	4,250 00	4,250 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) .....	4,000 00	4,000 00	26,150 00
Loan on Waterville Loan & Building Association book .....	800 00	800 00	
Loans on life insurance policies .....	850 00	850 00	
Loans on personal property .....	3,175 00	3,175 00	
Loans on mortgages of real estate .....	802,885 00	802,885 00	807,710 00
Real estate investment .....	60,000 00	60,000 00	
Real estate, foreclosure .....	24,600 50	24,600 50	
Vault and fixtures .....	6,000 00	6,000 00	90,600 50

## WATERVILLE SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cash on deposit.....	27,720 59	27,720 59	35,817 29
Cash on hand.....	8,096 70	8,096 70	
Unpaid accrued interest.....	31,303 56		2,190,098 79
Due depositors, earned dividends and accrued State tax.....	2,245,062 68		
	2,065,801 72		
Estimated market value of resources above liability for deposits, earned dividend and State tax.....	179,260 96		

## WISCASSET SAVINGS BANK—WISCASSET.

May 10, 1911.

RICHARD H. T. TAYLOR, President.

WM. 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 . . . . .	\$271,426 09
Reserve fund . . . . .	17,000 00
Undivided profits . . . . .	27,117 44
	\$315,543 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>
Town of Baileyville, 4s, 1913-21, Funding . . . . .	\$3,000 00	\$3,000 00	\$3,000 00	
Stonington, 4½s, 1929, Water . . . . .	4,000 00	4,260 00	4,000 00	
Van Buren Water District, 5s, 1912 . . . . .	2,000 00	2,010 00	2,000 00	
Total public funds of Maine . . . . .	9,000 00			\$9,000 00
County of Alpena, Mich., 5s, 1932,Rds. . . . .	4,000 00	4,480 00	4,000 00	4,000 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951 . . . . .	10,000 00	8,500 00	9,034 50	
Bangor Railway & Electric Co., 5s,1935 . . . . .	7,000 00	7,140 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	
Total railroad bonds of Maine . . . . .	29,000 00			27,374 50
Brockton & Plymouth St., 4½s, 1920 . . . . .	2,000 00	2,000 00	1,880 00	
Central Vermont, 4s, 1920 . . . . .	3,000 00	2,760 00	2,000 00	
Chicago, Terre Haute & Southeastern, 5s, 1900 . . . . .	5,000 00	4,900 00	4,600 00	
Chicago & West Michigan, 5s, 1921 . . . . .	4,000 00	4,080 00	3,200 00	
Copper Range, 5s, 1949 . . . . .	5,000 00	5,000 00	5,000 00	
Des Moines Suburban, Ia., 6s, 1921 . . . . .	1,000 00	1,080 00	1,000 00	
Detroit, Toledo & Ironton, 4s, 1955 . . . . .	20,000 00	12,000 00	13,837 50	
Duluth, Rainy Lake & Winnipeg, 5s, 1916 . . . . .	5,000 00	5,000 00	4,900 00	
Indiana, Columbus & Eastern Traction, 5s, 1926 . . . . .	10,000 00	9,500 00	9,270 00	
Iowa Central, 5s, 1938 . . . . .	1,000 00	1,030 00	750 00	
Litchfield & Madison, 5s, 1934 . . . . .	10,000 00	9,600 00	9,695 00	
Marion Railway, Light & Power Co., O., 5s, 1924 . . . . .	5,000 00	5,000 00	4,875 00	
Maryland, Delaware & Virginia, 5s, 1955 . . . . .	10,000 00	10,000 00	10,000 00	
New York, New Haven & Hartford, 6s, 1948 . . . . .	700 00	938 00	700 00	
Peoria & Eastern, Inc. Mort. 4s, 1990 . . . . .	1,000 00	590 00	—	
Pere Marquette, 4s, 1951 . . . . .	8,000 00	6,720 00	6,627 50	
Pere Marquette of Indiana, 4s, 1943 . . . . .	9,000 00	8,100 00	8,100 00	
Pittsburg & Shawmut, 5s, 1959 . . . . .	10,000 00	7,500 00	9,500 00	
Rochester, Syracuse & Eastern, 5s,1945 . . . . .	5,000 00	4,500 00	4,312 50	
Rock Island Southern Railroad, 5s, 1947 . . . . .	15,000 00	15,000 00	14,500 00	
Rock Island Southern Railway, 5s,1947 . . . . .	3,000 00	3,000 00	3,000 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933 . . . . .	5,000 00	4,500 00	4,300 00	

## WISCASSET 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>
Southern Indiana, 4s, 1951.....	8,000 00	6,800 00	6,800 00	
Syracuse, Lake Shore & Northern, 5s, 1947.....	5,000 00	5,000 00	4,750 00	
Toledo & Ohio Central, St. Mary's Division, 4s, 1951.....	3,000 00	2,700 00	2,730 00	
Toledo Terminal, 4½s, 1957.....	10,000 00	9,600 00	9,675 00	
Trenton Passenger, N. J., 6s, 1931.....	5,000 00	5,800 00	5,000 00	
Wabash, Omaha Div., 4½s, 1941.....	11,000 00	8,360 00	8,462 50	
Western Maryland, 4s, 1952.....	6,000 00	5,190 00	5,520 00	
Williamsport & North Branch, 4½s, 1931.....	9,000 00	7,200 00	8,492 50	
Worcester & Holden Street, Mass., 5s, 1923.....	5,000 00	5,000 00	5,000 00	
Total railroad bonds out of Maine..	199,700 00			178,477 50
<i>Corporation Bonds Owned.</i>				
Eastern Steamship Company, 5s, 1927	5,000 00	5,000 00	5,000 00	
Mallison Power Co., Gorham, 5s, 1923	5,000 00	5,000 00	5,000 00	
York Light & Heat Co., Biddeford, 5s, 1927.....	5,000 00	5,000 00	5,000 00	
Total corporation bonds owned....	15,000 00			15,000 00
<i>Railroad Stock Owned.</i>				
Augusta, Winthrop & Gardiner, pref	10,000 00	10,000 00	8,700 00	
Bridgton & Saco River.....	3,250 00	2,600 00	1,950 00	
Total railroad stock of Maine.....	13,250 00			10,650 00
Central Vermont.....	240 00	20 00	-	
Detroit & Mackinac, preferred.....	1,200 00	840 00	-	
Detroit & Mackinac.....	2,400 00	1,920 00	-	
Iowa Central, preferred.....	1,300 00	455 00	260 00	
New York, New Haven & Hartford	2,768 75	4,150 00	4,068 75	
Northern Railroad, N. H.....	400 00	580 00	400 00	
Syracuse Rapid Transit, N. Y.....	3,500 00	2,450 00	-	
Total railroad stock out of Maine..	11,808 75			4,728 75
<i>Corporation Stock Owned.</i>				
Boston Marine Insurance Company	500 00	1,625 00	500 00	500 00
<i>National Bank Stock Owned.</i>				
First National Bank, Damariscotta	400 00	420 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	
Thomaston Nat'l Bank, Thomaston	2,000 00	2,200 00	2,000 00	
Total national bank stock owned..	9,600 00			9,584 00
<i>Other Bank Stock Owned.</i>				
Union Safe Deposit & Trust Company, Portland.....	500 00	800 00	500 00	500 00

## WISCASSET SAVINGS BANK—Concluded.

## RESOURCES.

	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Loan to County of Lincoln .....	2,500 00	2,500 00	
Loans on life insurance policies .....	403 50	403 50	
Loan on personal property .....	500 00	500 00	
Loans on mortgages of real estate .....	50,552 03	50,552 03	53,955 53
Real estate, foreclosure .....	200 00	200 00	200 00
Cash on deposit .....	1,477 30	1,477 30	
Cash on hand .....	95 95	95 95	1,573 25
Unpaid accrued interest .....	3,598 29		315,543 53
Due depositors, earned dividend and accrued State tax .....	329,497 07		
	273,388 54		
Estimated market value of resources above liability for deposits, earned dividend and State tax .....	56,108 53		



## YORK COUNTY SAVINGS BANK—BIDDEFORD.

October 12, 1911.

CHARLES H. PRESCOTT, President.

HAROLD J. STAPLES, Treasurer.

TRUSTEES—Charles H. Prescott, William C. Roussin, John A. Snow, Geo. G. Calderwood, Charles A. Moody.

Organized March 27, 1860.

## LIABILITIES.

Deposits.....	\$1,116,115 09
Reserve fund.....	6,000 00
Special reserve fund.....	45,994 90
Undivided profits.....	15,565 45
	<b>\$1,183,675 44</b>

## RESOURCES.

<i>Public Funds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
County of Atchison, Kan., 4s, 1914, Ref	\$18,000 00	\$18,000 00	\$17,820 00	
City of New York, Reg. 3 <sup>1</sup> / <sub>2</sub> s, 1919, Aqueduct.....	10,000 00	9,650 00	9,525 00	
New York, N. Y., Reg. 4s, 1956, Municipal.....	5,000 00	5,000 00	4,875 00	
Omaha, Neb., 4s, 1933, Paving	3,000 00	3,060 00	2,895 00	
Omaha, Neb., 4s, 1921, Sewer	4,000 00	4,040 00	3,920 00	
Superior, Wis., 5s, 1912, School	5,000 00	5,000 00	4,950 00	
Topeka, Kan., 6s, 1912, Ref..	10,000 00	10,200 00	10,150 00	
Total public funds out of Maine.....	55,000 00			\$54,135 00
<i>Railroad Bonds Owned.</i>				
Bangor & Aroostook, 4s, 1951.....	22,000 00	18,700 00	18,040 00	
Boston & Maine, 4 <sup>1</sup> / <sub>2</sub> s, 1944.....	21,000 00	22,365 00	21,945 00	
Sandy River & Rangeley Lakes, 4s, 1928.....	5,000 00	4,850 00	4,500 00	
Somerset, 5s, 1917.....	10,000 00	10,450 00	10,450 00	
Somerset, 4s, 1955.....	5,000 00	4,750 00	4,500 00	
Total railroad bonds of Maine.....	63,000 00			59,435 00
Atchison, Topeka & Santa Fe, Gen. Mortgage 4s, 1995.....	5,000 00	5,000 00	4,950 00	
Atchison, Topeka & Santa Fe, Adj. 4s, 1995.....	1,000 00	915 00	990 00	
Auburn & Syracuse Elec., N. Y., 5s, opt., 1912.....	5,000 00	5,000 00	5,000 00	
Aurora, Elgin & Chicago, 5s, 1946.....	5,000 00	5,000 00	4,825 00	
Boston, Milton & Brockton St., Mass., 5s, 1912.....	5,000 00	5,000 00	4,900 00	
Boston & Worcester St., Mass., 4 <sup>1</sup> / <sub>2</sub> s, 1923.....	6,000 00	6,000 00	5,760 00	
Bristol County Street, Mass., 5s, 1921	14,000 00	7,000 00	7,000 00	
Brockton & Plymouth St., Mass., 4 <sup>1</sup> / <sub>2</sub> s, 1920.....	8,000 00	8,000 00	7,520 00	
Brooklyn Union Elevated, N. Y., 5s, 1950.....	3,000 00	3,060 00	3,060 00	
Central Branch, 4s, 1919.....	6,000 00	5,700 00	5,460 00	
Chicago Railways Co., Pur. Money 4-5s, 1927.....	2,520 00	2,016 00	2,250 00	
Chicago Railways Co., Adj. Inc. 4s, 1927.....	3,053 33	1,221 33	1,750 00	
Chicago, Rock Island & Pacific, 4s, optional 1911.....	5,000 00	4,500 00	4,400 00	
Citizens' Electric, Newburyport, Mass., 5s, 1920.....	5,000 00	5,050 00	4,850 00	

## YORK COUNTY SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Cleveland, Lorain & Wheeling, 5s, 1933	10,000 00	11,200 00	11,200 00	
Cleveland Terminal & Valley, 4s, 1995	2,000 00	1,890 00	1,840 00	
Columbus, Delaware & Marion, O., 5s, 1921	5,000 00	5,000 00	3,750 00	
Columbus, Newark & Zanesville, O., 5s, 1924	5,000 00	5,000 00	4,825 00	
Dayton, Springfield & Urbana, O., 5s, 1928	5,000 00	5,000 00	4,900 00	
Detroit, Toledo & Ironton, 4s, 1955	15,000 00	9,000 00	7,500 00	
Detroit & Toledo Shore Line, 4s, 1953	5,000 00	4,400 00	4,100 00	
Duluth, Rainy Lake & Winnipeg, 5s, 1916	5,000 00	5,000 00	5,000 00	
Grand Rapids, Belding & Saginaw, 5s, 1924	5,000 00	5,000 00	4,875 00	
Haverhill & Amesbury St., Mass. 5s, 1912	5,000 00	5,000 00	4,750 00	
Hereford, 4s, 1930	3,000 00	3,000 00	2,805 00	
Hutchinson & Southern, 5s, 1928	10,000 00	10,300 00	10,000 00	
Indiana, Columbus & Eastern, 5s, 1926	10,000 00	9,500 00	8,800 00	
Indiana, Illinois & Iowa, 4s, 1950	10,000 00	10,000 00	9,500 00	
Iowa Central, 5s, 1938	9,000 00	9,270 00	9,180 00	
Kansas City, Clinton & Springfield, 5s, 1925	5,000 00	5,000 00	4,650 00	
Kansas City & Pacific, 4s, 1990	5,000 00	4,550 00	4,500 00	
Lexington & Boston St., Mass. 4s, 1920	5,000 00	4,500 00	4,700 00	
Litchfield & Madison, 5s, 1934	10,000 00	9,600 00	9,500 00	
Louisville & Nashville, 4s, 1940	5,000 00	5,000 00	4,900 00	
Maryland, Delaware & Virginia, 5s, 1955	15,000 00	15,000 00	14,700 00	
Middleboro, Wareham & Buzzard's Bay, 4s, 1921	5,000 00	4,500 00	4,500 00	
Milford, Attleboro & Woonsocket, 5s, 1919	10,000 00	10,000 00	9,000 00	
Missouri, Kansas & Texas, 5s, 1944	12,000 00	12,300 00	12,240 00	
Missouri, Kansas & Texas, St. Louis Division, 4s, 2001	5,000 00	4,100 00	4,100 00	
Montville Street, Conn., 5s, 1920	5,000 00	5,175 00	5,100 00	
New Bedford, Middleboro & Brockton Street, Mass., 5s, 1920	10,000 00	10,000 00	9,800 00	
Newport & Fall River, 5s, 1918	5,000 00	5,000 00	5,000 00	
Ogdensburg & Lake Champlain, 4s, 1948	10,000 00	8,900 00	8,100 00	
Old Colony Street, Mass., 4s, 1954	5,000 00	4,400 00	4,250 00	
Rochester, Syracuse & Eastern, 5s, 1945	20,000 00	18,000 00	17,800 00	
Rockville, Broad Brook & East Windsor Street, 5s, 1926	11,000 00	10,450 00	10,450 00	
Rutland, 4s, 1941	10,000 00	10,250 00	9,750 00	
St. Louis, Iron Mountain & Southern, R. & G. Divisions, 4s, 1933	10,000 00	9,000 00	8,500 00	
St. Paul & Northern Pacific, 6s, 1923	4,000 00	4,720 00	4,600 00	
Schnectady Railway, N. Y., 4s, optional 1911	5,000 00	5,050 00	4,750 00	
Scioto Valley Traction, 5s, 1923	5,000 00	5,000 00	5,000 00	
Sioux City Service Co., Ia., 5s, 1928	10,000 00	10,000 00	9,500 00	
Sioux City Traction, Ia., 5s, 1919	5,000 00	5,000 00	4,800 00	
Southern Indiana, 4s, 1951	15,000 00	12,750 00	12,000 00	
Syracuse, Lake Shore & Northern, 5s, 1947	5,000 00	5,000 00	4,700 00	
Toledo Terminal, 4s, 1957	10,000 00	9,600 00	9,100 00	
Trenton Passenger, N. J., 6s, 1931	5,000 00	5,800 00	5,825 00	
Utica & Mohawk Valley, 4s, 1941	5,000 00	5,000 00	4,700 00	
Verdigris Valley, Independence & Western, 5s, 1926	11,000 00	11,220 00	11,000 00	

## YORK COUNTY SAVINGS BANK—Continued.

## RESOURCES.

<i>Railroad Bonds Owned.</i>	<i>Par Value.</i>	<i>Estimated and Market Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Wabash Pittsburg Terminal, 4s, 1954	10,000 00	5,000 00	3,500 00	
Waterloo, Cedar Falls & Northern, 5s, 1940	5,000 00	5,000 00	4,750 00	
Western Maryland, 4s, 1952	10,000 00	8,650 00	8,500 00	
Williamsport & North Branch, 4½s, 1931	3,000 00	2,400 00	2,700 00	
Total railroad bonds out of Maine	448,573 33			402,705 00
<i>Corporation Bonds Owned.</i>				
Berlin Mills Co., 5s, 1918	5,000 00	5,000 00	5,000 00	
Bodwell Water Power Co., Old Town, 5s, 1935	5,000 00	2,500 00	2,750 00	
Central Maine Power Co., 5s, 1939	5,000 00	5,000 00	4,925 00	
Continental Mills, Lewiston, 5s, 1913	19,000 00	19,000 00	19,000 00	
Eastern Steamship Co., 5s, 1927	10,000 00	10,000 00	9,800 00	
Lewiston & Auburn Elec. Light Co., 5s, 1936	10,000 00	10,000 00	10,000 00	
Orono Pulp & Paper Co., 5s, 1941	5,000 00	5,000 00	5,000 00	
Rumford Falls Power Co., 4½s, 1929	10,000 00	10,000 00	9,700 00	
Total corporation bonds owned	69,000 00			66,175 00
<i>Railroad Stock Owned.</i>				
Kennebunk & Kennebunkport	3,000 00	3,450 00	3,000 00	3,000 00
Atchison, Topeka & Santa Fe, pref.	3,300 00	3,382 50	3,316 50	
Iowa Central, preferred	2,000 00	700 00	605 00	
Total railroad stock out of Maine	5,300 00			3,921 50
<i>Corporation Stock Owned.</i>				
Pepperell Manufacturing Co., Biddeford	17,200 00	51,600 00	49,020 00	
York Manufacturing Co., Saco	200 00	300 00	280 00	
Total corporation stock owned	17,400 00			49,300 00
<i>National Bank Stock Owned.</i>				
Canal National Bank, Portland	14,500 00	15,370 00	15,370 00	
Casco National Bank, Portland	6,500 00	6,760 00	6,695 00	
First National Bank, Biddeford	20,900 00	28,215 00	28,080 00	
First National Bank, Lewiston	2,600 00	3,510 00	3,250 00	
First National Bank, Portland	12,300 00	13,284 00	13,407 00	
Newcastle National Bank, Damariscotta	1,000 00	1,000 00	1,000 00	
York National Bank, Saco	2,400 00	3,360 00	3,000 00	
Total national bank stock of Maine	60,200 00			70,802 00
Merchants National Bank, Portland, Oregon	2,500 00	3,125 00	3,000 00	
National Bank of Commerce, Kansas City, Mo.	10,000 00	16,000 00	12,500 00	
Total nat'l bank stock out of Maine	12,500 00			15,500 00
<i>Loans on Corporation Bonds.</i>				
American Pneumatic Service Company		300 00	300 00	
Eastern Steamship Company		800 00	800 00	1,100 00
<i>Loans on Railroad Stock.</i>				
Atchison, Topeka & Santa Fe, preferred		2,000 00	2,000 00	
Boston & Maine		200 00	200 00	
Pennsylvania		1,000 00	1,000 00	3,200 00
<i>Loans on Corporation Stock.</i>				
Androscoggin Mills, Lewiston		900 00	900 00	
Hill Manufacturing Company, Lewiston		2,500 00	2,500 00	
International Telegraph Company		85 00	85 00	

## YORK COUNTY SAVINGS BANK—Concluded.

## RESOURCES.

<i>Loans on Corporation Stock.</i>	<i>Estimated and Mar- ket Value.</i>	<i>Charged on Books.</i>	<i>Total.</i>
Niagara Fire Insurance Company, New York . . .	1,200 00	1,200 00	
Pepperell Manufacturing Company, Biddeford . . .	14,066 00	14,066 00	
York Manufacturing Company, Saco . . . . .	4,000 00	4,000 00	22,751 00
<i>Loans on Trust Company Stock.</i>			
Fidelity Trust Company, Portland . . . . .	250 00	250 00	
Goodwin Trust Company, Biddeford . . . . .	2,000 00	2,000 00	2,250 00
Loan on Ocean National Bank, Kennebunk, stock	200 00	200 00	
Loans on mortgages of real estate . . . . .	384,811 80	384,811 80	385,011 80
Real estate, foreclosure . . . . .	6,710 92	6,710 92	6,710 92
Cash on deposit . . . . .	35,689 28	35,689 28	
Cash on hand . . . . .	1,988 94	1,988 94	37,678 22
Unpaid accrued interest . . . . .	18,549 60		1,183,675 44
	1,227,810 37		
Due depositors, earned dividend and accrued State tax . . . . .	1,119,436 41		
Estimated market value of resources above lia- bility for deposits, earned dividend and State tax . . . . .	108,373 96		

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ABSTRACT

OF THE

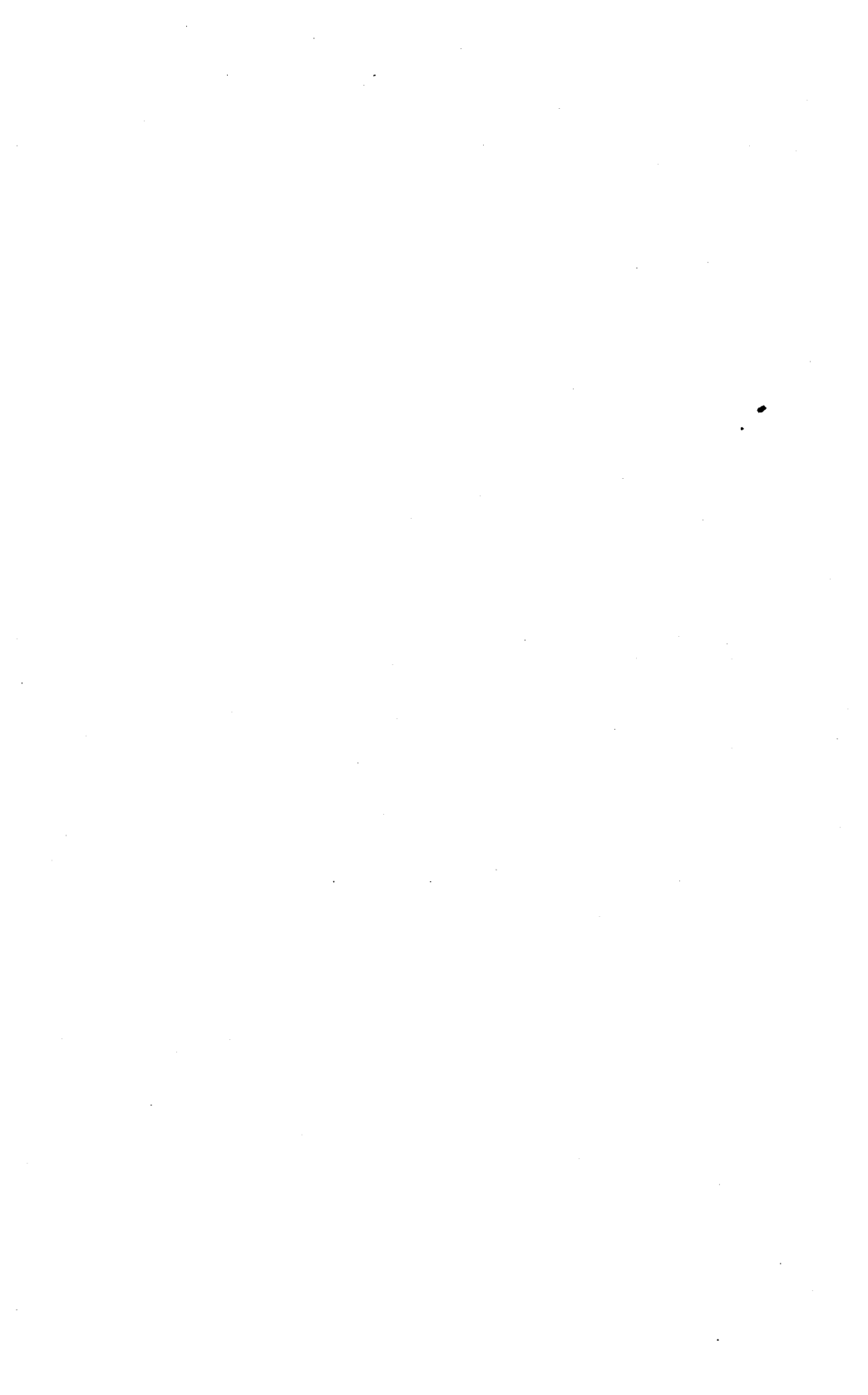
ANNUAL EXAMINATIONS

OF

TRUST AND BANKING COMPANIES

**1911**

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## AROOSTOOK TRUST AND BANKING COMPANY—CARIBOU.

October 27, 1911.

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.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	40,000 00
Undivided profits .....	33,450 94
Savings deposits .....	44,560 42
Demand deposits .....	230,325 87
Certificates of deposit .....	71,193 06
Bills payable .....	18,059 50
	<hr/>
	\$488,089 79

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 RESOURCES.
 

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Loans and discounts .....	\$204,576 89
Loans on mortgages of real estate .....	92,960 00
Overdrafts .....	65 85
Bonds and stocks .....	19,766 00
Real estate, furniture and fixtures.....	3,000 00
Due from other banks .....	606 95
Cash on deposit .....	153,755 59
Cash on hand .....	13,358 51
	<hr/>
	\$488,089 79

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## AUGUSTA TRUST COMPANY—AUGUSTA.

November 13, 1911.

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

TRUSTEES—Edwin C. Burleigh, Geo. E. Macomber, W. H. Gannett, John R. Gould, H. M. Heath, F. 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, Walter H. Davis, W. D. Hutchins, Edwin C. Dudley, E. E. Newbert, R. J. Noyes.

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

Organized January 29, 1894.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	100,000 00
Undivided profits .....	112,409 13
Savings deposits .....	3,795,519 23
Demand deposits .....	886,081 37
Certificates of deposit .....	1,500 00
Trust department .....	89,115 22
Due to other banks .....	18,901 03
Bills payable .....	46,422 92
	<hr/>
	\$5,149,948 90

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 RESOURCES.
 

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Loans and discounts .....	\$1,594,611 43
Loans on mortgages of real estate .....	436,364 84
Overdrafts .....	5,718 65
Bonds and stocks .....	2,465,968 45
Trust investments .....	89,115 22
Real estate .....	96,808 44
Safe deposit, furniture and fixtures .....	28,000 00
Cash on deposit.....	368,713 26
Cash on hand .....	64,648 61
	<hr/>
	\$5,149,948 90

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## AUGUSTA TRUST COMPANY—AUGUSTA.

\* MADISON BRANCH—MADISON.

(From sworn statement of Cashier.)

November 13, 1911.

K. C. GRAY, Cashier.

LIABILITIES.	
Savings deposits .....	\$667,937 94
Demand deposits .....	126,756 54
Undivided profits .....	202 06
	\$794,896 54
RESOURCES.	
Loans and discounts .....	\$103,969 51
Loans on mortgages of real estate .....	37,260 00
Overdrafts .....	100 53
Cash on deposit at home office.....	603,948 18
Cash on deposit in Boston .....	34,512 06
Cash on hand .....	15,106 27
	\$794,896 54

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

## AUGUSTA TRUST COMPANY—AUGUSTA.

\* WINTHROP BRANCH—WINTHROP.

(From sworn statement of Manager.)

November 13, 1911.

I. O. GAGE, Manager.

LIABILITIES.	
Savings deposits .....	\$540,202 36
Demand deposits .....	197,018 43
Undivided profits .....	167 69
	\$737,388 48
RESOURCES.	
Loans and discounts .....	\$69,460 24
Loans on mortgages of real estate.....	12,455 00
Overdrafts .....	4,830 19
Real estate (Construction account) .....	1,411 25
Cash on deposit at home office.....	609,871 13
Cash on deposit in Boston .....	33,597 30
Cash on hand .....	5,763 37
	\$737,388 48

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

## BAR HARBOR BANKING AND TRUST COMPANY—EDEN.

November 22, 1911.

L. B. DEASY, President.

FRED C. LYMAN, Sec'y and Treas.

VERNON G. WASGATT, Asst. Treas.

TRUSTEES—L. B. Deasy, Fred C. Lyman, W. H. Davis, A. E. Lawrence, Albert K. McBride, Jasper Wyman, A. E. Farnsworth, Blithen S. Higgins, Clement B. Newbold, Leonard A. Austin, Max Franklin, I. M. Bangs, B. H. Mayo, V. G. Wasgatt.

Organized September 15, 1887.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	125,000 00
Undivided profits .....	26,266 33
Savings deposits .....	735,934 79
Demand deposits .....	736,963 05
Certificates of deposit .....	60,293 06
Trust department .....	6,500 00
	<hr/>
	\$1,740,957 23

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 RESOURCES.
 

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Loans and discounts .....	\$841,683 44
Loans on mortgages of real estate .....	408,520 78
Overdrafts .....	3,827 33
Bonds and stocks .....	269,357 95
Trust investments .....	6,500 00
Real estate .....	4,375 00
Cash on deposit .....	177,754 02
Cash on hand .....	28,938 71
	<hr/>
	\$1,740,957 23

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## BATH TRUST COMPANY—BATH.

June 15, 1911.

R. H. BAXTER, President. W. B. MUSSENDEN, Treasurer.  
D. HOWARD SPEAR, Vice-Pres. J. E. HUGHES, Asst. Treas.

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, B. H. Coughlin, W. B. Mussenden, R. H. Baxter, W. D. Mussenden, F. S. Bowker, A. A. Percy, D. L. Howard, Chas. H. Oliver.

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.

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 LIABILITIES.

Capital stock .....	\$100,000 00
Surplus .....	17,500 00
Undivided profits .....	8,894 08
Savings deposits .....	430,308 32
Demand deposits .....	241,537 32
Time certificates of deposit .....	78,780 22
People's Safe Deposit & Savings Bank, Receiver's account	67,030 10
	<hr/>
	\$944,050 04

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 RESOURCES.

Loans and discounts .....	\$491,697 70
Loans on mortgages of real estate .....	8,250 00
Overdrafts .....	24 33
Bonds and stocks .....	297,802 25
Real estate investment .....	18,500 00
Furniture and fixtures .....	1,900 00
Cash on deposit .....	101,484 40
Cash on hand .....	24,391 36
	<hr/>
	\$944,050 04

## DEXTER TRUST AND BANKING COMPANY—DEXTER.

October 19, 1911.

C. M. SAWYER, President. S. M. LEIGHTON, Treasurer.  
F. D. DEARTH, Secretary.

DIRECTORS—C. M. Sawyer, S. S. Ireland, F. D. Dearth, A. A. Spring-  
all, N. H. Fay, F. H. Hayes, A. P. Abbott, H. E. Hale, George Park,  
Chas. P. Hatch, W. M. Hayden, J. W. Sawyer, E. W. Genthner, A. O.  
Campbell.

Organized February 8, 1911.

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• LIABILITIES.

Capital stock .....	\$50,000 00
Surplus .....	25,000 00
Undivided profits .....	1,487 22
Savings deposits .....	400,885 64
Demand deposits .....	151,914 62
Certificates of deposit .....	143,929 31
	<hr/>
	\$773,216 79

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RESOURCES.

Loans and discounts .....	\$258,524 12
Loans on mortgages of real estate .....	43,613 68
Overdrafts .....	1,013 15
Bonds and stocks .....	325,905 49
Real estate .....	26,000 00
Furniture and fixtures .....	3,927 46
Cash on deposit .....	107,009 07
Cash on hand .....	7,223 82
	<hr/>
	\$773,216 79

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

November 8, 1911.

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, M. L. Hussey, C. Murphy, 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, Herbert Gray, S. D. Benson, Carl P. Dennett, Edward R. Adams, P. H. Gillin, Daniel McCann, Chas. S. Pearl, J. M. McNulty.

EXECUTIVE BOARD—John Cassidy, Frederick W. Hill, Herbert Gray, Edward R. Adams, J. W. Cassidy, Chas. S. Pearl, J. M. McNulty.

Organized April 9, 1887.

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 LIABILITIES.
 

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Capital stock .....	\$175,000 00
Surplus .....	175,000 00
Undivided profits .....	310,770 49
Savings deposits .....	2,432,096 73
Demand deposits .....	2,002,443 71
Certificates of deposit .....	49,898 68
Due to other banks .....	11,037 25
Guaranteed mortgages .....	30,100 00
Bills payable .....	62,500 00
	<hr/>
	\$5,248,846 86

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 RESOURCES.
 

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Loans and discounts .....	\$2,755,838 88
Loans on mortgages of real estate .....	797,924 00
Overdrafts .....	1,218 64
Bonds and stocks .....	1,128,821 69
Real estate owned .....	124,209 55
Due from other banks .....	29,806 36
Cash on deposit .....	266,597 38
Cash on hand .....	144,430 36
	<hr/>
	\$5,248,846 86

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## EASTERN TRUST AND BANKING COMPANY—BANGOR.

## \* DEXTER BRANCH—DEXTER.

(From sworn statement of Manager.)

November 8, 1911.

J. F. ATWOOD, Manager.

LIABILITIES.	
Savings deposits .....	\$42,306 85
Demand deposits .....	41,089 26
Certificate of deposit .....	5,300 00
Due to other banks .....	3,559 34
Profits (gross) .....	364 76
	\$92,620 21
RESOURCES.	
Loans and discounts .....	\$22,492 68
Loans on mortgages of real estate .....	3,100 00
Interest .....	42 87
Expense .....	863 90
Cash on deposit at home office .....	61,730 32
Cash on hand .....	4,390 44
	\$92,620 21

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

## EASTERN TRUST AND BANKING COMPANY—BANGOR.

\* MACHIAS BRANCH—MACHIAS.

(From sworn statement of Manager.)

November 8, 1911.

W. S. COFFIN, Manager.

LIABILITIES.	
Savings deposits .....	\$306,430 53
Demand deposits .....	167,813 87
Certificates of deposit .....	390 58
Undivided profits .....	716 81
Due to other banks .....	235 07
	\$475,586 86
RESOURCES.	
Loans and discounts .....	\$115,398 55
Loans on mortgages of real estate.....	51,737 86
Real estate .....	17,290 42
Cash on deposit at home office .....	282,760 03
Cash on hand .....	8,400 00
	\$475,586 86

\* 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.)

November 8, 1911.

M. H. RICHARDSON, Manager.

LIABILITIES.	
Savings deposits .....	\$631,156 16
Demand deposits .....	233,675 05
Certificates of deposit .....	1,230 00
Undivided profits .....	147 82
	\$866,209 03
RESOURCES.	
Loans and discounts .....	\$245,078 24
Loans on mortgages of real estate .....	15,600 00
Overdrafts .....	5 72
Cash on deposit at home office .....	586,207 11
Cash on hand .....	19,317 96
	\$866,209 03

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

## FIDELITY TRUST COMPANY—PORTLAND.

November 28, 1911.

EDWARD P. RICKER, President. ERNEST J. EDDY, Treasurer.  
 CHARLES S. COOK, Vice-President. THEODORE GOULD, Asst. Treas.  
 FREDERICK O. CONANT, Vice-Pres. WM. P. NORTON, Asst. Treas.  
 ERNEST J. EDDY, Vice-President. GEORGE H. WEEKS, Secretary.  
 ALVAN C. HARLOW, Vice-President. FRED'K L. VARNEY, Asst. Sec'y.  
 JAMES B. CRIST, Trust Officer.

DIRECTORS—Edville G. Abbott, Silas B. Adams, Fred E. Allen, Fred J. Alien, Arthur S. Bosworth, Herbert J. Brown, Nathan Clifford, Frederick O. Conant, Charles Sumner Cook, Fred E. Eastman, Ernest J. Eddy, Bert M. Fernald, Leander W. Fobes, George L. Gerrish, Louis B. Goodall, James C. Hamlen, Charles C. Harmon, Charles M. Hay, George S. Hobbs, Justin M. Leavitt, Charles F. Libby, Frank M. Low, Edwin H. Nickerson, Franklin C. Payson, Ernest A. Randall, Edward P. Ricker, J. Henry Rines, Frederick Robie, Wm. D. Sewall, Joseph H. Short, David W. Snow, Constant Southworth, George M. Stanwood, Joseph W. Symonds, John Torrance, Frank D. True, A. H. Walker, 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 .....	\$400,000 00
Surplus .....	400,000 00
Undivided profits .....	72,289 00
Savings deposits .....	3,376,792 65
Demand deposits .....	3,503,949 07
Time certificates of deposit .....	87,766 69
Demand certificates of deposit .....	92,247 23
Trust department .....	270,115 49
Sinking funds for corporations .....	1,399,537 26
Due to other banks .....	72,987 47
Bills payable .....	227,265 24
	\$9,902,950 10

## RESOURCES.

Loans and discounts .....	\$5,437,202 56
Loans on mortgages of real estate .....	81,771 00
Overdrafts .....	5,564 82
Bonds and stocks .....	2,026,776 34
Trust investments .....	270,115 49
Sinking funds investments .....	1,399,537 26
Furniture and fixtures .....	12,401 76
Due from other banks .....	67,363 65
Cash on deposit .....	289,698 95
Cash on hand .....	312,518 27
	\$9,902,950 10

## FORT KENT TRUST COMPANY—FORT KENT.

October 24, 1911.

CYRUS H. DICKEY, President.      GEO. R. BRADBURY, Treasurer.  
 WM. H. CUNLIFFE, Vice-Pres.      ADRIAN V. CURRIE, Asst. Treas.

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

EXECUTIVE BOARD—Geo. V. Cunliffe, Cyrus H. Dickey, Wm. H. Cunliffe.

Organized March 27, 1903.

LIABILITIES.	
Capital stock .....	\$50,000 00
Surplus .....	26,500 00
Undivided profits .....	4,431 38
Savings deposits .....	79,665 02
Demand deposits .....	75,517 93
Re-discounts .....	3,500 00
	\$239,614 33
RESOURCES.	
Loans and discounts .....	\$168,966 44
Loans on mortgages of real estate .....	15,057 75
Overdrafts .....	37 48
Bonds .....	950 00
Real estate investment .....	5,742 81
Real estate foreclosure .....	2,000 00
Furniture and fixtures .....	2,491 41
Due from other banks .....	1,144 14
Cash on deposit .....	25,521 64
Cash on hand .....	17,702 66
	\$239,614 33

## FRONTIER TRUST COMPANY—FORT FAIRFIELD.

October 26, 1911.

HERBERT T. POWERS, Pres.      ARTHUR R. TIMBERLAKE, Treas.  
 P. H. REED, Vice-President.      DANIEL H. BOYD, Secretary.

TRUSTEES—P. H. Reed, E. J. Dorsey, Herbert T. Powers, Chadbourne  
 W. Perry, Daniel H. Boyd, J. Roy Cary, Arthur R. Timberlake, C. H.  
 Dinsmore, Geo. H. Stone.

Organized June 17, 1907.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	25,000 00
Undivided profits .....	4,497 87
Savings deposits .....	98,174 30
Demand deposits .....	138,091 10
Re-discounts .....	2,000 00
Bills payable .....	32,999 52
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	\$350,762 79

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 RESOURCES.
 

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Loans and discounts .....	\$231,423 19
Loans on mortgages of real estate .....	32,071 64
Overdrafts .....	17 85
Stocks .....	15,100 00
Real estate investment .....	26,000 00
Furniture and fixtures .....	5,000 00
Due from other banks .....	373 87
Cash on deposit .....	23,571 58
Cash on hand .....	17,204 66
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	\$350,762 79

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## GOODWIN TRUST COMPANY—BIDDEFORD.

July 18, 1911.

CHARLES E. GOODWIN, President. ALBERT R. GOODWIN, Treasurer.  
 ERNEST A. GOODWIN, Asst. Treas.

DIRECTORS—Albert R. Goodwin, Charles E. Goodwin, John B. E.  
 Tartre, Fred C. Goodwin, Ernest A. Goodwin.

Organized May 15, 1907.

LIABILITIES.	
Capital stock .....	\$25,000 00
Surplus .....	3,000 00
Undivided profits .....	2,131 47
Savings deposits .....	43,309 69
	\$73,441 16
RESOURCES.	
Loans and discounts .....	\$17,846 55
Loans on mortgages of real estate .....	36,973 00
Stocks .....	11,610 00
Cash on deposit .....	5,277 91
Cash on hand .....	1,733 70
	\$73,441 16

## GUILFORD TRUST COMPANY—GUILFORD.

October 18, 1911.

H. W. DAVIS, President.

A. W. ELLIS, Vice-President.

F. B. PEASE, Treasurer.

TRUSTEES—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, E. W. Vaughan, H. A. Sanders.

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

Organized April 6, 1906.

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**LIABILITIES.**


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Capital stock .....	\$60,000 00
Surplus .....	15,000 00
Undivided profits .....	30,679 15
Savings deposits .....	405,549 38
Demand deposits .....	254,552 52
Certificates of deposit .....	55 19
	<hr/>
	\$765,836 24

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**RESOURCES.**


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Loans and discounts .....	\$398,162 98
Loans on mortgages of real estate .....	154,967 68
Overdrafts .....	2,518 11
Bonds and stocks .....	41,630 50
Real estate, furniture and fixtures .....	12,506 23
Cash on deposit .....	136,487 38
Cash on hand .....	19,564 36
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	\$765,836 24

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## GUILFORD TRUST COMPANY—GUILFORD.

\* GREENVILLE BRANCH—GREENVILLE.

(From sworn statement of Manager.)

October 18, 1911.

E. W. VAUGHAN, Manager.

LIABILITIES.	
Savings deposits .....	\$110,938 37
Demand deposits .....	79,346 82
Undivided profits .....	7,716 91
	\$198,002 60
RESOURCES.	
Loans and discounts .....	\$112,428 35
Loans on mortgages of real estate .....	21,825 15
Overdrafts .....	1,812 50
Bonds .....	11,787 50
Furniture and fixtures .....	1,150 00
Cash on deposit at home office .....	20,523 19
Cash on deposit in Boston .....	18,993 86
Cash on hand .....	9,482 05
	\$198,002 60

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

**HALLOWELL TRUST AND BANKING COMPANY—  
HALLOWELL.**

July 6, 1911.

**JOSEPH F. BODWELL**, President. **GEORGE A. SAFFORD**, Treasurer.  
**FRANK S. WINGATE**, Vice-Pres. **W. H. PERRY**, Sec'y & Asst. Treas.  
**WALLACE H. PERRY**, Secretary and Assistant Treasurer.

**TRUSTEES**—**J. F. Bodwell**, **F. S. Wingate**, **J. W. Church**, **C. L. Spaulding**,  
**B. F. Warner**, **C. B. Paine**, **H. P. Clearwater**, **L. D. Merchant**, **F. M. Fish**,  
**F. E. Beane**, **C. H. Clary**.

Organized March 22, 1910.

LIABILITIES.	
Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	1,360 67
Savings deposits .....	75,905 01
Demand deposits .....	138,080 75
Bills payable .....	15,000 00
	\$355,346 43
RESOURCES.	
Loans and discounts .....	\$162,212 98
Loans on mortgages of real estate .....	16,925 00
Overdrafts .....	169 94
Bonds and stocks .....	126,329 38
Real estate .....	5,500 00
Furniture and fixtures .....	782 97
Accrued interest .....	1,833 61
Due from other banks .....	787 98
Cash on deposit .....	29,914 07
Cash on hand .....	10,890 50
	\$355,346 43



## HOULTON TRUST COMPANY—HOULTON.

October 6, 1911.

JAMES K. PLUMMER, President. THOMAS P. PUTNAM, Treasurer.  
 WM. A. MARTIN, Vice-President. ELMO M. BURTT, Asst. 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, Eimer E. Milliken.

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

Organized December 4, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$89,900 00
Surplus .....	28,141 00
Undivided profits .....	10,399 69
Savings deposits .....	391,636 38
Demand deposits .....	225,966 25
Certificates of deposit .....	17,016 00
	<hr/>
	\$763,059 32

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 RESOURCES.
 

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Loans and discounts .....	\$458,794 23
Loans on mortgages of real estate .....	207,061 23
Overdrafts .....	71 53
Bonds and stock .....	5,790 00
Vault, furniture and fixtures .....	5,000 00
Due from other banks .....	3,529 62
Cash on deposit .....	55,941 04
Cash on hand .....	26,881 62
	<hr/>
	\$763,059 32

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INTERNATIONAL TRUST AND BANKING COMPANY—  
CALAIS.

October 4, 1911.

GEORGE H. EATON, President. .... Treasurer.  
GEO. A. CURRAN, Vice-Pres. RALPH A. MACDONALD, Asst. Treas.

DIRECTORS—George H. Eaton, George A. Curran, Frank N. Beckett,  
Brono Kalish, George R. Gardner.

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

Organized September 19, 1903.

LIABILITIES.

Capital stock .....	\$50,000 00
Surplus .....	12,500 00
Undivided profits .....	9,052 21
Savings deposits .....	185,936 01
Demand deposits .....	148,77
Certificates of deposit .....	134 97
	\$406,395 53

RESOURCES.

Loans and discounts .....	\$253,362 10
Loans on mortgages of real estate .....	2,431 00
Overdrafts .....	4,790 89
Bonds .....	81,915 25
Real estate .....	12,500 00
Furniture and fixtures .....	1,014 76
Cash on deposit .....	38,476 15
Cash on hand .....	11,905 33
	\$406,395 53

## KENDUSKEAG TRUST COMPANY—BANGOR.

November 24, 1911.

CHARLES D. STANFORD, President. GEORGE F. BRYANT, Treasurer.  
 FREDERICK W. HILL, Vice-President. H. E. COLLETT, Secretary.

TRUSTEES—Frederick W. Hill, John M. Oak, G. Irving Rice, W. L. Savage, W. L. Morse, Wingate F. Cram, Chas. D. Stanford, F. M. Simpson, A. B. Haskell, Mellen C. Pelrce, Calvin P. Thomas, J. E. Littlefield, Charles A. Harlow, Amos W. Knowlton, George J. Babson, Harry A. Sanders, F. C. Barton, T. B. Bradford, Joseph E. Friend, Frederic H. Parkhurst, John A. Weatherbee, Edward Wood, Charles D. Shaw, Lindley W. Gilman, H. E. Collett, George P. Longley, Samuel B. Gray, W. S. Higgins, J. J. Porter.

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

Organized March 1, 1906.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	72,483 64
Savings deposits .....	681,732 23
Demand deposits .....	528,697 19
Due to other banks .....	5,751 85
Bills payable .....	225,000 00
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	\$1,663,664 91

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 RESOURCES.
 

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Loans and discounts .....	\$715,996 64
Loans on mortgages of real estate .....	229,942 07
Overdrafts .....	1,816 24
Bonds and stocks .....	522,764 02
Real estate .....	16,250 00
Furniture and fixtures .....	2,488 00
Due from other banks .....	5,421 32
Cash on deposit .....	122,395 70
Cash on hand .....	46,590 92
	<hr/>
	\$1,663,664 91

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## KENDUSKEAG TRUST COMPANY—BANGOR.

\* NEWPORT BRANCH—NEWPORT.

(From sworn statement of Cashier.)

November 24, 1911.

FRANK R. WIGGIN, Cashier.

LIABILITIES.	
Savings deposits .....	\$88,046 28
Demand deposits .....	65,627 78
Undivided profits .....	1,387 29
	\$155,061 35
RESOURCES.	
Loans and discounts .....	\$93,238 94
Loans on mortgages of real estate .....	2,625 00
Overdrafts .....	649 63
Cash on deposit at home office .....	22,187 94
Cash on deposit in Boston .....	31,587 84
Cash on hand .....	4,772 00
	\$155,061 35

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

## KINEO TRUST COMPANY—DOVER.

April 20, 1911.

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, G. L. Arnold.

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

Organized October 18, 1905.

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**LIABILITIES.**


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Capital stock .....	\$50,000 00
Surplus .....	25,000 00
Undivided profits .....	46,873 74
Savings deposits .....	834,788 08
Demand deposits .....	284,304 19
Certificates of deposit .....	54,554 88
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	<b>\$795,520 39</b>

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**RESOURCES.**


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Loans and discounts .....	\$394,042 24
Loans on mortgages of real estate .....	214,442 11
Overdrafts .....	4,314 59
Bonds and stocks .....	81,450 06
Real estate .....	8,000 00
Furniture and fixtures .....	10,583 84
Cash on deposit .....	58,804 05
Cash on hand .....	23,883 50
	<hr/>
	<b>\$795,520 39</b>

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## KINEO TRUST COMPANY—DOVER.

\* MILO BRANCH—MILO.

(From sworn statement of Manager.)

April 20, 1911.

L. F. SHAW, Manager.

LIABILITIES.	
Savings deposits .....	\$170,533 23
Demand deposits .....	84,104 72
Certificates of deposit .....	19,154 33
Undivided profits .....	4,994 05
	\$278,786 33
RESOURCES.	
Loans and discounts .....	\$74,845 27
Loans on mortgages of real estate .....	33,485 41
Overdrafts .....	35 76
Cash on deposit at home office .....	110,418 96
Cash on hand .....	10,000 93
	\$278,786 33

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

LEWISTON TRUST AND SAFE DEPOSIT COMPANY—  
LEWISTON.

June 8, 1911.

HARRY STETSON, President. J. D. CLIFFORD, Vice-President.  
GEO. W. LANE, JR., Treasurer.

DIRECTORS—Harry Stetson, J. D. Clifford, H. W. Oakes, Cass Spear,  
H. E. Coolidge, C. W. Coolidge, W. A. Knight, G. W. Lane, Jr., Geo. L.  
Cloutier.

EXECUTIVE BOARD—Harry Stetson, J. D. Clifford, H. W. Oakes,  
H. E. Coolidge, W. A. Knight, Geo. L. Cloutier, Geo. W. Lane, Jr.

Organized July 14, 1897.

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LIABILITIES.

Capital stock .....	\$75,000 00
Surplus .....	30,000 00
Undivided profits .....	19,165 46
Savings deposits .....	1,324,419 78
Demand deposits .....	286,560 77
Time certificates of deposit .....	1,000 00
Demand certificates of deposit .....	6,800 00
	<hr/>
	\$1,742,946 01

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RESOURCES.

Loans and discounts .....	\$731,550 38
Loans on mortgages of real estate .....	253,955 66
Overdrafts .....	13 22
Bonds and stocks .....	587,181 31
Building, vaults and furniture .....	48,600 00
Due from bankers .....	19 00
Cash on deposit .....	81,859 13
Cash on hand .....	44,767 31
	<hr/>
	\$1,742,946 01

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LEWISTON TRUST AND SAFE DEPOSIT COMPANY—  
LEWISTON.

\* FREEPORT BRANCH—FREEPORT.

(From sworn statement of Manager.)

June 8, 1911.

ROBERT E. RANDALL, Manager.

LIABILITIES.	
Savings deposits .....	\$120,156 47
Demand deposits .....	37,084 97
	\$157,241 44
RESOURCES.	
Cash on deposit at home office .....	\$152,562 42
Cash on hand .....	4,679 02
	\$157,241 44

\* 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.)

June 8, 1911.

HENRY E. COOLIDGE, Manager.

LIABILITIES.	
Savings deposits .....	\$283,276 39
Demand deposits .....	39,593 67
	\$322,870 06
RESOURCES.	
Overdrafts .....	\$13 22
Cash on deposit at home office .....	319,283 84
Cash on hand .....	3,573 00
	\$322,870 06

\* 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.)

June 8, 1911.

C. M. HUTCHINS, Manager.

LIABILITIES.	
Savings deposits .....	\$219,352 91
Demand deposits .....	35,192 79
	\$254,545 70
RESOURCES.	
Cash on deposit at home office .....	\$251,628 41
Cash on hand .....	2,917 29
	\$254,545 70

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

LIVERMORE FALLS TRUST AND BANKING COMPANY—  
LIVERMORE FALLS.

November 1, 1911.

S. H. NILES, President.

H. D. PARKER, Vice-President.

J. G. HAM, Secretary.

C. H. STURTEVANT, Treasurer.

TRUSTEES—S. H. Niles, J. G. Ham, H. D. Parker, George Chandler,  
E. C. Dow, W. S. Treat, A. C. Hutchinson, F. W. Butler, H. E. Houghton.

Organized July 27, 1895.

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LIABILITIES.

Capital stock .....	\$50,000 00
Surplus .....	25,000 00
Undivided profits .....	12,541 10
Savings deposits .....	727,632 63
Demand deposits .....	178,080 68
Certificates of deposit .....	52,895 08
	<hr/>
	\$1,046,149 49

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RESOURCES.

Loans and discounts .....	\$281,083 15
Loans on mortgages of real estate .....	244,020 57
Overdrafts .....	77 01
Bonds and stocks .....	324,046 40
Real estate .....	62,300 00
Cash on deposit .....	117,609 74
Cash on hand .....	17,012 62
	<hr/>
	\$1,046,149 49

LIVERMORE FALLS TRUST AND BANKING COMPANY—  
LIVERMORE FALLS.

\* WILTON BRANCH—WILTON.

(From sworn statement of Manager.)

November 1, 1911.

E. H. MORISON, Manager.

LIABILITIES.	
Savings deposits .....	\$185,647 61
Demand deposits .....	60,118 49
Certificates of deposit .....	25,534 61
	\$271,300 71
RESOURCES.	
Overdrafts .....	\$20 13
Cash on deposit at home office .....	267,385 36
Cash on hand .....	3,895 22
	\$271,300 71

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

## LUBEC TRUST AND BANKING COMPANY—LUBEC.

August 10, 1911.

BION M. PIKE, President.                      ROBERT J. PEACOCK, Treasurer.  
 F. M. TUCKER, Vice-President.              J. E. PARSONS, Asst. Treasurer.  
 DIRECTORS—B. M. Pike, R. J. Peacock, F. M. Tucker, J. R. Holmes,  
 H. W. Cushman, C. L. Pike.

Organized August 8, 1908.

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 LIABILITIES.
 

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Capital stock .....	\$25,000 00
Surplus .....	9,000 00
Undivided profits .....	3,551 59
Demand deposits .....	163,277 21
Certificates of deposit .....	37,768 42
Bills payable .....	25,000 00
	<hr/>
	\$263,597 22

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 RESOURCES.
 

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Loans and discounts .....	\$78,110 51
Loans on mortgages of real estate .....	10,745 00
Overdraft .....	5 02
Bonds .....	127,688 75
Real estate .....	8,225 00
Furniture and fixtures .....	3,461 67
Cash on deposit .....	28,301 21
Cash on hand .....	7,060 06
	<hr/>
	\$263,597 22

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## MACHIAS BANKING COMPANY—MACHIAS.

October 3, 1911.

GEO. F. CARY, President. P. H. LONGFELLOW, Vice-President.

EDW. E. TALBOT, Treasurer.

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

Organized June 22, 1901.

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 LIABILITIES.
 

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Capital stock .....	\$30,000 00
Surplus .....	10,000 00
Undivided profits .....	3,577 83
Savings deposits .....	69,158 71
Demand deposits .....	120,103 19
	<hr/>
	\$232,839 73

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 RESOURCES.
 

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Loans and discounts .....	\$76,500 19
Loans on mortgages of real estate .....	8,000 00
Overdrafts .....	1,035 02
Bonds .....	119,085 00
Cash on deposit .....	20,817 46
Cash on hand .....	7,452 06
	<hr/>
	\$232,839 73

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## MAINE TRUST AND BANKING COMPANY—GARDINER.

October 13, 1911.

WESTON LEWIS, President.

JOSIAH S. MAXCY, Vice-Pres.      ROBERT W. PERKINS, Secretary.

N. C. BARSTOW, Vice-President.      RALPH A. BARTLETT, Asst. Sec'y.

TRUSTEES—Weston Lewis, Josiah S. Maxcy, W. E. Maxcy, O. B. Clason, H. H. Eldridge.

Organized August 15, 1889.

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**LIABILITIES.**

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Capital stock .....	\$100,000 00
Surplus .....	100,000 00
Undivided profits .....	9,930 91
Savings deposits .....	757,981 10
Demand deposits .....	256,098 55
Trust department .....	90,395 44
	<hr/>
	\$1,314,356 00

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**RESOURCES.**

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Loans and discounts .....	\$227,346 68
Loans on mortgages of real estate .....	52,527 37
Overdrafts .....	1,265 36
Bonds and stocks .....	\$19,557 40
Trust investments .....	90,395 44
Furniture and fixtures .....	8,000 00
Cash on deposit .....	102,276 73
Cash on hand .....	12,987 02
	<hr/>
	\$1,314,356 00

## MARS HILL TRUST COMPANY—MARS HILL.

September 8, 1911.

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, S. L. Snow,  
E. M. Smith, J. H. Frost, R. A. York, A. O. Nutter, J. F. Collins, J.  
Hersom, W. W. White, C. S. Hussey, A. Sylvester, J. H. Farley, H. J.  
Bridges.

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

Organized February 19, 1907.

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**LIABILITIES.**

Capital stock .....	\$35,000 00
Surplus .....	7,221 33
Undivided profits .....	1,506 96
Savings deposits .....	27,233 71
Demand deposits .....	111,626 89
Re-discounts .....	16,606 00
Bills payable .....	10,000 00
	<hr/>
	\$209,194 94

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**RESOURCES.**

Loans and discounts .....	\$121,167 08
Loans on mortgages of real estate .....	41,587 20
Overdrafts .....	64 12
Real estate investment .....	6,000 00
Furniture and fixtures .....	2,500 00
Due from other banks .....	140 38
Cash on deposit .....	29,365 96
Cash on hand .....	8,370 20
	<hr/>
	\$209,194 94

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## MERCANTILE TRUST COMPANY—PORTLAND.

September 13, 1911.

EDW. B. WINSLOW, Pres. HUTSON B. SAUNDERS, Treas. &amp; Sec'y.

DIRECTORS—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, Hutson B. Saunders.

Organized May 2, 1898.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	66,575 44
Savings deposits .....	551,911 79
Demand deposits .....	394,240 65
Time certificates of deposit .....	93,872 52
Demand certificates of deposit .....	506 00
Sinking funds for corporations .....	73,597 50
Trust department .....	5,846 63
Due to other banks .....	2,548 25
Bills payable .....	25,000 00
	<hr/>
	\$1,364,098 78

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 RESOURCES.
 

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Loans and discounts .....	\$466,692 63
Loans on mortgages of real estate .....	99,300 00
Overdrafts .....	510 71
Bonds and stocks .....	622,109 62
Sinking funds investments .....	73,597 50
Furniture and fixtures .....	1,000 00
Cash on deposit .....	58,742 63
Cash on hand .....	42,145 69
	<hr/>
	\$1,364,098 78

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MERCHANTS' TRUST AND BANKING COMPANY—  
PRESQUE ISLE.

October 25, 1911.

M. J. SMITH, President.

ALBERT A. JOY, Treasurer.

R. J. SMITH, Secretary.

TRUSTEES—A. M. Smith, R. J. Smith, Chas. W. Spear, M. C. Smith, C. E. Cayting, H. W. Cushman, Lyndon McGowan, C. H. Richardson, Chas. P. Hatch, Benj. Franklin, F. E. Bennett, E. M. Hines.

EXECUTIVE BOARD—A. M. Smith, M. C. Smith, C. W. Spear, F. E. Bennett.

Organized June 27, 1891.

LIABILITIES.

Capital stock .....	\$50,000 00
Surplus .....	15,000 00
Undivided profits .....	13,523 81
Savings deposits .....	46,310 84
Demand deposits .....	148,221 95
Certificates of deposit .....	162 20
Re-discounts .....	40,673 00
Bills payable .....	35,000 00
	\$348,891 89

RESOURCES.

Loans and discounts .....	\$277,733 78
Loans on mortgages of real estate .....	19,040 00
Overdrafts .....	339 49
Bonds .....	17,312 50
Real estate investment .....	4,000 00
Furniture and fixtures .....	1,000 00
Cash on deposit .....	19,699 58
Cash on hand .....	9,766 45
	\$348,891 80

## MERRILL TRUST COMPANY—BANGOR.

November 17, 1911.

HENRY W. CUSHMAN, President CHARLES R. GORDON, Treasurer.  
H. B. RUSS, Secretary.

DIRECTORS—F. H. Appleton, H. C. Chapman, M. S. Clifford, Thomas U. Coe, Henry F. Dowst, 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, Chas. J. Dunn.

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 .....	83,976 48
Savings deposits .....	206,501 69
Demand deposits .....	2,069,517 38
Certificates of deposit .....	25,128 86
Trust department .....	8,500 00
Due to other banks .....	1,099 87
	\$2,699,724 28

## RESOURCES.

Loans and discounts .....	\$1,441,486 30
Loans on mortgages of real estate .....	197,827 19
Overdrafts .....	4,255 31
Bonds and stocks .....	565,095 30
Trust investments .....	8,500 00
Real estate, furniture and fixtures .....	70,000 00
Safe deposit vaults .....	20,000 00
Due from other banks .....	8,719 28
Cash on deposit .....	286,752 29
Cash on hand .....	97,088 61
	\$2,699,724 28

## MILLINOCKET TRUST COMPANY—MILLINOCKET.

September 9, 1911.

J. J. MOORE, President. GILBERT B. MORAN, Vice President.  
W. H. SEAVER, JR., Treasurer.

DIRECTORS—John J. Moore, Geo. H. Parks, Geo. W. Stearns, J. Wallace Tower, Gilbert B. Moran, Fred Peluso, Frank W. Rush, Harry A. M. Rush, Hardy S. Ferguson, W. H. Seaver, Jr., Chas. S. Bryant.

EXECUTIVE BOARD—John J. Moore, Geo. W. Stearns, Gilbert B. Moran, Hardy S. Ferguson, Frank W. Rush, W. H. Seaver, Jr., Chas. S. Bryant.

Organized December 20, 1906.

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**LIABILITIES.**

Capital stock .....	\$25,000 00
Surplus .....	13,566 54
Undivided profits .....	3,676 21
Savings deposits .....	110,933 44
Demand deposits .....	120,611 37
Cartificates of deposit .....	4,200 00
Bills payable .....	5,000 00
	<hr/>
	\$282,987 56

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**RESOURCES.**

Loans and discounts .....	\$151,069 24
Loans on mortgages of real estate .....	49,997 60
Overdrafts .....	109 54
Bonds and stocks .....	18,550 00
Real estate investment .....	19,500 00
Furniture and fixtures .....	1,280 00
Cash on deposit .....	35,517 17
Cash on hand .....	6,964 01
	<hr/>
	\$282,987 56

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## PARIS TRUST COMPANY—SOUTH PARIS.

July 28, 1911.

GEO. R. MORTON, President.                      GEO. C. FERNALD, Treasurer.  
 JOHN E. 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., William P. Potter, Winfield S.  
 Starbird, Frederick A. Heldner, Geo. C. Fernald.

Organized July 20, 1908.

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 LIABILITIES.
 

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Capital stock .....	50,000 00
Surplus .....	2,000 00
Undivided profits .....	2,916 49
Demand deposits .....	118,499 76
Demand certificates of deposit .....	941 38
Due to other banks .....	1,246 04
Bills payable .....	10,000 00
	<hr/>
	\$185,603 67

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 RESOURCES.
 

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Loans and discounts .....	\$44,785 79
Loans on mortgages of real estate .....	32,320 00
Overdrafts .....	24 86
Bonds .....	70,087 50
Furniture and fixtures .....	6,200 00
Cash on deposit .....	23,824 78
Cash on hand .....	8,360 74
	<hr/>
	\$185,603 67

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## PEOPLE'S TRUST COMPANY—FARMINGTON.

July 25, 1911.

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.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	4,600 00
Undivided profits .....	184 74
Savings deposits .....	46,423 14
Demand deposits .....	20,530 23
Trust department .....	11,000 00
Bills payable .....	3,940 04
	<hr/>
	\$136,678 15

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$2,930 65
Bonds and stocks .....	65,456 10
Real estate .....	56,984 57
Trust investments .....	11,000 00
Cash on hand .....	307 83
	<hr/>
	\$136,678 15

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## PITTSFIELD TRUST COMPANY—PITTSFIELD.

April 1, 1911.

JAMES M. CHALMERS, President. CHAS. E. VICKERY, Vice-President.  
WM. L. PUSHOR, Secretary and Treasurer.

TRUSTEES—Franz S. Bagley, Wm. A. Blaisdell, James M. Chalmers,  
Leroy W. Coons, Mark T. Dodge, A. W. Knowlton, Llewellyn Parks,  
R. H. Reed, 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, S. H. Sawyer, R. M. Goodwin, W. L. Pushor.

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 .....	6,000 00
Undivided profits .....	4,194 27
Savings deposits .....	232,358 53
Demand deposits .....	106,062 85
Bills payable .....	10,000 00
	\$408,615 70

## RESOURCES.

Loans and discounts .....	\$244,428 52
Loans on mortgages of real estate .....	34,859 35
Overdrafts .....	383 62
Bonds and stock .....	77,428 56
Real estate .....	6,144 02
Furniture and fixtures .....	9,000 00
Cash on deposit .....	14,538 76
Cash on hand .....	21,832 87
	\$408,615 70

## PITTSFIELD TRUST COMPANY—PITTSFIELD.

\* JONESPORT BRANCH—JONESPORT.

(From sworn statement of Acting Cashier.)

April 1, 1911.

LIABILITIES.	
Savings deposits .....	\$101,661 81
Demand deposits .....	46,834 46
	\$148,496 27
RESOURCES.	
Loans and discounts .....	\$37,298 65
Loans on mortgages of real estate .....	16,019 59
Overdrafts .....	50
Expense .....	1,268 33
Cash on deposit at home office .....	89,205 45
Cash on hand .....	4,708 75
	\$148,496 27

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



## RANGELEY TRUST COMPANY—RANGELEY.

August 29, 1911.

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

TRUSTEES—G. A. Proctor, H. A. Furbish, C. T. Richardson, R. W. Blanchard, J. S. Maxcy, W. E. Maxcy, P. M. Richardson.

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

Organized April 3, 1906.

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 LIABILITIES.
 

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Capital stock .....	\$25,000 00
Surplus .....	10,500 00
Undivided profits .....	3,527 77
Savings deposits .....	115,927 33
Demand deposits .....	44,338 73
Time certificates of deposit .....	13,086 81
Demand certificates of deposit .....	150 00
Bills payable .....	10,000 00
	<hr/>
	\$222,530 64

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 RESOURCES.
 

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Loans and discounts .....	\$60,338 36
Loans on mortgages of real estate .....	86,298 82
Overdrafts .....	68 27
Bonds .....	34,000 00
Real estate investment .....	5,000 00
Safe and furniture .....	2,000 00
Cash on deposit .....	28,644 19
Cash on hand .....	6,181 00
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	\$222,530 64

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## ROCKLAND TRUST COMPANY—ROCKLAND.

March 30, 1911.

E. A. BUTLER, President. WM. T. COBB, Vice-President.  
C. M. KALLOCH, Secretary and Treasurer.

TRUSTEES—G. L. Farrand, John D. May, H. G. Tibbetts, William T. Cobb, F. C. Knight, E. A. Butler, E. K. Glover, Fred E. Richards, S. A. Burpee, H. L. Shepherd, William T. White, A. B. Crockett, C. M. Kalloch, F. D. Lamb, F. H. Smith.

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

Organized March 14, 1889.

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 LIABILITIES.

Capital stock .....	\$100,000 00
Surplus .....	25,000 00
Undivided profits .....	36,072 71
Savings deposits .....	305,391 25
Demand deposits .....	115,786 28
Certificates of deposit .....	5,012 94
Due to other banks .....	6,582 24
	<hr/>
	\$593,845 42

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 RESOURCES.

Loans and discounts .....	\$226,216 46
Loans on mortgages of real estate .....	36,818 00
Overdrafts .....	791 94
Bonds and stocks .....	272,342 15
Furniture and fixtures .....	2,005 00
Cash on deposit .....	41,236 56
Cash on hand .....	14,435 31
	<hr/>
	\$593,845 42

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## RUMFORD FALLS TRUST COMPANY—RUMFORD.

November 3, 1911.

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

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

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

Organized February 1, 1895.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	150,000 00
Undivided profits .....	40,172 08
Savings deposits .....	1,269,534 4
Demand deposits .....	265,612 33
Certificates of deposit .....	63,814 40
Bills payable .....	40,000 00
	<hr/>
	\$1,929,133 24

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 RESOURCES.
 

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Loans and discounts .....	\$827,628 40
Loans on mortgages of real estate .....	341,866 70
Overdrafts .....	378 02
Bonds and stocks .....	580,188 98
Real estate .....	50,913 45
Vault, safes and furniture .....	8,073 26
Due from other banks .....	2,154 98
Cash on deposit .....	75,403 37
Cash on hand .....	42,526 08
	<hr/>
	\$1,929,133 24

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## RUMFORD FALLS TRUST COMPANY—RUMFORD FALLS.

\* DIXFIELD BRANCH—DIXFIELD.

(From sworn statement of Cashier.)

November 3, 1911.

E. L. STETSON, Cashier.

LIABILITIES.	
Savings deposits .....	\$71,412 09
Demand deposits .....	33,583 67
Certificates of deposit .....	10,150 00
Profits (gross) .....	87 48
	\$115,233 24
RESOURCES.	
Vault, safe and furniture .....	\$6,073 26
Expense .....	738 86
Cash on deposit at home office .....	84,968 82
Cash on deposit in Boston .....	14,645 14
Cash on hand .....	8,807 16
	\$115,233 24

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

## SECURITY TRUST COMPANY—ROCKLAND.

July 12, 1911.

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

DIRECTORS—John F. Hill, H. Irvin Hix, D. M. Murphy, Nelson B. Cobb, Cornelius Doherty, Jarvis C. Perry, J. W. Hupper, C. S. Staples, William O. Fuller, T. E. Libby, Maynard S. Bird, William T. Cobb, Benjamin C. Perry, W. O. Vinal, A. S. Littlefield, Geo. W. Walker, Henry B. Bird, Ira W. Feeney.

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

Organized August 13, 1903.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	30,000 00
Undivided profits .....	12,297 91
Savings deposits .....	709,041 03
Demand deposits .....	171,120 25
Certificates of deposit .....	1,586 40
Bills payable .....	66,087 02
	<hr/>
	\$1,040,132 61

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 RESOURCES.
 

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Loans and discounts .....	\$540,679 90
Loans on mortgages of real estate .....	71,021 90
Overdrafts .....	119 63
Bonds and stocks .....	310,628 65
Real estate owned .....	21,320 95
Furniture and fixtures .....	3,715 56
Cash on deposit .....	68,359 29
Cash on hand .....	24,286 63
	<hr/>
	\$1,040,132 61

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## SECURITY TRUST COMPANY—ROCKLAND.

\* VINALHAVEN BRANCH—VINALHAVEN.

(From sworn statement of Manager.)

July 12, 1911.

L. W. SANBORN, Manager.

LIABILITIES.	
Savings deposits .....	\$127,174 57
Demand deposits .....	30,348 80
Bills payable .....	3,665 76
Profits (gross) .....	25 60
	\$161,214 73
RESOURCES.	
Furniture and fixtures .....	\$745 00
Expense .....	727 68
Cash on deposit at home office .....	151,028 69
Cash on deposit in Boston .....	4,681 41
Cash on hand .....	4,031 95
	\$161,214 73

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

## SECURITY TRUST COMPANY—ROCKLAND.

\* WARREN BRANCH—WARREN.

(From sworn statement of Manager.)

July 12, 1911.

G. D. GOULD, Manager.

LIABILITIES.	
Savings deposits .....	\$68,586 94
Demand deposits .....	31,803 13
Profits (gross) .....	20 94
	\$100,411 01
RESOURCES.	
Overdrafts .....	\$3 83
Furniture and fixtures .....	529 56
Expense .....	567 16
Cash on deposit at home office .....	93,596 36
Cash on deposit in Boston .....	3,153 67
Cash on hand .....	2,560 43
	\$100,411 01

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

## SKOWHEGAN TRUST COMPANY—SKOWHEGAN.

September 19, 1911.

JOHN R. McCLELLAN, President. E. F. DANFORTH, Vice President.  
R. E. ATWOOD, Treasurer.

DIRECTORS—John R. McClellan, John Weston, Alfred H. Lang, Edward F. Danforth, Edward F. Rowell, George Otis Smith, Samuel W. Philbrick, John P. Clark, Clyde H. Smith, Walter P. Ordway, Robert W. Haines, Emilio Debe, Amos K. Butler, Charles W. Day, Darius H. Bartlett, Nathan Fowler, Cony Russell, Shepherd H. Swain, Fred F. Lawrence, Charles H. Hussey, Harry W. Smith, LeRoy R. Folsom, Edwin H. Burgess, Nicholas Miller, Howard C. Taggart, Frank W. Bucknam, Fred A. Coolidge, Cassius C. Kinsman, Everett T. Goodrich, Charles F. Ward, Roy L. Marston, Samuel W. Gould, Alonzo P. Merrill, Fred O. Sawyer.

EXECUTIVE BOARD—John R. McClellan, Edward F. Danforth, Cony Russell, John P. Clark, Alfred H. Lang, Samuel W. Philbrick, Amos K. Butler, Charles W. Day, Clyde H. Smith, LeRoy R. Folsom.

Organized February 25, 1911.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Undivided profits .....	5,137 44
Savings deposits .....	522,483 76
Demand deposits .....	207,960 24
Bills payable .....	10,000 00
	<hr/>
	\$795,581 44

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 RESOURCES.
 

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Loans and discounts .....	\$420,502 17
Loans on mortgages of real estate .....	3,840 00
Overdrafts .....	6,237 22
Bonds and stocks .....	292,931 25
Real estate investment .....	15,000 00
Furniture and fixtures .....	1,000 00
Cash on deposit .....	37,287 13
Cash on hand .....	18,783 67
	<hr/>
	\$795,581 44

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## STATE TRUST COMPANY—AUGUSTA.

October 16, 1911.

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

TRUSTEES—Greenlief T. Stevens, George W. Vickery, John E. Liggett, Arthur A. Hamel, Fred G. Kinsman, Arthur W. Whitney, Treby Johnson, Thomas J. Lynch, William Penn Whitehouse, Albert M. Spear, Percy Vickery Hill, William T. Haines, Nathan Weston, Frederic H. Parkhurst, Reuel J. Noyes, Guy O. Vickery, John F. Hill, Charles P. Kinsman, Thos. H. Bodge.

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

Organized July 30, 1906.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	100,000 00
Undivided profits .....	51,087 97
Savings deposits .....	1,225,239 82
Demand deposits .....	281,979 06
Certificates of deposit .....	540 00
Sinking funds for corporations .....	30,760 96
Trust department .....	10,295 46
Bills payable .....	81,900 00
	<hr/>
	\$1,831,803 27

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 RESOURCES.
 

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Loans and discounts .....	\$128,410 08
Loans on mortgages of real estate .....	81,244 05
Overdrafts .....	163 82
Bonds and stocks .....	1,491,435 24
Sinking funds investments .....	30,760 96
Cash on deposit .....	83,272 92
Cash on hand .....	16,516 20
	<hr/>
	\$1,831,803 27

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STOCKTON SPRINGS TRUST COMPANY—  
STOCKTON SPRINGS.

September 21, 1911.

H. R. HICHBORN, President. FRANK S. BENSON, Treasurer.  
CHAS. N. TAYLOR, Vice-President. ALBERT M. AMES, Secretary.

DIRECTORS—H. R. Hichborn, H. L. Hopkins, A. M. Ames, S. B. Merrithew, Byron Boyd, Ralph Morse, Joseph Williamson, Chas. N. Taylor, A. E. Trites, H. A. Mulligan, H. W. Cushman, Everett Staples, H. G. Hichborn.

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

Organized December 27, 1906.

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LIABILITIES.

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Capital stock .....	\$25,000 00
Surplus .....	2,000 00
Undivided profits .....	788 53
Savings deposits .....	25,130 84
Demand deposits .....	26,182 28
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	\$79,101 65

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RESOURCES.

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Loans and discounts .....	\$13,202 78
Loans on mortgages of real estate .....	10,418 34
Overdraft .....	617 54
Bonds .....	47,300 00
Furniture and fixtures .....	870 00
Cash on deposit .....	2,930 73
Cash on hand .....	3,762 26
	<hr/>
	\$79,101 65

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UNION SAFE DEPOSIT AND TRUST COMPANY  
PORTLAND.

July 26, 1911.

FRED N. DOW, President. FRANK E. ALLEN, Treasurer.  
H. P. C. HERSEY, Assistant 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, William H. Milliken, Ammi Whitney, Eleazer W. Clark, Oakley C. Curtis, Edward W. Cox, Sydney B. Larrabee.

Organized January 3, 1894.

LIABILITIES.

Capital stock .....	\$250,000 00
Surplus .....	250,000 00
Surety contingent fund .....	11,886 36
Undivided profits .....	21,316 42
Savings deposits .....	327,712 29
Demand deposits .....	116,302 06
Certificates of deposit .....	37,272 50
Trust department .....	15,620 95
Sinking funds for corporations .....	98,152 14
	\$1,128,262 72

RESOURCES.

Loans and discounts .....	\$239,684 52
Overdraft .....	5 48
Loans on mortgages of real estate.....	5,750 00
Bonds and stocks .....	694,788 84
Trust investments .....	15,620 95
Sinking funds investments .....	67,521 56
Cash on deposit .....	103,108 97
Cash on hand .....	1,782 40
	\$1,128,262 72
Amount of surety bonds outstanding .....	\$13,653,187 00
Amount of premiums received on same .....	43,655 68
Estimated unearned premiums credited to profits .....	21,827 84

## UNION TRUST COMPANY—ELLSWORTH.

November 20, 1911.

JOHN A. PETERS, President. HENRY H. HIGGINS, Treasurer.  
HENRY W. CUSHMAN, Vice-President. MYER GALLERT, Secretary.

DIRECTORS—L. A. Emery, A. W. King, John O. Whitney, B. B. Havey,  
H. H. Gray, W. F. Campbell, 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, A. B. Crabtree, A. E. Mace, O. W. Tapley, J. R. Holmes,  
R. B. Holmes.

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

Organized July 15, 1907.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	41,493 28
Savings deposits .....	680,722 84
Demand deposits .....	520,922 37
Certificates of deposit .....	45,723 57
Due to other banks .....	4,591 10
	<hr/>
	\$1,443,453 16

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 RESOURCES.
 

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Loans and discounts .....	\$622,374 23
Loans on mortgages of real estate .....	170,506 05
Overdrafts .....	11,469 31
Bonds and stocks .....	485,592 14
Real estate owned .....	10,500 00
Furniture and fixtures .....	10,000 00
Cash on deposit .....	109,980 89
Cash on hand .....	23,030 01
	<hr/>
	\$1,443,453 16

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## UNITED STATES TRUST COMPANY—PORTLAND.

April 4, 1911.

JAMES W. PARKER, Pres. MORRILL N. DREW, Vice-Pres. and 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, 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, Roswell F. Doten, Morrill N. Drew, Frederick Hale, Herbert Payson, James W. Parker, Irving E. Kimball, Oakley C. Curtis, Hugh C. Leighton, James M. Steadman, Frederick D. Swasey, Eleazer W. Clark.

Organized July 5, 1905.

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 LIABILITIES.
 

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Capital stock .....	\$100,000 00
Surplus .....	50,000 00
Undivided profits .....	42,682 46
Savings deposits .....	481,145 80
Demand deposits .....	423,767 46
Time certificates of deposit .....	2,200 00
Demand certificates of deposit .....	5,000 00
Sinking funds for corporations .....	18,534 43
Bills payable .....	12,886 44
	<hr/>
	\$1,136,216 59

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 RESOURCES.
 

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Loans and discounts .....	\$611,641 81
Loans on mortgages of real estate .....	25,869 93
Overdrafts .....	66 49
Bonds and stocks .....	287,026 25
Sinking funds investments .....	18,494 43
Furniture and fixtures .....	4,000 00
Cash on deposit .....	175,938 08
Cash on hand .....	13,179 60
	<hr/>
	\$1,136,216 59

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## UNITED STATES TRUST COMPANY—PORTLAND.

\* FRYEBURG BRANCH—FRYEBURG.

(From sworn statement of Assistant Manager.)

April 4, 1911.

ALVIN D. MERRILL, Assistant Manager.

LIABILITIES.	
Savings deposits .....	\$192,935 79
Demand deposits .....	54,758 35
	\$247,694 14
RESOURCES.	
Loans and discounts .....	\$21,876 85
Loans on mortgages of real estate .....	13,221 93
Overdrafts .....	32 74
Expense .....	2,063 55
Cash on deposit at home office .....	201,781 16
Cash on deposit in Boston .....	5,750 16
Cash on hand .....	2,967 75
	\$247,694 14

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

## VAN BUREN TRUST COMPANY—VAN BUREN.

September 7, 1911.

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. Drummond,  
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.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	10,000 00
Undivided profits .....	429 54
Savings deposits .....	36,805 07
Demand deposits .....	58,500 15
Certificates of deposit .....	7,826 60
BiLs payable .....	7,500 00
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	\$171,061 36

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 RESOURCES.
 

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Loans and discounts .....	\$92,859 40
Loans on mortgages of real estate .....	45,644 26
Overdrafts .....	530 85
Real estate investment .....	8,632 91
Furniture and fixtures .....	2,334 53
Pocket and home banks account .....	598 00
Cash on deposit .....	10,525 44
Cash on hand .....	9,935 97
	<hr/>
	\$171,061 36

## WALDO TRUST COMPANY—BELFAST.

July 20, 1911.

WM. H. QUIMBY, President.                      HERBERT T. FIELD, Treasurer.  
 ALBERT PEIRCE, Vice-Pres.              WILBUR R. BLODGETT, Asst. Treas.

TRUSTEES—Joseph Williamson, Byron Boyd, F. S. Pendleton, Tileston Wadlin, James C. Durham, Albert Peirce, Charles H. Hooper, Oscar J. Farwell, James H. Howes, Orlando E. Frost, Wm. H. Quimby, Horace Chenery.

EXECUTIVE BOARD—Tileston Wadlin, James C. Durham, James H. Howes, Orlando E. Frost, Horace Chenery.

Organized October 25, 1904.

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 • LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	12,500 00
Undivided profits .....	23,788 47
Savings deposits .....	367,234 23
Demand deposits .....	153,784 42
Certificates of deposit .....	3,849 75
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	\$616,156 87

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 RESOURCES.
 

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Loans and discounts .....	\$210,607 85
Loans on mortgages of real estate .....	54,438 50
Overdrafts .....	3,169 72
Bonds and stocks .....	299,126 25
Real estate foreclosure .....	7,600 00
Furniture and fixtures .....	2,000 00
Cash on deposit .....	13,089 80
Cash on hand .....	21,124 75
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	\$616,156 87

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## WESTBROOK TRUST COMPANY—WESTBROOK.

March 29, 1911.

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

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

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

Organized January 11, 1890.

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 LIABILITIES.
 

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Capital stock .....	\$50,000 00
Surplus .....	14,000 00
Undivided profits .....	13,377 97
Savings deposits .....	350,753 54
Demand deposits .....	118,256 58
Time certificates of deposit .....	20,822 77
	<hr/>
	\$567,210 86

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 RESOURCES.
 

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Loans and discounts .....	\$180,710 11
Loans on mortgages of real estate .....	82,657 50
Overdrafts .....	63 29
Bonds and stocks .....	210,308 72
Real estate investment .....	5,650 00
Real estate foreclosure .....	2,758 18
Safe and furniture .....	2,000 00
Cash on deposit .....	75,505 73
Cash on hand .....	7,557 33
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	\$567,210 86

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ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

LOAN AND BUILDING ASSOCIATIONS

**1911**

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## AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

April 8, 1911.

REUEL W. SMITH, President. J. P. HUTCHINSON, Secretary.  
W. M. GREENLEAF, Treasurer.

DIRECTORS—A. M. Penley, G. W. Curtis, S. K. Ballard, M. F. Ricker,  
F. M. Taylor, R. W. Smith, G. M. Roak, A. H. Conant, J. R. Webber.

Organized May 25, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$90,698 28
Advance payments .....	18,455 67
Guaranty fund .....	3,542 65
Profits .....	559 65
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	\$113,256 25

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$97,478 75
Loans on shares .....	3,536 00
Real estate foreclosure .....	5,193 01
Permanent expense .....	200 00
Cash .....	6,848 49
	<hr/>
	\$113,256 25

Number of shareholders .....	168
Number of borrowers .....	85
Number of shares outstanding .....	1,118
Number of shares pledged for loans .....	566
Number of loans .....	123

## AUGUSTA LOAN AND BUILDING ASSOCIATION—AUGUSTA.

October 14, 1911.

THOMAS J. LYNCH, President.

S. H. LEARY, Secretary.

TREBY JOHNSON, Treasurer.

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

Organized June 27, 1887.

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 LIABILITIES.
 

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Accumulated capital .....	\$271,097 18
Advance payments .....	172 00
Guaranty fund .....	10,375 75
Forfeited shares .....	1,157 06
Due on loans .....	5,575 00
Matured shares .....	18,160 77
Bills payable .....	2,000 00
Profits .....	15,877 95
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	\$324,415 71

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$317,812 00
Loans on shares .....	3,690 00
Cash .....	2,913 71
	<hr/>
	\$324,415 71

Number of shareholders .....	687
Number of borrowers .....	314
Number of shares outstanding .....	5,067
Number of shares pledged for loans .....	1,775
Number of loans .....	367

## BANGOR LOAN AND BUILDING ASSOCIATION—BANGOR.

August 11, 1911.

JAMES A. BOARDMAN, Pres. HERBERT C. QUIMBY, Sec'y and 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 .....	\$360,757 11
Advance payments .....	1,174 00
Guaranty fund .....	12,596 98
Due on loans .....	3,500 00
Profits .....	5,685 43
	\$383,713 52
RESOURCES.	
Loans on mortgages of real estate .....	\$361,111 91
Loans on shares .....	2,350 00
Permanent expense .....	250 09
Cash .....	20,001 52
	\$383,713 52
Number of shareholders .....	896
Number of borrowers .....	274
Number of shares outstanding .....	7,450
Number of shares pledged for loans .....	1,968
Number of loans .....	398

BAR HARBOR LOAN AND BUILDING ASSOCIATION—  
EDEN.

June 28, 1911.

L. A. AUSTIN, President.                      B. E. CLARK, Secretary and Treasurer.

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

Organized November 14, 1902.

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LIABILITIES.

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Accumulated capital .....	\$88,627 76
Advance payments .....	53 00
Guaranty fund .....	700 00
Due on loans .....	200 54
Bills payable .....	3,250 00
Profits .....	3,212 20
	\$96,043 50

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RESOURCES.

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Loans on mortgages of real estate .....	\$90,247 50
Loans on shares .....	5,109 00
Cash .....	687 00
	\$96,043 50
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Number of shareholders .....	133
Number of borrowers .....	79
Number of shares outstanding .....	1,289
Number of shares pledged for loans .....	492
Number of loans .....	93



## BATH LOAN AND BUILDING ASSOCIATION—BATH.

November 11, 1911.

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, Edwin P. Hyde.

Organized July 18, 1890.

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 LIABILITIES.
 

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Accumulated capital .....	\$112,708 51
Advance payments .....	86 00
Guaranty fund .....	3,100 00
Forfeited shares .....	54 28
Profits .....	1,132 25
	<hr/>
	\$117,075 84

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$168,473 76
Loans on shares .....	8,132 00
Permanent expense .....	75 00
Cash .....	395 08
	<hr/>
	\$117,075 84

Number of shareholders .....	299
Number of borrowers .....	168
Number of shares outstanding .....	1,343
Number of shares pledged for loans .....	594
Number of loans .....	207

## BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

May 26, 1911.

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

DIRECTORS—William B. Swan, A. Gammans, A. I. Brown, C. W. Wescott, R. H. Howes, H. T. Field, J. R. Dunton, Ben D. Field, Selwyn Thompson.

Organized January 21, 1891.

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 LIABILITIES.
 

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Accumulated capital .....	\$41,620 13
Advance payments .....	155 00
Guaranty fund .....	1,802 56
Bills payable .....	2,702 49
Cash overdraft .....	959 21
Profits .....	448 03
	<hr/>
	\$47,687 42

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$47,687 42
Number of shareholders .....	119
Number of borrowers .....	64
Number of shares outstanding .....	762
Number of shares pledged for loans .....	342
Number of loans .....	67

BRUNSWICK LOAN AND BUILDING ASSOCIATION—  
BRUNSWICK.

July 11, 1911.

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, James W. Fisher.

Organized July 10, 1888.

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LIABILITIES.

Accumulated capital .....	\$103,895 33
Guaranty fund .....	4,600 00
Due on loans .....	3,200 00
Bills payable .....	5,000 00
Profits .....	705 69
	\$117,401 02

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RESOURCES.

Loans on mortgages of real estate .....	\$102,399 68
Loans on shares .....	7,459 78
Real estate foreclosure .....	5,040 00
Cash .....	2,501 56
	\$117,401 02
<hr/>	
Number of shareholders .....	293
Number of borrowers .....	131
Number of shares outstanding .....	1,650
Number of shares pledged for loans .....	716
Number of loans .....	192

BUCKSPORT LOAN AND BUILDING ASSOCIATION—  
BUCKSPORT.

August 25, 1911.

W. H. GARDNER, President.                      HAROLD O. HUSSEY, Secretary.  
A. F. PAGE, Treasurer.

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

Organized April 11, 1889.

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LIABILITIES.

Accumulated capital .....	\$17,917 00
Advance payments .....	118 00
Guaranty fund .....	553 86
Matured shares .....	2,272 51
Profits .....	751 90
	\$21,613 27

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RESOURCES.

Loans on mortgages of real estate .....	\$20,500 40
Loans on shares .....	150 00
Real estate foreclosure .....	160 00
Cash .....	802 87
	\$21,613 27

Number of shareholders .....	97
Number of borrowers .....	48
Number of shares outstanding .....	398
Number of shares pledged for loans .....	116
Number of loans .....	59

## CASCO LOAN AND BUILDING ASSOCIATION—PORTLAND.

September 26, 1911.

CHARLES S. CHASE, President. JOSEPH F. CHUTE, Secretary.  
 SYDNEY B. LARRABEE, Treasurer.

DIRECTORS—Fred N. Dow, Edward B. Winslow, Abbon Little, Alonzo W. Smith, Charles W. T. Goding, Ammi Whitney, William H. Roberts, Jr., Charles S. Chase, Waldo Pettengill, Jos. F. Chute, Edw. W. Cox, Frank W. Jewett, Franklin R. Redlon, Sydney B. Larrabee.

Organized February 11, 1888.

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 LIABILITIES.
 

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Accumulated capital .....	\$316,919 38
Advance payments .....	14,400 00
Guaranty fund .....	13,038 54
Forfeited shares .....	1,096 55
Bills payable .....	20,000 00
Profits .....	3,926 51
	<hr/>
	\$369,380 98

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$340,620 00
Loans on shares .....	3,300 00
Real estate foreclosure .....	24,089 76
Cash .....	1,371 22
	<hr/>
	\$369,380 98

Number of shareholders .....	734
Number of borrowers .....	215
Number of shares outstanding .....	4,773
Number of shares pledged for loans .....	1,395
Number of loans .....	229

CUMBERLAND LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

June 14, 1911.

EDWARD C. REYNOLDS, President. JAMES L. RACKLEFF, Sec'y.  
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.

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LIABILITIES.

Accumulated capital .....	\$357,382 98
Advance payments .....	44,484 46
Guaranty fund .....	17,700 00
Forfeited shares .....	5 00
Profits .....	11,079 22
	<hr/>
	\$430,651 66

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RESOURCES.

Loans on mortgages of real estate .....	\$428,100 00
Loans on shares .....	1,980 00
Cash .....	571 66
	<hr/>
	\$430,651 66

Number of shareholders .....	1,071
Number of borrowers .....	266
Number of shares outstanding .....	6,456
Number of shares pledged for loans .....	2,260
Number of loans .....	239

DEERING LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

April 6, 1911.

JOHN J. FRYE, President.                      ALBION L. CHAPMAN, Secretary.  
ARTHUR W. PIERCE, Treasurer.

DIRECTORS—John J. Frye, Joseph H. Hutchins, 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.

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LIABILITIES.

Accumulated capital .....	\$179,059 32
Advance payments .....	1,348 00
Guaranty fund .....	2,782 59
Forfeited shares .....	111 12
Due on loans .....	3,374 87
Profits .....	1,810 36
	\$188,486 26

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RESOURCES.

Loans on mortgages of real estate .....	\$165,682 68
Loans on shares .....	11,940 00
Loan on names .....	34 44
Real estate foreclosure .....	7,970 01
Cash .....	2,859 13
	\$188,486 26

Number of shareholders .....	488
Number of borrowers .....	104
Number of shares outstanding .....	3,208
Number of shares pledged for loans.....	1,032
Number of loans .....	110

## DEXTER LOAN AND BUILDING ASSOCIATION—DEXTER.

April 13, 1911.

N. H. FAY, President.

A. A. SPRINGALL, Sec'y and Treas.

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

Organized June 12, 1886.

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 LIABILITIES.
 

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Accumulated capital .....	\$126,916 95
Advance payments .....	145 00
Guaranty fund .....	1,973 00
Forfeited shares .....	10 95
Matured shares .....	38,803 95
Bills payable .....	108 00
Profits .....	3,198 66
	<hr/>
	\$171,156 21

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$143,043 00
Loans on shares .....	4,815 00
Real estate foreclosure .....	324 41
Bonds .....	13,000 00
Permanent expense .....	137 00
Cash .....	9,836 80
	<hr/>
	\$171,156 21

Number of shareholders .....	484
Number of borrowers .....	141
Number of shares outstanding .....	2,874
Number of shares pledged for loans .....	850
Number of loans .....	257



ELLSWORTH LOAN AND BUILDING ASSOCIATION—  
ELLSWORTH.

June 27, 1911.

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, C. P. Dorr, O. W. Tapley.

Organized April 21, 1891.

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LIABILITIES.

Accumulated capital .....	\$112,505 52
Advance payments .....	150 00
Guaranty fund .....	5,100 00
Forfeited shares .....	22 72
Profits .....	4,384 01
	<hr/>
	\$122,162 25

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RESOURCES.

Loans on mortgages of real estate .....	\$102,939 05
Loans on shares .....	1,210 00
Bonds .....	12,222 50
Real estate foreclosure .....	1,150 00
Cash .....	4,640 70
	<hr/>
	\$122,162 25
<hr/>	
Number of shareholders .....	349
Number of borrowers .....	100
Number of shares outstanding .....	1,820
Number of shares pledged for loans .....	602
Number of loans .....	112

FALMOUTH LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

March 20, 1911.

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, Franklin M. Lawrence, Neil Murray, Robert S. Laughlin, Edward Duddy, Edward F. Tompson, Millard F. Hicks, Loren D. Austin, Wadsworth Noyes, Nelson R. Davis.

Organized August 10, 1891.

LIABILITIES.

Accumulated capital .....	\$137,194 77
Advance payments .....	198 83
Guaranty fund .....	3,503 69
Reduction account .....	1,411 29
Due on loans .....	1,997 44
Profits .....	3,469 06
	\$147,775 08

RESOURCES.

Loans on mortgages of real estate .....	\$118,100 00
Loans on shares .....	2,950 00
Real estate foreclosure .....	12,837 25
Guaranty fund deposit .....	3,503 69
Cash .....	10,384 14
	\$147,775 08

Number of shareholders .....	243
Number of borrowers .....	93
Number of shares outstanding .....	1,819
Number of shares pledged for loans .....	631
Number of loans .....	95

FOREST CITY LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

May 9, 1911.

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

DIRECTORS—Frederic E. Boothby, Charles H. Randall, William H. Thaxter, Brian E. McDonough, Edward J. McDonough, William Deehan, John B. Kehoe, Edward Duddy, Wilbur C. Wheldon, Edward W. Murphy, William H. Dougherty, Thomas H. Flaherty.

Organized May 26, 1897.

LIABILITIES.	
Accumulated capital .....	\$27,876 26
Advance payments .....	10 00
Guaranty fund .....	1,174 16
Matured shares .....	4,220 13
Bills payable .....	2,200 00
Profits .....	1,646 15
	\$37,126 70
RESOURCES.	
Loans on mortgages of real estate .....	\$36,700 00
Loans on shares .....	200 00
Cash .....	226 70
	\$37,126 70
Number of shareholders .....	41
Number of borrowers .....	26
Number of shares outstanding .....	339
Number of shares pledged for loans .....	184
Number of loans .....	28

GARDINER LOAN AND BUILDING ASSOCIATION—  
GARDINER.

October 14, 1911.

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, Daniel S. Weeks, H. E.  
Larrabee, Chas. O. Turner.

Organized January 12, 1887.

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LIABILITIES.

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Accumulated capital .....	\$59,226 87
Advance payments .....	37 00
Guaranty fund .....	3,200 00
Matured shares .....	1,003 00
Bills payable .....	12,900 00
Profits .....	7,679 35
	\$84,046 22

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RESOURCES.

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Loans on mortgages of real estate .....	\$82,732 91
Loans on shares .....	110 00
Real estate foreclosure .....	638 91
Cash .....	564 40
	\$84,046 22

Number of shareholders .....	175
Number of borrowers .....	117
Number of shares outstanding .....	963
Number of shares pledged for loans .....	442
Number of loans .....	135

GUILFORD LOAN AND BUILDING ASSOCIATION—  
GUILFORD.

October 13, 1911.

FRANK O. MARTIN, President.      FRANK W. KENISTON, Secretary  
RICHMOND D. PEARSON, Treasurer.

DIRECTORS—H. W. Davis, E. W. Genthner, F. O. Martin, Chas.  
Cimpher, R. D. Pearson, J. E. French, F. A. Heath, F. L. Cushman,  
F. W. Keniston.

Organized May 31, 1900.

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LIABILITIES.

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Accumulated capital .....	\$15,595 51
Guaranty fund .....	121 41
Profits .....	369 94
	\$16,086 86

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RESOURCES.

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Loans on mortgages of real estate .....	\$13,068 80
Loans on shares .....	150 00
Cash .....	2,868 06
	\$16,086 86

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Number of shareholders .....	40
Number of borrowers .....	20
Number of shares outstanding .....	164
Number of shares pledged for loans .....	81
Number of loans .....	22

HALLOWELL LOAN AND BUILDING ASSOCIATION—  
HALLOWELL.

August 21, 1911.

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

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

Organized May 27, 1889.

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LIABILITIES.

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Accumulated capital .....	\$41,398 29
Guaranty fund .....	2,020 00
Bills payable .....	6,500 00
Profits .....	1,446 43
	\$51,364 72

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RESOURCES.

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Loans on mortgages of real estate .....	\$48,513 73
Cash .....	2,850 99
	\$51,364 72
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Number of shareholders .....	128
Number of borrowers .....	44
Number of shares outstanding .....	761
Number of shares pledged for loans .....	297
Number of loans .....	44

HOMESTEAD LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

October 16, 1911.

WALTER H. BROWN, President. EDWARD S. ANTHOINE, Secretary.  
JOHN P. AYER, Treasurer.

DIRECTORS—W. R. Anthoine, Thomas L. Talbot, Henry G. Beyer, Jr.,  
Cyrus H. Farley, Charles R. Cressey, Charles A. Strout, Charles A.  
Smith, Fred H. King, John T. Fagan, Lyman A. Cousens, Augustus T.  
Davis, S. B. Thombs, William F. Spear, Ralph H. Corey, Walter H.  
Brown, Warren W. Cole, Walter L. Corey, Edward S. Anthoine, H. N.  
Pinkham, John P. Ayer, J. F. Bond, William T. Cousens.

Organized February 3, 1911. •

LIABILITIES.

Accumulated capital .....	\$3,391 00
Advance payments .....	80 00
Due on loans .....	300 00
Bills payable .....	3,400 00
Profits .....	93 93
	<hr/>
	\$7,264 93

RESOURCES.

Loans on mortgages of real estate .....	\$7,100 00
Permanent expense .....	107 45
Cash .....	57 48
	<hr/>
	\$7,264 93

Number of shareholders .....	84
Number of borrowers .....	4
Number of shares outstanding .....	508½
Number of shares pledged for loans .....	45½
Number of loans .....	4

KENNEBUNK LOAN AND BUILDING ASSOCIATION—  
KENNEBUNK.

August 5, 1911.

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.

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LIABILITIES.

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Accumulated capital .....	\$84,612 10
Advance payments .....	29,318 16
Guaranty fund .....	3,739 20
Profits .....	2,016 19
	\$119,685 65

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RESOURCES.

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Loans on mortgages of real estate .....	\$109,114 51
Loans on shares .....	4,280 00
Real estate foreclosure .....	3,700 00
Permanent expense .....	118 17
Cash .....	2,472 97
	\$119,685 65

Number of shareholders .....	283
Number of borrowers .....	151
Number of shares outstanding .....	1,353
Number of shares pledged for loans .....	614
Number of loans .....	202



LEWISTON LOAN AND BUILDING ASSOCIATION—  
LEWISTON

April 1, 1911.

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

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

Organized May 23, 1901.

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LIABILITIES.

Accumulated capital .....	\$15,775 72
Advance payments .....	109 18
Guaranty fund .....	190 00
Forfeited shares .....	50 00
Bills payable .....	15,550 00
Profits .....	503 48
	\$32,178 38

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RESOURCES.

Loans on mortgages of real estate .....	\$30,905 00
Loans on shares .....	885 00
Permanent expense .....	120 00
Cash .....	268 38
	\$32,178 38

Number of shareholders .....	87
Number of borrowers .....	23
Number of shares outstanding .....	448
Number of shares pledged for loans .....	180
Number of loans .....	28

## MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

May 23, 1911.

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

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.

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 LIABILITIES.
 

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Accumulated capital .....	\$10,693 00
Advance payments .....	26 00
Guaranty fund .....	290 00
Undivided profits .....	564 76
	<hr/>
	\$11,573 76

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$9,145 00
Loan on collateral .....	400 00
Cash .....	2,028 76
	<hr/>
	\$11,573 76
Number of shareholders .....	41
Number of borrowers .....	15
Number of shares outstanding .....	187
Number of shares pledged for loans .....	69
Number of loans .....	16

## MAINE LOAN AND BUILDING ASSOCIATION--PORTLAND.

November 29, 1911.

FRANK L. CLARK, President.           NORMAN TRUE, Sec'y and Treas.

DIRECTORS—Asa F. Abbott, Silas B. Adams, Carroll S. Chaplin, Frank L. Clark, Benjamin Coffin, Walter H. Dresser, Charles E. Guerney, Henry T. Hooper, Fred S. Marsh, N. M. Marshall, Francis D. Martin, Wallace B. McCausland, Merton N. Prince, Embert G. Robinson, Sewell C. Ripley, Ernest L. Small, Walter S. Trefethen, Jabez True, Norman True, Peter W. Wescott.

Organized June 12, 1911.

LIABILITIES.	
Accumulated capital .....	\$2,611 00
Profits .....	64 89
Bills payable .....	4,938 55
	\$7,614 44
RESOURCES.	
Loans on mortgages of real estate .....	\$6,900 00
Cash .....	714 44
	\$7,614 44
Number of shareholders .....	67
Number of borrowers .....	3
Number of shares outstanding .....	527
Number of shares pledged for loans .....	35
Number of loans .....	3

MECHANICS' LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

March 21, 1911.

CHAS. F. PORTER, Pres.      FREDERICK L. JERRIS, Sec'y and Treas.

DIRECTORS—George H. Allan, George M. Seiders, John W. Deering, 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, Charles W. Berry, Nathan Goad.

Organized May 8, 1890.

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LIABILITIES.

Accumulated capital .....	\$58,042 85
Advance payments .....	28 00
Guaranty fund .....	359 66
Matured shares .....	941 50
Bills payable .....	1,027 65
Profits .....	1,006 12
	\$61,405 78

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RESOURCES.

Loans on mortgages of real estate .....	\$52,801 33
Loans on shares .....	1,575 00
Real estate foreclosure .....	5,862 90
Permanent expense .....	374 82
Cash .....	791 73
	\$61,405 78

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Number of shareholders .....	95
Number of borrowers .....	32
Number of shares outstanding .....	700
Number of shares pledged for loans .....	272
Number of loans .....	58

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—  
MECHANIC FALLS.

July 21, 1911.

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, E. K. Holbrook, O. F. Welch, C. W. Cole, E. C. Rawson, S. L. Hawley, E. Z. Lane.

Organized September 30, 1890.

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LIABILITIES.

Accumulated capital .....	\$35,059 60
Advance payments .....	1,969 19
Guaranty fund .....	1,713 38
Bills payable .....	1,000 00
Profits .....	346 73
	<hr/>
	\$40,088 90

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RESOURCES.

Loans on mortgages of real estate .....	\$37,769 81
Loans on shares .....	870 00
Real estate foreclosure .....	59 71
Cash .....	1,389 38
	<hr/>
	\$40,088 90
Number of shareholders .....	114
Number of borrowers .....	76
Number of shares outstanding .....	560
Number of shares pledged for loans .....	225
Number of loans .....	71

OLD TOWN LOAN AND BUILDING ASSOCIATION—  
OLD TOWN.

November 16, 1911.

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.  
Fitzgerald.

Organized June 10, 1888.

LIABILITIES.

Accumulated capital .....	\$141,175 95
Advance payments .....	118 00
Guaranty fund .....	4,698 01
Forfeited shares .....	185 59
Matured shares .....	6,022 99
Profits .....	3,464 71
	\$155,665 25

RESOURCES.

Loans on mortgages of real estate .....	\$146,090 00
Loans on shares .....	6,220 00
Real estate foreclosure .....	426 09
Cash .....	2,929 16
	\$155,665 25
Number of shareholders .....	353
Number of borrowers .....	142
Number of shares outstanding .....	2,254
Number of shares pledged for loans .....	1,063
Number of loans .....	237

PENOBSCOT LOAN AND BUILDING ASSOCIATION—  
BANGOR.

June 19, 1911.

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,  
Andrew C. Sawyer, Albert H. Benner, Adolf Pfaff, Manly H. Lancaster.

Organized July 1, 1895.

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LIABILITIES.

Accumulated capital .....	\$115,819 90
Guaranty fund .....	1,624 15
Forfeited shares .....	69 30
Due on loans .....	400 00
Matured shares .....	25,501 71
Bills payable .....	400 00
Profits .....	1,849 86
	<hr/>
	\$145,664 92

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RESOURCES.

Loans on mortgages of real estate .....	\$133,426 54
Loans on shares .....	8,860 00
Bonds .....	2,250 00
Permanent expense .....	17 80
Cash .....	1,610 58
	<hr/>
	\$145,664 92

Number of shareholders .....	278
Number of borrowers .....	135
Number of shares outstanding .....	2,115
Number of shares pledged for loans .....	872
Number of loans .....	135

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—  
FOXCROFT.

August 17, 1911.

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.

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LIABILITIES.

Accumulated capital .....	\$77,960 50
Advance payments .....	150 00
Guaranty fund .....	3,734 89
Profits .....	3,958 34
	<hr/>
	\$85,803 73

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RESOURCES.

Loans on mortgages of real estate .....	\$83,235 50
Cash .....	2,568 23
	<hr/>
	\$85,803 73
Number of shareholders .....	191
Number of borrowers .....	91
Number of shares outstanding .....	1,292
Number of shares pledged for loans .....	467
Number of loans .....	143





ROCKLAND LOAN AND BUILDING ASSOCIATION—  
ROCKLAND.

November 10, 1911.

A. W. BUTLER, President.            H. O. GURDY, Secretary and Treasurer.

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.

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LIABILITIES.

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Accumulated capital .....	\$186,620 51
Advance payments .....	371 00
Guaranty fund .....	5,328 16
Forfeited shares .....	40 34
Matured shares .....	14,074 08
Bills payable .....	4,000 00
Profits .....	1,193 75
	\$211,627 84

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RESOURCES.

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Loans on mortgages of real estate .....	\$197,091 72
Loans on shares .....	8,185 00
Real estate foreclosure .....	1,638 03
Permanent expense .....	965 50
Cash on deposit .....	3,301 66
Cash on hand .....	445 93
	\$211,627 84

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Number of shareholders .....	583
Number of borrowers .....	255
Number of shares outstanding .....	3,120
Number of shares pledged for loans .....	1,223
Number of loans .....	274

## SANFORD LOAN AND BUILDING ASSOCIATION—SANFORD.

August 16, 1911.

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

DIRECTORS—William Kernon, Frank L. Senior, George H. Nowell,  
 Jerry A. Low, John L. Howgate, Ben Ramsden, John Nutter, George W.  
 Hanson, John Wright, Moses S. Moulton, Seth Sugden, Bert L. Davis.

Organized March 17, 1890.

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 LIABILITIES.
 

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Accumulated capital .....	\$129,386 13
Advance payments .....	25,118 20
Guaranty fund .....	1,507 00
Profits .....	3,922 78
	<hr/>
	\$159,934 11

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$141,750 00
Loans on shares .....	3,640 00
Loans to corporations .....	3,500 00
Loan on names .....	6,850 00
Cash .....	4,194 11
	<hr/>
	\$159,934 11

Number of shareholders .....	386
Number of borrowers .....	144
Number of shares outstanding .....	2,411½
Number of shares pledged for loans .....	802
Number of loans .....	151

SOMERSET LOAN AND BUILDING ASSOCIATION—  
SKOWHEGAN.

March 28, 1911.

L. W. WESTON, President.

F. A. NOLIN, Secretary.

E. F. DANFORTH, Treasurer.

DIRECTORS—Aug. Fowler, A. H. Lang, S. W. Gould, F. S. Morrill,  
C. E. Young, J. R. McLellan, George King, F. F. Lawrence, R. E.  
Jackson, G. R. Fogg, E. E. Thibault, C. W. Steward.

Organized September 10, 1883.

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LIABILITIES.

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Accumulated capital .....	\$74,903 82
Advance payments .....	17,842 17
Guaranty fund .....	3,195 48
Profits .....	160 89
	\$96,102 36

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RESOURCES.

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Loans on mortgages of real estate .....	\$90,616 82
Loans on shares .....	1,710 00
Cash .....	3,775 54
	\$96,102 36

Number of shareholders .....	163
Number of borrowers .....	72
Number of shares outstanding .....	1,345
Number of shares pledged for loans .....	502
Number of loans .....	93

SOUTH PORTLAND LOAN AND BUILDING ASSOCIATION—  
SOUTH PORTLAND.

June 15, 1911.

B. K. THOMPSON, President.                      CORA G. CLEVELAND, Secretary.  
A. E. THURRELL, Treasurer.

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

Organized January 24, 1891.

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LIABILITIES.

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Accumulated capital .....	\$56,179 78
Advance payments .....	5,418 88
Guaranty fund .....	1,873 09
Due on loans .....	957 85
Profits .....	3,376 75
	\$67,806 35

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RESOURCES.

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Loans on mortgages of real estate .....	\$57,955 00
Loans on shares .....	1,190 00
Real estate foreclosure .....	6,772 73
Cash .....	1,888 62
	\$67,806 35
Number of shareholders .....	183
Number of borrowers .....	64
Number of shares outstanding .....	1,158
Number of shares pledged for loans .....	272
Number of loans .....	66

WALDOBORO LOAN AND BUILDING ASSOCIATION—  
WALDOBORO.

September 23, 1911.

CHAS. W. GALLAGHER, Pres. PERCY E. STORER, Sec'y and Treas.

DIRECTORS—Charles H. Curtis, P. E. Storer, George J. Kuhn, E. A. Glidden, W. E. Benner, Charles W. Gallagher, Hadley H. Kuhn, R. T. Waltz.

Organized March 18, 1891.

LIABILITIES.	
Accumulated capital .....	\$19,946 94
Advance payments .....	24 00
Guaranty fund .....	569 70
Matured shares .....	6,726 66
Bills payable .....	2,300 00
Profits .....	783 14
	\$30,350 44
RESOURCES.	
Loans on mortgages of real estate .....	\$28,870 00
Loans on shares .....	1,025 00
Cash .....	455 44
	\$30,350 44
Number of shareholders .....	118
Number of borrowers .....	75
Number of shares outstanding .....	299
Number of shares pledged for loans .....	167
Number of loans .....	96

WATERVILLE LOAN AND BUILDING ASSOCIATION—  
WATERVILLE.

March 27, 1911.

P. S. HEALD, President.

M. F. BARTLETT, Secretary.

H. D. BATES, Treasurer.

DIRECTORS—P. S. Heald, H. D. Bates, W. T. Haines, G. L. Learned,  
M. F. Bartlett, A. W. Flood, F. D. Lunt, Frank Redington, John E.  
Nelson.

Organized April 20, 1887.

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LIABILITIES.

Accumulated capital .....	\$160,032 80
Advance payments .....	2,094 20
Guaranty fund .....	2,464 90
Bills payable .....	10,889 30
Due on loans .....	1,736 82
Profits .....	4,053 37
	\$181,271 39

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RESOURCES.

Loans on mortgages of real estate .....	\$176,808 69
Loans on shares .....	1,247 00
Real estate foreclosure .....	730 26
Cash .....	2,485 44
	\$181,271 39
Number of shareholders .....	403
Number of borrowers .....	125
Number of shares outstanding .....	3,626
Number of shares pledged for loans .....	948
Number of loans .....	153

WISCASSET LOAN AND BUILDING ASSOCIATION—  
WISCASSET.

March 29, 1911.

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

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

Organized June 16, 1888.

LIABILITIES.	
Accumulated capital .....	\$1,406 32
Guaranty fund .....	80 00
Forfeited shares .....	44 94
Profits .....	78 22
	\$1,609 48
RESOURCES.	
Loans on mortgages of real estate .....	\$1,100 00
Loans on shares .....	300 00
Cash .....	209 48
	\$1,609 48
Number of shareholders .....	6
Number of borrowers .....	3
Number of shares outstanding .....	15
Number of shares pledged for loans .....	9
Number of loans .....	4



## YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

June 13, 1911.

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

DIRECTORS—James A. Strout, J. G. Shaw, Robert McArthur, E. K. Scamman, John C. Haley, Melville Woodman, S. H. Emerson, Daniel Snow, Edward H. Goldthwaite, Alexander Rankellier, Elbridge Scamman, Frank B. Harris, Howard F. Lord, John W. McGuire, John J. Dunn.

Organized January 21, 1889.

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 LIABILITIES.
 

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Accumulated capital .....	\$69,790 42
Advance payments .....	243 00
Guaranty fund .....	4,842 87
Forfeited shares .....	521 38
Profits .....	663 53
	<hr/>
	\$76,061 20

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 RESOURCES.
 

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Loans on mortgages of real estate .....	\$64,906 30
Loans on shares .....	1,600 00
Real estate foreclosure .....	2,703 01
Cash .....	6,851 89
	<hr/>
	\$76,061 20
Number of shareholders .....	192
Number of borrowers .....	88
Number of shares outstanding .....	1,169
Number of shares pledged for loans .....	412
Number of loans .....	90



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**ABSTRACT**

FROM

RETURNS OF SECRETARIES

OF

LOAN AND BUILDING ASSOCIATIONS

UNDER DATE OF

OCTOBER 29, 1911

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AUBURN LOAN AND BUILDING ASSOCIATION—AUBURN.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
45	October, 1899.....	5	145	\$60 75	\$205 75	\$205 75	\$1,028 75
46	April, 1900.....	23	139	55 04	194 04	171 20	4,462 92
47	October, 1900.....	71	133	49 60	182 60	162 48	12,964 60
48	April, 1901.....	29	127	44 57	171 57	153 88	4,975 53
49	October, 1901.....	7	121	39 96	160 96	145 40	1,126 72
50	April, 1902.....	49	115	35 77	150 77	135 12	7,387 73
51	October, 1902.....	43	109	31 92	140 92	128 80	6,059 56
52	April, 1903.....	15	103	28 36	131 36	120 68	1,970 40
53	October, 1903.....	33	97	24 96	121 96	112 68	4,024 68
55	April, 1904.....	8	91	21 85	112 85	104 80	902 80
56	October, 1904.....	8	85	18 92	103 92	97 04	831 36
57	April, 1905.....	29	79	16 20	95 20	89 41	2,760 80
58	October, 1905.....	9	73	13 71	86 71	81 88	780 39
59	April, 1906.....	32	67	11 46	78 46	74 48	2,510 72
60	October, 1906.....	14	61	9 42	70 42	67 20	985 88
61	April, 1907.....	88	55	7 55	62 55	60 04	5,504 40
62	October, 1907.....	41	49	5 95	54 95	53 00	2,252 95
63	April, 1908.....	29	43	4 55	47 55	46 08	1,378 95
64	October, 1908.....	15	37	3 35	40 35	39 28	605 25
65	April, 1909.....	75	31	2 33	33 33	32 60	2,499 75
66	October, 1909.....	85	25	1 50	26 50	26 04	2,252 50
67	April, 1910.....	64	19	84	19 84	19 60	1,269 76
68	October, 1910.....	109	13	38	13 38	13 28	1,458 42
69	April, 1911.....	143	7	09	7 09	7 08	1,013 87
70	October, 1911.....	63	1	-	1 00	1 00	63 00
		1,087					\$71,071 69
	Add dues received in advance.....						100 00
							\$71,171 69
	Deduct dues in arrears					\$868 00	
	Deduct dividends smaller because of arrearages.....					137 04	1,005 04
	Accumulated capital.....						\$70,166 65



## BATH LOAN AND BUILDING ASSOCIATION—BATH.

## Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
19	October 1, 1899	43	142	\$58 00	\$200 00	\$200 00	\$8,600 00
20	April 1, 1900	23	139	54 44	193 44	193 44	4,449 12
21	October 1, 1900	37	133	49 25	182 25	182 25	6,743 25
22	April 1, 1901	111	127	44 37	171 37	171 37	2,022 07
23	October 1, 1901	54	121	39 80	160 80	160 80	2,683 20
24	April 1, 1902	39	115	35 55	150 55	150 55	2,871 45
25	October 1, 1902	46	109	31 60	140 60	140 60	2,467 60
26	April 1, 1903	53	103	27 91	130 91	130 91	2,938 33
27	October 1, 1903	41	97	24 52	121 52	121 52	2,982 33
28	April 1, 1904	52	91	21 39	112 39	112 39	2,844 38
29	October 1, 1904	19	85	18 49	103 49	103 49	1,966 31
30	April 1, 1905	39	79	15 80	94 80	94 01	2,691 30
31	October 1, 1905	64	73	13 39	86 39	85 72	2,528 96
32	April 1, 1906	27	67	11 20	78 20	77 08	2,111 40
33	October 1, 1906	25	61	9 22	70 22	69 30	1,755 50
34	April 1, 1907	71	55	7 43	62 43	61 32	2,432 53
35	October 1, 1907	15	49	5 86	54 86	53 98	1,822 90
36	April 1, 1908	102	43	4 46	47 46	46 57	2,840 92
37	October 1, 1908	39	37	3 26	40 26	39 51	1,570 14
38	April 1, 1909	88	31	2 26	33 26	32 70	2,926 88
39	October 1, 1909	80	25	1 45	26 45	26 09	2,116 00
40	April 1, 1910	54	19	81	19 81	19 61	1,069 74
41	October 1, 1910	83	13	37	13 37	12 28	1,109 71
42	April 1, 1911	76	7	10	7 10	7 08	539 60
43	October 1, 1911	56	1	-	1 00	-	56 00
		1,337					\$112,139 31





BAR HARBOR BUILDING AND LOAN ASSOCIATION—  
EDEN.

Detailed Statement of Accumulated Capital.

October 28, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	January 1, 1903.....	306	106	\$30 02	\$136 02	\$128 52	\$41,654 10
2	July 1, 1903.....	86	100	26 50	126 50	119 88	11,165 70
3	January 1, 1904.....	37	94	23 20	117 20	111 40	4,306 60
4	July 1, 1904.....	27	88	20 08	108 08	103 06	2,896 23
5	January 1, 1905.....	17	82	17 14	99 14	94 86	1,685 55
6	July 1, 1905.....	20	76	14 44	90 44	86 83	1,799 80
7	January 1, 1906.....	106	70	12 02	82 02	79 02	8,441 12
8	July 1, 1906.....	51	64	9 84	73 84	71 38	3,638 84
9	January 1, 1907.....	75	58	7 88	65 88	63 91	4,918 00
10	July 1, 1907.....	47	52	6 17	58 17	56 63	2,608 19
11	January 1, 1908.....	43	46	4 68	50 68	49 51	2,185 34
12	July 1, 1908.....	33	40	3 41	43 41	42 56	1,175 53
13	January 1, 1909.....	57	34	2 36	36 36	35 77	1,970 44
14	July 1, 1909.....	27	28	1 51	29 51	29 13	765 77
15	January 1, 1910.....	108	22	85	22 85	22 64	2,374 80
16	July 1, 1910.....	91	16	38	16 38	16 29	1,459 58
17	January 1, 1911.....	118	10	10	10 10	10 08	1,186 80
18	July 1, 1911.....	47	4	-	4 00	4 00	194 00
		1,296					\$94,426 39
	Less advance payments						289 00
							\$94,137 39

## BELFAST LOAN AND BUILDING ASSOCIATION—BELFAST.

## Detailed Statement of Accumulated Capital.

October 28, 1911.

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	September, 1900 . . . . .	2	134	\$5 43	\$191 35	\$167 18	\$382 70
21	March, 1901 . . . . .	11	128	5 08	179 52	158 22	1,970 68
22	September, 1901 . . . . .	8	122	4 75	168 03	149 22	1,336 27
23	March, 1902 . . . . .	10	116	4 42	156 88	140 40	1,568 88
24	September, 1902 . . . . .	11	110	4 11	146 12	131 75	1,607 32
25	March, 1903 . . . . .	54	104	3 81	135 70	123 25	7,321 81
26	September, 1903 . . . . .	11	98	3 51	125 65	114 94	1,387 19
27	March, 1904 . . . . .	42	92	3 23	115 92	106 79	4,856 97
28	September, 1904 . . . . .	12	86	2 96	106 53	98 79	1,274 41
29	March, 1905 . . . . .	43	80	2 69	97 43	90 94	4,158 62
30	September, 1905 . . . . .	10	74	2 43	86 65	83 27	886 34
31	March, 1906 . . . . .	15	68	2 19	80 12	75 33	1,191 86
32	September, 1906 . . . . .	37	62	1 95	71 89	68 25	2,659 93
33	March, 1907 . . . . .	29	56	1 72	63 90	61 10	1,848 10
34	September, 1907 . . . . .	40	50	1 49	56 14	54 00	2,230 60
35	March, 1908 . . . . .	11	44	1 27	48 63	47 04	534 93
36	September, 1908 . . . . .	99	38	1 06	41 36	40 22	4,064 64
37	March, 1909 . . . . .	63	32	85	34 30	33 53	2,145 90
38	September, 1909 . . . . .	32	26	65	27 46	26 97	872 72
39	March, 1910 . . . . .	107	20	46	20 82	20 54	2,191 74
40	September, 1910 . . . . .	45	14	27	14 36	14 24	637 20
41	March, 1911 . . . . .	70	8	09	8 09	8 06	538 30
42	September, 1911 . . . . .	112	2	-	2 00	2 00	196 00
		874					\$45,863 11

BRUNSWICK LOAN AND BUILDING ASSOCIATION—  
BRUNSWICK.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
44	January, 1900	46	142	\$56 73	\$198 73	\$184 55	\$9,164 58
45	April, 1900	53	139	54 03	193 03	179 52	10,260 59
46	July, 1900	8	136	51 45	187 45	174 51	1,497 86
47	October, 1900	5	133	48 96	181 96	169 72	919 80
49	April, 1901	10	127	44 13	171 13	160 10	1,721 30
50	July, 1901	3	124	41 88	165 88	155 41	500 64
51	October, 1901	7	121	39 68	160 68	150 76	1,123 80
52	January, 1902	1	118	37 59	155 59	146 19	155 59
53	April, 1902	65	115	35 63	150 63	141 72	9,746 07
54	July, 1902	6	112	33 71	145 71	137 28	874 26
55	October, 1902	3	109	31 83	140 83	132 87	422 49
56	January, 1903	2	106	29 88	135 88	128 41	269 76
57	April, 1903	2	103	28 27	131 27	124 23	208 32
59	October, 1903	17	97	24 96	121 96	115 72	2,091 32
60	January, 1904	6	94	23 52	117 52	111 94	716 12
61	April, 1904	41	91	21 88	112 88	107 41	4,576 68
63	October, 1904	4	85	18 84	103 84	99 13	394 96
64	January, 1905	14	82	17 45	99 45	95 09	1,394 30
65	April, 1905	88	79	16 17	95 17	91 13	8,219 06
66	July, 1905	35	76	14 83	90 83	87 12	3,171 95
67	October, 1905	35	73	13 66	86 66	83 25	2,968 58
68	January, 1906	22	70	12 50	82 50	79 38	1,794 88
69	April, 1906	40	67	11 40	78 40	75 55	3,103 26
70	July, 1906	12	64	10 32	74 32	71 74	878 84
71	October, 1906	17	61	9 34	70 34	68 01	1,181 32
72	January, 1907	21	58	8 43	66 43	64 32	1,415 03
73	April, 1907	52	55	7 56	62 56	60 67	3,233 66
74	July, 1907	12	52	6 75	58 75	57 06	691 95
75	October, 1907	31	49	5 96	54 96	53 47	1,656 51
76	January, 1908	40	46	5 22	51 22	49 92	2,037 80
77	April, 1908	50	43	4 56	47 56	46 42	2,379 20
78	July, 1908	87	40	3 92	43 92	42 94	3,846 04
79	October, 1908	33	37	3 33	40 33	39 50	1,343 89
80	January, 1909	57	34	2 78	36 78	36 09	2,077 56
81	April, 1909	89	31	2 31	33 31	32 73	2,978 42
82	July, 1909	59	28	1 88	29 88	29 41	1,729 35
83	October, 1909	66	25	1 50	26 50	26 13	1,692 44
84	January, 1910	35	22	1 16	23 16	22 87	817 54
85	April, 1910	113	19	85	19 85	19 64	2,212 05
86	July, 1910	41	16	60	16 60	16 45	688 60
87	October, 1910	25	13	38	13 38	13 29	336 50
88	January, 1911	142	10	22	10 22	10 17	1,470 24
89	April, 1911	67	7	09	7 09	7 07	492 85
90	July, 1911	19	4	03	4 03	4 03	78 57
91	October, 1911	11	1	-	1 00	1 00	11 00
		1,592					\$98,545 53
	Dividends declared but not credited to individual accounts						236 50
							\$98,782 03

BUCKSPORT LOAN AND BUILDING ASSOCIATION—  
BUCKSPORT.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	January	1, 1897 . . . . .	2	178	\$93 29	\$271 29	\$247 97	\$325 46
18	January	1, 1898 . . . . .	2	166	79 31	245 31	225 31	209 19
20	January	1, 1899 . . . . .	2	154	66 73	220 73	204 05	441 46
21	July	1, 1899 . . . . .	5	148	60 82	208 82	193 62	1,024 10
22	January	1, 1900 . . . . .	3	142	55 62	197 62	183 82	592 86
23	July	1, 1900 . . . . .	2	136	50 37	186 37	173 79	372 74
24	January	1, 1901 . . . . .	1	130	45 63	175 63	164 23	175 63
25	July	1, 1901 . . . . .	1	124	41 03	165 03	154 78	165 03
26	January	1, 1902 . . . . .	14	118	36 79	154 79	146 61	2,167 06
27	July	1, 1902 . . . . .	5	112	32 80	144 80	136 60	724 00
28	January	1, 1903 . . . . .	10	106	29 11	135 11	127 84	1,351 10
29	July	1, 1903 . . . . .	8	100	25 63	125 63	119 23	1,004 04
31	July	1, 1904 . . . . .	5	88	19 33	107 33	102 50	536 65
32	January	1, 1905 . . . . .	21	82	16 59	98 59	94 45	2,070 39
33	July	1, 1905 . . . . .	9	76	14 09	90 09	86 57	806 81
34	January	1, 1906 . . . . .	9	70	11 76	81 76	78 82	723 84
35	July	1, 1906 . . . . .	6	64	9 67	73 67	71 26	442 02
36	January	1, 1907 . . . . .	7	58	7 76	65 76	63 82	460 32
37	July	1, 1907 . . . . .	5	52	6 05	58 05	56 54	290 25
38	January	1, 1908 . . . . .	12	46	4 63	50 63	49 48	587 56
39	July	1, 1908 . . . . .	30	40	3 37	43 37	42 53	1,180 20
40	January	1, 1909 . . . . .	23	34	2 32	36 32	35 74	755 36
41	July	1, 1909 . . . . .	17	28	1 47	29 47	29 10	482 34
42	January	1, 1910 . . . . .	42	22	82	22 82	22 62	892 98
43	July	1, 1910 . . . . .	68	16	36	16 36	16 27	1,171 48
44	January	1, 1911 . . . . .	68	10	09	10 09	10 05	676 12
45	July	1, 1911 . . . . .	18	4	-	4 00	-	72 00
			395					\$19,700 99
	Advance payment . . . . .							59 00
								\$19,641 99











ELLSWORTH LOAN AND BUILDING ASSOCIATION—  
ELLSWORTH.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	January,	1900	31	142	\$60 03	\$202 03	\$187 03	\$6,115 62
19	July,	1900	12	136	54 33	190 33	176 77	2,236 68
20	January,	1901	24	130	48 98	178 98	166 70	4,211 72
21	July,	1901	53	124	43 96	167 96	157 06	8,061 06
22	January,	1902	54	118	39 27	157 27	147 45	7,473 27
23	July,	1902	2	112	34 88	146 88	138 16	293 76
24	January,	1903	83	106	30 80	136 80	129 30	10,288 97
25	July,	1903	41	100	27 00	127 00	120 25	5,080 00
26	January,	1904	50	94	23 50	117 50	111 63	5,765 00
27	July,	1904	45	88	20 27	108 27	103 25	4,752 42
28	January,	1905	46	82	17 31	99 31	95 01	4,461 23
29	July,	1905	55	76	14 61	90 61	86 96	9,250 66
30	January,	1906	137	70	12 17	82 17	79 13	10,234 81
31	July,	1906	53	64	9 97	73 97	71 48	3,760 42
32	January,	1907	56	58	8 01	66 01	64 01	3,535 21
33	July,	1907	99	52	6 28	58 28	56 71	5,351 60
34	January,	1908	182	46	4 78	50 78	48 59	8,100 90
35	July,	1908	50	40	3 49	43 49	42 62	2,050 10
36	January,	1909	206	34	2 42	36 42	35 80	7,346 80
37	July,	1909	59	28	1 54	29 54	29 16	1,711 10
38	January,	1910	149	22	1 87	22 87	22 65	3,273 67
39	July,	1910	147	16	40	16 40	16 30	2,352 40
40	January,	1911	139	10	11	10 11	10 09	1,405 29
41	July,	1911	104	4	-	4 00	4 00	416 00
			1,877					\$117,833 69

FALMOUTH LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	November, 1899 . . . . .	52	144	\$56 68	\$194 76	\$180 59	\$10,042 76
19	May, 1900 . . . . .	17	138	51 08	183 66	170 89	3,122 21
20	November, 1900 . . . . .	2	132	45 80	172 87	161 42	3,345 74
21	May, 1901 . . . . .	105	126	40 87	162 41	152 20	17,040 58
22	November, 1901 . . . . .	192	120	36 33	152 33	143 25	29,230 32
23	May, 1902 . . . . .	38	114	32 16	142 60	134 55	5,382 77
24	November, 1902 . . . . .	59	108	28 35	133 21	126 13	7,859 58
25	May, 1903 . . . . .	54	102	24 81	124 08	117 88	6,700 58
26	November, 1903 . . . . .	107	96	21 59	115 26	109 87	12,328 10
27	May, 1904 . . . . .	7	90	18 64	106 70	102 04	746 90
28	November, 1904 . . . . .	171	84	15 91	98 34	94 37	16,639 22
29	May, 1905 . . . . .	96	78	13 47	90 27	86 91	8,604 09
30	November, 1905 . . . . .	65	72	11 25	82 40	79 59	5,336 41
31	May, 1906 . . . . .	62	66	9 28	74 78	77 46	4,636 37
32	November, 1906 . . . . .	8	60	7 53	67 36	65 48	536 91
33	May, 1907 . . . . .	27	54	5 95	59 95	58 47	1,622 65
34	November, 1907 . . . . .	43	48	4 49	52 49	51 37	2,257 07
35	May, 1908 . . . . .	21	42	3 22	45 22	44 42	919 62
36	November, 1908 . . . . .	75	36	2 14	38 14	37 61	2,829 50
37	May, 1909 . . . . .	90	30	1 35	31 35	31 02	2,799 50
38	November, 1909 . . . . .	125	24	75	24 75	24 57	3,039 75
39	May, 1910 . . . . .	87	18	32	18 32	18 24	1,561 84
40	November, 1910 . . . . .	152	12	08	12 08	12 06	1,777 16
41	May, 1911 . . . . .	234	6	-	6 00	6 00	1,361 00
		1,889					\$146,720 63







HALLOWELL LOAN AND BUILDING ASSOCIATION—  
HALLOWELL.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
22	February,	1900	6	141	\$51 10	\$192 10	\$192 10	\$1,153 05
23	August,	1900	9	135	46 32	181 32	181 32	1,633 47
24	February,	1901	40	129	41 53	170 53	170 53	6,833 29
25	August,	1901	2	123	37 38	160 38	160 38	2,320 76
26	February,	1902	17	117	33 52	150 52	150 52	2,548 64
27	August,	1902	7	111	29 59	140 59	140 59	984 87
28	February,	1903	2	105	26 37	131 37	131 37	262 74
29	August,	1903	4	99	22 98	121 98	121 98	487 94
30	February,	1904	28	93	20 04	113 04	113 04	3,164 94
31	August,	1904	1	87	17 20	104 20	104 20	104 20
32	February,	1905	11	81	14 84	95 84	95 84	1,054 56
34	February,	1906	25	69	10 48	79 48	79 48	1,989 26
35	August,	1906	51	63	8 72	71 72	71 72	3,657 74
36	February,	1907	43	57	7 03	64 03	64 03	2,646 31
38	February,	1908	30	45	4 20	49 20	49 20	1,413 55
39	August,	1908	22	39	3 15	42 15	42 15	927 47
40	February,	1909	70	33	2 21	35 21	35 21	2,447 25
41	August,	1909	73	27	1 44	28 44	28 44	2,043 04
42	February,	1910	65	21	82	21 82	21 82	1,419 02
43	August,	1910	60	15	38	15 38	15 38	877 88
44	February,	1911	153	9	10	9 10	9 10	1,380 30
45	August,	1911	88	3	-	3 00	3 00	264 00
			807					\$37,614 23

HOMESTEAD LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

Detailed Statement of Accumulated Capital.

October 28, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	February, 1911.....	418½	9	—	\$9 00	\$9 00	\$3,413 00
2	August, 1911.....	90	3	—	3 00	3 00	248 00
		508½					\$3,661 00

KENNEBUNK LOAN AND BUILDING ASSOCIATION—  
KENNEBUNK.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
22	May, 1900	22	138	\$66 21	\$204 21	\$204 21	\$4,274 62
23	November, 1900	55	132	59 81	191 81	176 86	10,547 95
24	May, 1901	57	126	54 03	180 03	166 52	10,136 71
25	November, 1901	60	120	48 51	168 51	156 38	9,002 60
26	May, 1902	50	114	43 41	157 41	146 56	7,510 50
27	November, 1902	18	108	38 65	146 65	136 99	2,424 70
28	May, 1903	30	102	34 24	136 24	127 68	3,404 20
29	November, 1903	34	96	30 09	126 09	118 57	4,206 06
30	May, 1904	25	90	26 22	116 22	109 66	2,612 50
31	November, 1904	18	84	22 73	106 73	101 05	1,774 14
32	May, 1905	21	78	19 44	97 44	92 58	1,920 24
33	November, 1905	47	72	16 51	88 51	84 38	3,913 97
34	May, 1906	56	66	13 82	79 82	76 36	4,067 92
35	November, 1906	39	60	11 36	71 36	68 52	2,690 04
36	May, 1907	61	54	9 19	63 19	60 89	3,185 59
37	November, 1907	65	48	7 23	55 23	53 42	3,271 95
38	May, 1908	63	42	5 52	47 52	46 04	2,303 76
39	November, 1908	114	36	4 04	40 04	39 03	3,814 56
40	May, 1909	73	30	2 79	32 79	32 09	1,883 67
41	November, 1909	69	24	1 76	25 76	25 32	1,558 44
42	May, 1910	151	18	98	18 98	18 73	2,587 98
43	November, 1910	78	12	43	12 43	12 32	772 54
44	May, 1911	130	6	11	6 11	6 08	726 30
		1,336					\$88,680 94



LEWISTON LOAN AND BUILDING ASSOCIATION—  
LEWISTON.

Detailed Statement of Accumulated Capital.

October 23, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	June, 1901.....	23	125	\$44 95	\$169 95	\$169 95	\$3,908 85
2	December, 1901.....	1	119	40 45	159 45	145 97	159 45
3	June, 1902.....	7	113	36 16	149 16	137 12	1,044 12
4	December, 1902.....	9	107	32 29	139 29	128 53	1,253 61
5	June, 1903.....	11	101	28 67	129 67	120 11	1,426 37
7	June, 1904.....	5	89	21 68	110 68	103 46	553 40
10	December, 1905.....	5	71	13 24	84 24	79 04	421 20
12	December, 1906.....	11	59	8 88	67 88	66 51	746 68
13	June, 1907.....	8	53	7 02	60 02	58 85	480 16
14	December, 1907.....	29	47	5 34	52 34	51 40	1,517 86
15	June, 1908.....	20 $\frac{1}{2}$	41	3 97	44 97	44 10	921 89
16	December, 1908.....	28	35	2 82	37 82	37 04	1,058 96
17	June, 1909.....	41	29	1 86	30 86	30 23	1,265 26
18	December, 1909.....	93 $\frac{1}{2}$	23	1 11	24 11	23 63	2,254 29
19	June, 1910.....	42	17	55	17 55	17 32	737 10
20	December, 1910.....	50	11	18	11 18	11 00	559 00
21	June, 1911.....	138	5	-	5 00	5 00	690 00
		522					\$18,998 20
	Dues in arrears.....						213 50
							\$18,784 70

## MADISON LOAN AND BUILDING ASSOCIATION—MADISON.

## Detailed Statement of Accumulated Capital.

October 23, 1911.

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.
26	October,	1899	3	145	\$51 04	\$196 04	\$196 04	\$588 12
27	April,	1900	10	139	46 52	185 52	185 52	1,855 20
28	October,	1900	4	133	42 20	175 20	175 20	700 80
29	April,	1901	10	127	38 12	165 12	165 12	1,651 20
30	October,	1901	5	121	34 30	155 30	155 30	776 50
32	October,	1902	13	109	27 35	136 35	136 35	1,772 55
34	October,	1903	4	97	21 32	118 32	118 32	473 28
39	April,	1906	3	67	9 77	76 77	76 77	230 31
40	October,	1906	1	61	8 02	69 02	69 02	69 02
41	April,	1907	9	55	6 46	61 46	61 46	553 14
42	October,	1907	10	49	5 06	54 06	54 06	540 60
43	April,	1908	3	43	3 84	46 84	46 84	374 72
44	October,	1908	2	37	2 80	39 80	39 80	79 60
45	April,	1908	6	31	1 93	32 93	32 93	197 58
46	October,	1908	1	25	1 23	26 23	26 23	26 23
47	April,	1910	17	19	69	19 69	19 69	334 73
48	October,	1910	71	13	31	13 31	13 31	945 01
49	April,	1911	2	7	08	7 08	7 08	14 16
50	October,	1911	1	1	-	1 00	1 00	1 00
	Dues in arrears		180					\$11,183 75
								86 00
								\$11,097 75

## MAINE LOAN AND BUILDING ASSOCIATION—PORTLAND.

## Detailed Statement of Accumulated Capital.

October 28, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
1	July 7, 1911.....	511	4	-	\$4 00	\$4 00	\$2,044 00

MECHANICS' LOAN AND BUILDING ASSOCIATION—  
PORTLAND.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	November, 1899	11	144	\$53 38	\$197 38	\$192 63	\$2,171 18
21	May, 1900	12	138	48 65	186 65	182 15	2,239 80
22	November, 1900	21	132	45 04	177 04	172 19	3,717 84
23	May, 1901	20	126	39 82	165 82	161 82	3,316 40
24	November, 1901	14	120	35 71	155 71	151 96	2,179 94
25	May, 1902	13	114	31 89	145 89	142 39	1,896 57
26	November, 1902	25	108	28 38	136 38	133 11	3,409 50
27	May, 1903	110	102	25 07	127 07	124 02	13,977 70
28	November, 1903	6	96	22 02	118 02	115 20	708 12
29	May, 1904	12	90	19 20	109 20	106 59	1,310 40
30	November, 1904	14	84	16 59	100 59	98 19	1,408 26
31	May, 1905	34	78	14 19	92 19	89 99	3,134 46
32	November, 1905	93	72	11 99	83 99	81 99	7,811 07
33	May, 1906	32	66	9 99	75 99	74 19	2,431 68
34	November, 1906	32	60	8 19	68 19	66 59	2,182 08
35	May, 1907	5	54	6 59	60 59	59 19	302 95
36	November, 1907	17	48	5 19	53 19	51 96	904 23
37	May, 1908	27	42	3 96	45 96	44 91	1,240 92
38	November, 1908	30	36	2 91	38 91	38 01	1,167 30
39	May, 1909	23	30	2 01	32 01	31 29	736 23
40	November, 1909	28	24	1 29	25 29	24 74	708 12
41	May, 1910	13	18	74	18 74	18 35	243 62
42	November, 1910	15	12	35	12 35	12 10	185 25
43	May, 1911	15	6	10	6 10	6 00	91 50
		622					\$57,475 12
	Dues in arrears, etc.						2,989 31
							\$54,485 81

MECHANIC FALLS LOAN AND BUILDING ASSOCIATION—  
MECHANIC FALLS.

Detailed Statement of Accumulated Capital.  
October 28, 1911.

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.
43	April, 1901.....	21	127	\$68 46	\$195 46	\$153 67	\$4,104 66
45	October, 1901.....	32	121	61 87	182 87	145 20	5,851 85
46	January, 1902.....	8	118	58 59	176 59	141 60	1,412 72
47	April, 1902.....	12	115	55 30	170 30	138 00	2,043 60
51	July, 1903.....	8	103	43 47	146 47	120 51	1,171 76
53	January, 1904.....	10	97	38 85	135 85	111 55	1,358 50
57	January, 1905.....	1	85	29 79	114 79	96 05	114 79
59	July, 1905.....	5	79	25 41	104 41	88 48	522 05
60	October, 1905.....	20	76	23 50	99 50	85 12	1,400 00
61	January, 1906.....	13	73	21 11	94 11	81 03	1,846 43
62	April, 1906.....	12	70	19 44	89 44	77 70	725 28
63	July, 1906.....	6	67	17 61	84 61	73 70	333 66
64	October, 1906.....	6	64	15 67	79 67	70 40	304 02
65	January, 1907.....	8	61	13 87	74 87	67 10	598 96
66	April, 1907.....	40	58	12 47	70 47	63 22	2,818 80
67	July, 1907.....	23	55	10 57	65 57	59 95	1,508 11
68	October, 1907.....	3	52	8 84	60 84	56 16	182 52
69	January, 1908.....	9	49	7 83	56 83	52 92	511 47
70	April, 1908.....	3	46	6 86	52 86	49 22	158 58
71	July, 1908.....	12	43	5 88	48 88	46 01	586 56
72	October, 1908.....	10	40	4 42	44 42	42 40	444 20
73	January, 1909.....	2	37	3 69	40 69	39 22	81 38
74	April, 1909.....	28	34	3 32	37 32	35 70	1,044 96
75	July, 1909.....	25	31	2 77	33 77	32 55	844 25
76	October, 1909.....	33	28	2 27	30 27	29 12	998 91
77	January, 1910.....	40	25	1 58	26 58	26 00	1,063 20
78	April, 1910.....	9	22	94	22 94	22 88	206 46
79	July, 1910.....	26	19	86	19 86	19 76	516 36
80	October, 1910.....	14	16	69	16 69	16 32	233 66
81	January, 1911.....	40	13	46	13 46	13 32	538 40
82	April, 1911.....	38	10	22	10 22	10 10	388 36
83	July, 1911.....	19	7	12	7 12	7 00	135 38
84	October, 1911.....	7	4	-	4 00	4 00	28 00
		543					\$33,077 84

OLD TOWN LOAN AND BUILDING ASSOCIATION—  
OLD TOWN.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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 share.
25	July 10, 1900.....	45	136	\$51 30	\$187 30	\$174 47	\$8,428 50
26	January 8, 1901.....	87	130	46 21	176 21	164 66	15,330 27
27	July 9, 1901.....	59	124	41 46	165 46	155 09	9,762 14
28	January 14, 1902.....	46	118	37 00	155 00	145 75	7,130 00
29	July 8, 1902.....	38	112	32 87	144 87	136 65	5,505 06
30	January 13, 1903.....	86	106	29 02	135 02	127 76	11,611 72
31	July 14, 1903.....	37	100	25 47	125 47	119 10	4,642 39
32	January 12, 1904.....	68	94	22 19	116 19	110 64	7,900 92
33	July 12, 1904.....	56	88	19 18	107 18	102 39	6,002 08
34	January 10, 1905.....	75	82	16 40	98 40	94 30	7,380 00
35	July 11, 1905.....	73	76	13 90	89 90	86 43	6,562 70
36	January 9, 1906.....	46	70	11 64	81 64	78 73	3,755 44
37	July 10, 1906.....	76	64	9 58	73 58	71 19	5,592 08
38	January 9, 1907.....	95	58	7 69	65 69	63 77	6,240 55
39	July 9, 1907.....	86	52	6 04	58 04	56 53	4,991 44
40	January 14, 1908.....	115	46	4 59	50 59	49 44	5,817 85
41	July 14, 1908.....	101	40	3 34	43 34	42 50	4,377 34
42	January 12, 1909.....	176	34	2 29	36 29	35 72	6,387 04
43	July 13, 1909.....	144	28	1 45	29 45	29 08	4,240 80
44	January 11, 1910.....	221	22	82	22 82	22 62	5,043 22
45	July 12, 1910.....	170	16	37	16 37	16 28	2,782 90
46	January 10, 1911.....	190	10	10	10 10	10 07	1,919 00
47	July 11, 1911.....	168	4	-	4 00	4 00	672 00
		2,258					\$142,075 44
	Dues in arrears.....						2,097 00
	Interest not credited to shares.....						\$139,978 44
							10
							\$139,978 34

PENOBSCOT LOAN AND BUILDING ASSOCIATION—  
BANGOR.

Detailed Statement of Accumulated Capital.

October 28, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
9	July, 1899	17	144	\$48 53	\$192 53	\$192 53	\$3,273 21
10	January, 1900	20	142	46 95	188 95	188 95	3,779 00
11	July, 1900	48	136	42 50	178 50	178 50	8,568 00
12	January, 1901	46	130	38 20	168 20	168 20	7,737 20
14	January, 1902	34	118	34 35	152 35	152 35	5,179 90
15	July, 1902	3	112	27 30	139 30	139 30	417 90
16	January, 1903	19	106	21 20	127 20	127 20	2,416 80
17	July, 1903	43	100	18 45	118 45	118 45	5,093 35
18	January, 1904	80	94	15 95	109 95	109 95	8,796 00
19	July, 1904	42	88	13 70	101 70	101 70	4,271 40
20	January, 1905	92	82	11 60	93 60	93 60	8,511 20
21	July, 1905	66	76	9 65	85 65	85 65	5,652 90
22	January, 1906	84	70	7 95	77 95	77 95	6,547 80
23	July, 1906	28	64	6 35	70 35	68 77	1,969 80
24	January, 1907	168	58	5 00	63 00	61 75	10,584 00
25	July, 1907	101	52	3 80	55 80	54 95	5,635 80
26	January, 1908	87	46	2 75	48 75	48 06	4,241 25
27	July, 1908	95	40	1 90	41 90	41 32	3,980 50
28	January, 1909	94	34	1 25	35 25	34 93	3,313 50
29	July, 1909	135	28	70	28 70	28 52	3,874 50
30	January, 1910	205	22	45	22 45	22 34	4,602 25
31	July, 1910	89	16	33	16 33	16 25	1,453 37
32	January, 1911	139	10	9	10 09	10 07	1,402 51
33	July, 1911	310	4	-	4 00	4 00	1,240 00
	Dues in arrears	2,035					\$112,542 14
							3,325 08
							<b>\$109,217 06</b>

PISCATAQUIS LOAN AND BUILDING ASSOCIATION—  
FOXCROFT.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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.
26	January,	1900	4	142	\$48 37	\$194 37	\$194 37	\$761 48
27	July,	1900	67	136	43 85	179 85	179 85	12,049 95
28	January,	1901	28	130	39 61	169 61	169 61	4,748 68
29	July,	1901	—	124	35 56	159 56	159 56	
30	January,	1902	57	118	31 81	149 81	149 81	8,539 17
31	July,	1902	10	112	28 26	140 26	140 26	1,402 60
32	January,	1903	3	106	24 99	130 99	130 99	392 97
33	July,	1903	5	100	21 95	121 95	121 95	609 75
34	January,	1904	46	94	19 11	113 11	113 11	5,203 06
35	July,	1904	45	88	16 51	104 51	104 51	4,702 95
36	January,	1905	54	82	14 12	96 12	96 12	4,190 48
37	July,	1905	48	76	11 93	87 93	87 93	4,230 64
38	January,	1906	43	70	9 94	79 94	79 94	3,437 42
39	July,	1906	70	64	8 15	72 15	72 15	5,050 50
40	January,	1907	31	58	6 55	64 55	64 55	2,001 05
41	July,	1907	37	52	5 14	57 14	57 14	2,114 18
42	January,	1908	46	46	3 92	49 92	49 92	2,296 32
43	July,	1908	43	40	2 86	42 86	42 86	1,842 98
44	January,	1909	38	34	1 99	35 99	35 99	1,367 67
45	July,	1909	105	28	1 26	29 26	29 26	3,072 30
46	January,	1910	104	22	72	22 72	22 72	2,362 88
47	July,	1910	55	16	33	16 33	16 33	898 15
48	January,	1911	169	10	09	10 09	10 09	1,705 21
49	July,	1911	131	4	—	4 00	4 00	424 00
			1,239					\$73,404 39
	Dues in arrears							327 00
								\$73,077 39





ROCKLAND LOAN AND BUILDING ASSOCIATION—  
ROCKLAND.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	October,	1898	3	143	\$57 68	\$200 68	\$200 68	\$563 04
25	October,	1899	5	143	57 00	200 00	200 00	1,000 00
26	April,	1900	37	139	53 26	192 26	192 26	7,103 62
27	October,	1900	50	133	48 12	181 12	181 12	8,987 00
28	April,	1901	71	127	43 37	170 37	170 37	12,126 27
29	October,	1901	113	121	38 90	159 90	159 90	18,116 70
30	April,	1902	93	115	34 87	149 87	149 87	13,951 91
31	October,	1902	72	109	31 13	140 13	140 13	10,089 36
32	April,	1903	56	103	27 49	130 49	130 49	7,267 44
33	October,	1903	53	97	24 26	121 26	121 26	6,385 78
34	April,	1904	81	91	21 12	112 12	112 12	9,041 72
35	October,	1904	67	85	18 33	103 33	103 33	6,905 11
36	April,	1905	98	79	15 71	94 71	94 71	9,096 58
37	October,	1905	81	73	13 27	86 27	86 27	6,806 87
38	April,	1906	83	67	11 06	78 06	78 06	6,303 98
39	October,	1906	111	61	9 06	70 06	70 06	7,707 66
40	April,	1907	199	55	7 28	62 28	62 28	12,291 72
41	October,	1907	84	49	5 71	54 71	54 71	4,591 64
42	April,	1908	220	43	4 35	47 35	47 35	10,328 00
43	October,	1908	113	37	3 17	40 17	40 17	4,414 21
44	April,	1909	200	31	2 19	33 19	33 19	6,597 00
45	October,	1909	211	35	1 40	26 40	26 40	5,509 40
46	April,	1910	255	19	80	19 80	19 80	4,983 00
47	October,	1910	339	13	37	13 37	13 37	4,453 43
48	April,	1911	273	7	10	7 10	7 10	1,937 30
49	October,	1911	144	1	-	1 00	1 00	149 00
	Advance payments		3,112					\$186,707 74
								352 00
								\$186,355 74







WALDOBORO LOAN AND BUILDING ASSOCIATION—  
WALDOBORO.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	October 2, 1899 . . . . .	1	145	\$52 72	\$197 72	\$184 54	\$197 72
15	April 2, 1900 . . . . .	6	139	47 93	186 93	174 95	1,119 58
16	October 1, 1900 . . . . .	5	133	43 40	176 40	165 55	881 00
17	April 1, 1901 . . . . .	8	127	39 14	166 14	156 36	1,329 12
18	October 7, 1901 . . . . .	9	121	35 17	156 17	147 38	1,405 53
19	April 7, 1902 . . . . .	11	115	31 43	146 43	138 57	1,552 73
20	October 6, 1902 . . . . .	9	109	27 90	136 90	129 93	1,221 10
21	April 5, 1903 . . . . .	14	103	24 65	127 65	121 51	1,783 10
22	October 5, 1903 . . . . .	1	97	21 64	118 64	113 23	116 64
23	April 4, 1904 . . . . .	13	91	18 85	109 85	105 14	1,428 05
24	October 3, 1904 . . . . .	9	85	15 27	100 27	96 45	907 52
25	April 3, 1905 . . . . .	15	79	13 90	92 90	88 62	1,285 50
26	October 2, 1905 . . . . .	2	73	11 75	84 75	81 81	151 48
27	April 2, 1906 . . . . .	5	67	9 79	76 79	74 13	380 95
28	October 1, 1906 . . . . .	9	61	8 02	69 02	67 02	485 18
29	April 1, 1907 . . . . .	13	55	6 44	61 44	59 83	766 72
30	October 7, 1907 . . . . .	25	49	5 04	54 04	52 78	1,057 00
31	April 6, 1908 . . . . .	20	43	3 82	46 82	45 87	785 40
32	October 5, 1908 . . . . .	13	37	2 78	39 78	39 08	487 14
33	April 5, 1909 . . . . .	22	31	1 91	32 91	32 42	721 02
34	October 4, 1909 . . . . .	10	25	1 21	26 21	25 91	262 10
35	April 4, 1910 . . . . .	15	19	67	19 67	19 50	183 05
36	October 3, 1910 . . . . .	21	13	29	13 29	13 22	276 09
37	April 3, 1911 . . . . .	35	7	07	7 07	7 05	239 45
38	October 2, 1911 . . . . .	13	1	—	1 00	1 00	13 00
		304					\$19,036 17



WISCASSET LOAN AND BUILDING ASSOCIATION—  
WISCASSET.

Detailed Statement of Accumulated Capital.

October 28, 1911.

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	107	\$47 81	\$154 81	\$142 86	\$1,073 67
6	March, 1907.....	8	56	6 81	62 81	61 11	498 26
		15					\$1,572 93

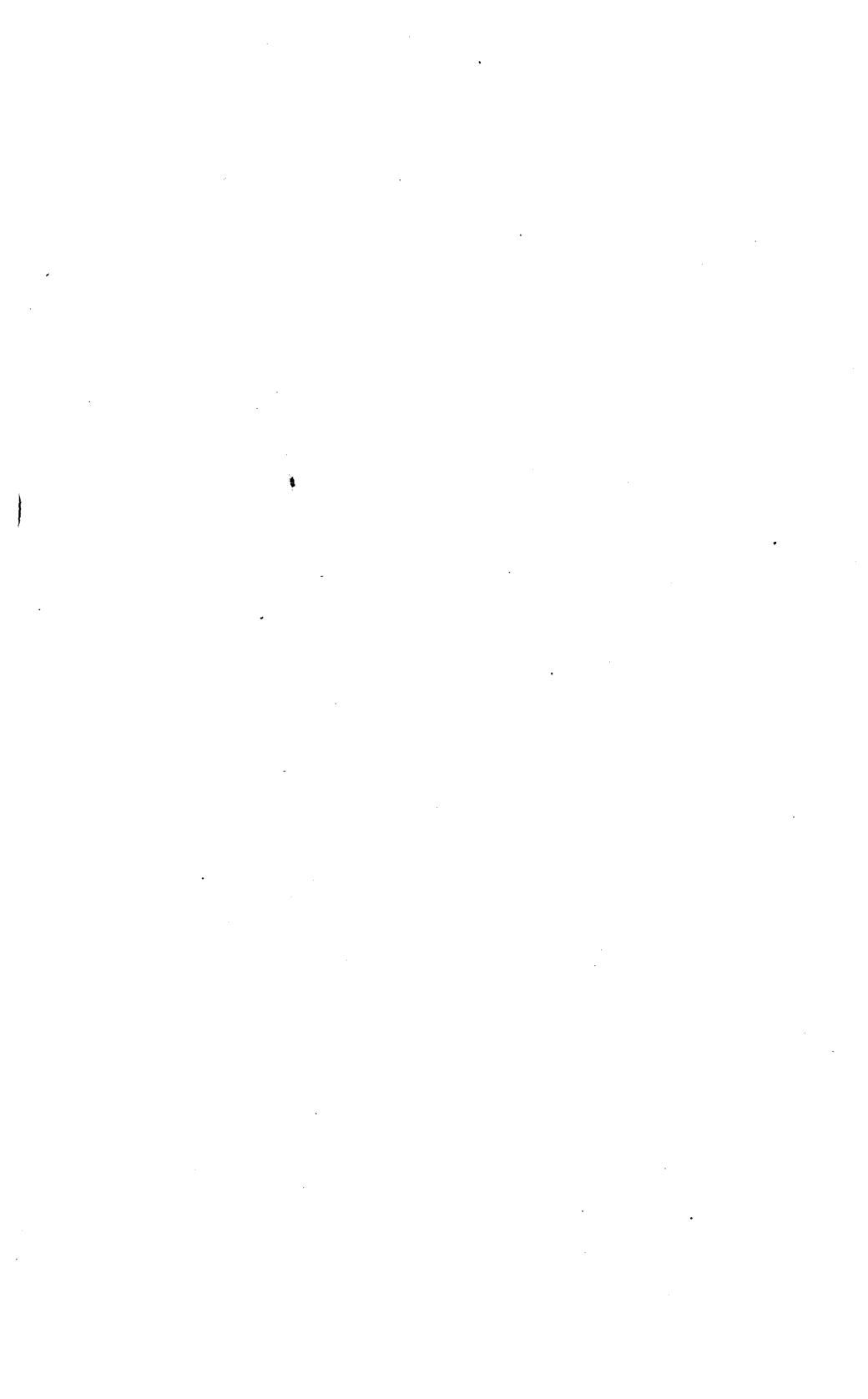


## YORK LOAN AND BUILDING ASSOCIATION—BIDDEFORD.

## Detailed Statement of Accumulated Capital.

October 28, 1911.

Series.	DATE OF ISSUE.	Number of shares.	Number of payments.	Dividend per share.	Present value per share.	Withdrawal value per share.	Total present value per series.
11	May 1, 1899.....	-	-	-	-	-	\$6,675.41
12	May 1, 1900.....	53	138	\$45 83	\$183 83	\$137 85	9,742 99
13	May 1, 1901.....	48	126	37 60	163 00	122 25	7,824 00
14	May 1, 1902.....	23	114	30 02	144 02	108 00	3,312 46
15	May 1, 1903.....	43	102	23 44	125 48	94 08	5,395 64
16	May 1, 1904.....	59	90	17 52	107 52	80 64	6,343 68
17	May 1, 1905.....	86	78	12 86	90 86	68 13	7,813 96
18	May 1, 1906.....	41	66	8 79	74 79	55 77	3,066 39
19	May 1, 1907.....	129	54	5 50	59 50	44 61	7,675 50
20	May 1, 1908.....	100	42	3 05	45 05	33 78	4,505 00
21	May 1, 1909.....	257	30	1 33	31 33	25 49	8,051 81
22	May 1, 1910.....	130	18	1 33	18 33	13 74	2,382 90
23	May 1, 1911.....	149	6	-	6 00	6 00	894 00
	Dues in arrears.....	1,118					\$73,683 74
							2,630 07
							<b>\$71,053 67</b>



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STATISTICAL TABLES.

Compiled from Annual Reports of Treasurers of Savings Banks and  
Trust Companies, and Secretaries of Loan and Building  
Associations, October 28, 1911.

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## SAVINGS BANKS.

TABLE A—Statement of Liabilities and Resources, October 28, 1911.

## Liabilities.

NAME OF BANK.	Deposits.	Reserve fund.	Special reserve fund.	Undivided profits.	Other liabilities.	Total liabilities.
Androscoggin County, Lewiston . . . . .	\$3,615,574 72	\$225,000 00	—	\$104,195 48	—	\$3,944,770 20
Auburn . . . . .	1,936,828 81	100,000 00	—	24,759 58	—	2,061,588 39
Augusta . . . . .	7,246,141 78	375,000 00	—	105,565 98	—	7,726,707 76
Bangor . . . . .	5,608,061 48	358,564 25	—	143,148 95	—	6,110,288 19
Bar Harbor, Eden . . . . .	2,116 42	285 50	\$513 51	523 03	\$5,560 05	8,485 00
Bath Savings Institution . . . . .	4,022,995 00	203,128 55	—	242,217 82	—	4,468,341 37
Belfast . . . . .	1,729,445 67	100,000 00	—	31,234 13	—	1,860,679 80
Bethel . . . . .	417,367 98	29,634 06	—	32,490 85	—	479,492 89
Biddeford . . . . .	1,326,464 86	75,000 00	—	42,700 57	—	1,444,165 43
Boothbay, Boothbay Harbor . . . . .	459,540 52	27,588 62	—	13,161 52	—	500,290 66
Brewer . . . . .	371,605 10	19,502 02	—	7,953 13	—	399,060 25
Bridgton . . . . .	742,773 08	56,000 00	—	26,196 30	—	824,969 38
Brunswick Savings Institution . . . . .	1,047,385 30	69,225 11	—	23,828 63	—	1,140,439 04
Buxton & Hollis, Buxton . . . . .	361,776 14	26,460 00	—	4,451 95	—	392,688 09
Calais . . . . .	403,426 23	22,813 48	—	35,862 56	—	462,102 27
Camden, Rockport . . . . .	161,593 97	9,572 84	—	9,815 54	—	180,982 35
Cascade, Oakland . . . . .	329,221 76	15,500 00	—	7,057 40	—	351,779 16
Eastport . . . . .	740,717 33	35,892 49	—	7,403 11	—	784,012 93
Fairfield . . . . .	527,130 18	26,671 00	—	12,278 75	—	566,079 93
Franklin County, Farmington . . . . .	751,115 51	38,000 00	—	25,845 02	—	814,960 53
Gardiner Savings Institution . . . . .	2,777,817 75	154,000 00	—	31,099 39	—	2,962,917 14
Gorham . . . . .	617,455 15	40,498 39	—	9,325 61	—	667,279 15
Hallowell Savings Institution . . . . .	816,421 17	42,000 00	—	18,153 46	—	876,574 63

Hancock County, Ellsworth	272,318 72	23,765 15	-	4,996 48	-	301,080 35
Houlton	1,000,769 97	46,750 00	-	24,613 10	-	1,072,133 07
Kennebec, Augusta	1,316,676 25	88,000 00	-	76,109 60	-	1,480,785 85
Kennebunk	880,212 57	36,812 50	-	11,226 62	-	928,251 69
Kingfield	93,813 77	4,550 00	-	707 27	-	99,071 04
Machias	907,031 01	58,500 00	-	17,574 48	-	983,105 49
Maine, Portland	15,503,545 69	1,000,000 00	-	757,852 74	-	17,261,398 43
Mechanics' Auburn	630,449 03	44,600 00	-	23,268 18	-	698,317 21
Norway	525,366 21	16,500 00	-	11,165 12	-	553,031 33
Penobscot, Bangor	2,986,221 96	186,944 31	-	27,531 72	-	3,200,697 99
People's, Lewiston	1,843,569 47	97,000 00	-	9,083 88	-	1,949,653 35
Phillips	237,023 89	11,750 00	-	5,057 37	-	253,831 26
Piscataquis, Dover	855,097 81	55,000 00	-	19,594 53	-	929,692 34
Portland	12,741,924 54	1,044,000 00	-	283,228 82	-	14,069,153 36
Rockland	2,203,118 43	108,803 77	-	50,599 61	284 00	2,362,805 81
Saco & Biddeford Savings Institution, Saco	3,576,759 51	232,542 68	-	208,853 57	-	4,018,155 76
Searsport	256,914 57	13,500 00	-	5,819 26	-	276,233 83
Skowhegan	2,197,590 63	107,000 00	-	32,739 83	-	2,337,330 46
South Berwick	589,843 38	30,016 68	-	11,351 12	-	631,211 18
South Paris	387,207 71	15,838 76	-	11,580 01	-	414,626 48
Thomaston	531,340 66	36,000 00	-	13,662 05	-	581,002 71
Topsham & Brunswick Twenty-five Cent, Brunswick	422,697 84	20,000 00	-	8,990 26	-	451,688 10
Tremont	82,527 70	4,604 90	-	2,202 48	-	89,335 08
Waterville	2,061,481 25	107,000 00	-	62,687 37	-	2,231,168 62
Wiscasset	276,039 93	17,000 00	-	29,989 34	-	323,029 27
York County, Biddeford	1,111,094 64	6,000 00	45,994 90	16,874 90	-	1,179,964 44
Total	\$89,503,613 05	\$5,462,815 06	\$46,508 41	\$2,686,628 47	\$5,844 05	\$97,705,409 04

BANK COMMISSIONER'S REPORT.

TABLE A—Continued.  
Resources.

NAME OF BANK.	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.	Railroad stock out of Maine.
Androscoggin County, Lewiston	\$390,550 00	\$249,250 00	\$329,875 00	\$1,201,367 90	\$270,725 00	\$14,000 00	\$87,500 00	-
Auburn	138,386 50	219,100 00	228,735 00	862,277 50	137,350 00	10,950 00	32,605 85	-
Augusta	879,772 99	3,815,295 90	1,373,535 00	908,062 50	-	-	169,350 63	\$6,325 00
Bangor	967,719 73	1,950,902 00	479,980 00	1,964,305 63	117,890 00	29,950 00	93,277 75	10,290 00
Bar Harbor, Eden	-	-	-	1,960 00	-	-	-	-
Bath Savings Institution	182,857 35	477,650 00	619,895 25	1,911,287 15	277,727 50	122,864 00	59,250 00	132,976 00
Belfast	45,000 00	251,000 00	153,475 00	944,400 00	175,000 00	4,900 00	46,400 00	-
Bethel	65,519 00	95,000 00	8,000 00	44,055 00	31,820 00	-	4,900 00	-
Biddeford	126,945 00	20,000 00	39,470 00	484,945 00	70,375 00	-	-	6,000 00
Boothbay, Boothbay Harbor	16,800 00	5,000 00	70,980 00	203,367 50	63,680 00	4,925 00	9,996 00	-
Brewer	53,500 00	37,500 00	41,560 00	69,085 00	39,902 50	-	3,000 00	900 00
Bridgton	64,470 00	46,850 00	118,792 50	254,185 00	75,770 00	-	7,115 50	-
Brunswick Savings Institution	105,000 00	144,838 00	163,093 50	382,502 50	99,087 50	9,900 00	14,795 00	19,450 00
Buxton & Hollis, Buxton	8,000 00	73,500 00	30,585 00	168,493 75	33,670 00	3,000 00	5,160 00	-
Calais	46,397 00	61,718 75	36,805 00	216,558 75	26,845 00	-	10,109 00	-
Camden, Rockport	-	-	21,415 00	18,978 88	66,465 00	-	-	1,610 70
Cascade, Oakland	-	-	37,350 00	114,442 50	47,592 40	1,000 00	4,998 00	900 00
Eastport	88,154 03	113,312 50	76,085 00	161,287 50	57,350 00	1,000 00	5,000 00	-
Fairfield	39,750 00	32,880 00	68,967 50	144,737 50	26,900 00	6,000 00	-	-
Franklin County, Farmington	98,000 00	19,075 00	97,150 00	158,125 00	129,810 00	-	37,440 00	1,900 00
Gardiner Savings Institution	581,797 50	1,050,173 00	341,892 10	691,312 50	85,550 00	3,030 00	46,070 00	-
Gorham	8,000 00	274,346 25	19,000 00	147,091 25	12,030 00	-	-	-
Hallowell Savings Institution	59,640 00	322,000 00	65,380 00	211,793 75	84,725 00	14,325 00	6,600 00	12,493 75
Hancock County, Ellsworth	25,370 00	17,000 00	13,000 00	30,494 58	27,050 00	-	400 00	-
Houlton	113,961 50	27,000 00	126,380 00	100,575 00	71,309 80	-	10,940 00	-
Kennebec, Augusta	96,000 00	261,100 00	221,900 00	92,300 00	11,500 00	-	110,000 00	38,000 00
Kennebunk	70,300 00	89,785 80	57,913 75	389,497 50	83,275 00	10,950 00	19,833 00	1,200 00

Kingfield	3,144 60	-	5,850 00	2,925 00	5,000 00	-	-	-
Machias	162,750 00	256,370 00	62,725 00	230,125 00	96,875 00	-	29,200 00	-
Maine, Portland	1,020,000 00	2,268,212 50	1,315,787 50	10,555,507 44	1,144,195 00	-	59,992 50	-
Mechanics', Auburn	40,485 00	25,000 00	92,063 75	195,837 50	65,500 00	-	10,000 00	-
Norway	43,857 60	56,905 00	51,891 25	166,780 00	70,675 00	-	8,034 50	200 00
Penobscot, Bangor	581,972 00	484,750 00	632,500 00	511,955 00	156,825 00	-	82,304 00	-
People's, Lewiston	171,995 20	284,560 00	288,586 25	265,078 00	139,594 60	-	500 00	2,400 00
Phillips	6,830 50	18,000 00	36,240 00	29,975 00	44,165 00	5,000 00	6,350 00	-
Piscataquis, Dover	93,245 80	113,500 00	70,903 00	280,924 17	99,617 50	5,000 00	19,650 00	5,131 25
Portland	1,103,000 00	3,681,900 00	637,042 50	3,130,304 17	1,051,150 00	49,500 00	101,300 00	-
Rockland	239,732 50	481,500 00	242,845 00	823,404 76	74,125 00	-	26,600 00	15,300 00
Saco & Biddeford Savings Institution, Saco	436,923 40	50,000 00	404,369 30	1,594,478 42	250,052 50	35,000 00	178,356 62	169,450 00
Searsport	16,653 00	36,975 00	23,140 00	119,032 75	20,342 50	-	6,445 00	-
Skowhegan	278,333 00	217,000 00	270,180 00	426,700 00	155,550 00	-	71,275 00	-
South Berwick	20,030 00	160,000 00	203,770 00	186,038 24	-	-	-	-
South Paris	20,450 00	48,875 00	24,212 50	130,392 50	48,215 00	500 00	-	-
Thomaston	11,030 00	135,750 00	35,900 00	258,560 00	57,545 00	-	4,850 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	20,000 00	-	19,325 00	90,601 25	80,605 00	-	19,939 75	6,000 00
Tremont	1,307 36	-	22,670 00	5,990 00	13,500 00	-	-	-
Waterville	165,561 00	199,000 00	133,155 00	403,195 00	128,950 00	40,450 00	10,000 00	1,500 00
Wiscasset	9,000 00	4,000 00	27,374 50	183,850 00	20,000 00	-	5,950 00	4,885 00
York County, Biddeford	-	54,135 00	59,435 00	402,705 00	66,175 00	-	3,000 00	3,921 50
<b>Total</b>	<b>\$8,729,138 56</b>	<b>\$18,230,709 70</b>	<b>\$9,501,180 15</b>	<b>\$31,881,848 34</b>	<b>\$5,893,026 80</b>	<b>\$372,214 00</b>	<b>\$1,428,484 10</b>	<b>\$473,083 20</b>

BANK COMMISSIONER'S REPORT.

TABLE A—Continued.  
Resources—Continued.

BANK COMMISSIONER'S REPORT.

NAME OF BANK.	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	-	\$101,300 00	-	\$4,000 00	\$1,140,175 29	\$55,847 82	-
Auburn	6,030 00	-	109,680 00	-	-	195,135 41	15,950 00	-
Augusta	15,000 00	-	36,100 00	-	-	193,795 00	91,410 00	\$25,000 00
Bangor	3,030 00	-	10,900 00	-	-	263,503 23	114,408 73	-
Bar Harbor, Eden	-	-	-	-	-	4,110 00	1,000 00	-
Bath Savings Institution	-	\$22,169 60	62,700 00	\$3,400 00	-	258,552 45	199,515 20	10,040 00
Belfast	-	-	1,000 00	-	-	81,507 03	82,840 23	9,500 00
Bethel	-	-	27,784 00	-	-	176,492 20	2,982 20	-
Biddeford	74,250 00	2,500 00	33,450 00	2,500 00	1,000 00	415,912 84	27,408 56	-
Boothbay, Boothbay Harbor	3,500 00	-	3,050 00	-	-	107,192 27	800 00	-
Brewer	4,000 00	-	700 00	-	-	89,271 63	15,255 90	5,000 00
Bridgton	-	-	18,600 00	-	4,000 00	148,466 69	35,396 66	10,500 00
Brunswick Savings Institution	3,500 00	-	43,000 00	-	5,000 00	109,191 00	11,850 00	10,000 00
Buxton & Hollis, Buxton	2,250 00	-	12,200 00	-	500 00	36,263 42	571 96	1,000 00
Calais	-	-	12,525 00	-	1,000 00	28,812 82	5,125 00	-
Camden, Rockport	-	-	-	-	1,500 00	27,054 89	26,234 01	2,500 00
Cascade, Oakland	-	-	19,500 00	-	-	53,210 34	9,560 00	-
Eastport	2,100 00	-	17,500 00	-	-	177,181 10	14,752 46	800 00
Fairfield	1,400 00	-	23,868 00	-	-	119,304 29	33,648 00	10,625 00
Franklin County, Farmington	2,750 00	-	40,695 00	-	400 00	115,913 99	17,840 00	-
Gardiner Savings Institution	-	-	-	-	-	405,826 21	3,398 00	-
Gorham	1,400 00	-	1,900 00	-	-	185,853 00	1,700 00	-
Hallowell Savings Institution	-	-	6,300 00	-	6,400 00	32,212 47	3,900 00	8,000 00
Hancock County, Ellsworth	-	-	12,700 00	1,000 00	-	100,149 48	21,660 79	3,000 00
Houlton	-	-	17,700 00	-	1,000 00	509,745 39	10,700 00	8,950 58
Kennebec, Augusta	21,940 00	400 00	76,150 00	-	4,500 00	282,241 38	109,855 00	-
Kennebunk	3,500 00	-	16,500 00	-	-	140,934 00	16,100 00	4,500 00



Kingfield	-	-	2,000 00	-	5,300 00	42,807 23	15,188 00	-
Machias	850 00	-	31,000 00	-	800 00	50,569 04	36,846 78	10,300 00
Maine, Portland	70,675 00	-	-	-	7,200 00	542,822 00	28,526 11	-
Mechanics', Auburn	240 00	12,000 00	64,300 00	-	-	120,762 00	9,200 00	4,000 00
Norway	4,500 00	-	26,200 00	-	-	103,510 88	2,368 30	-
Penobscot, Bangor	6,500 00	-	22,400 00	-	-	359,384 00	235,990 45	20,000 00
People's, Lewiston	7,800 00	375 00	77,350 00	-	-	527,455 69	41,101 94	1,000 00
Phillips	-	-	11,200 00	-	2,250 00	60,587 98	10,886 15	-
Piscataquis, Dover	-	-	13,100 00	-	4,500 00	139,048 06	21,586 18	500 00
Portland	26,530 00	-	47,639 00	-	-	2,552,325 71	208,898 73	-
Rockland	1,230 00	-	50,850 00	-	8,425 00	63,614 00	219,156 96	-
Saco & Biddeford Savings Institution, Saco	110,620 00	-	53,255 00	-	-	408,915 27	176,068 14	-
Searsport	6,284 00	-	18,400 00	-	-	16,725 00	405 00	-
Skowhegan	-	-	60,600 00	-	1,000 00	625,017 01	86,290 00	20,380 00
South Berwick	4,070 00	-	22,000 00	-	-	27,490 54	900 00	-
South Paris	6,100 00	9,500 00	18,900 00	-	-	75,616 20	8,444 00	3,765 00
Thomaston	-	1,000 00	16,400 00	-	600 00	23,142 00	1,231 00	-
Topsham & Brunswick Twenty-five Cent, Brunswick	4,900 00	-	22,300 00	-	4,000 00	140,068 69	16,915 40	1,500 00
Tremont	-	-	400 00	-	500 00	29,465 13	1,500 00	2,600 00
Waterville	390 00	-	48,370 00	-	-	814,609 00	114,060 50	-
Wiscasset	-	500 00	9,584 00	-	500 00	53,913 55	864 90	1,500 00
York County, Biddeford	49,300 00	-	70,802 00	15,500 00	-	388,913 22	28,501 00	-
<b>Total</b>	<b>\$446,764 00</b>	<b>\$48,444 60</b>	<b>\$1,394,852 00</b>	<b>\$22,400 00</b>	<b>\$64,375 00</b>	<b>\$12,264,769 39</b>	<b>\$2,194,619 66</b>	<b>\$183,960 58</b>

**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 . . . . .	\$51,444 00	-	-	-	-	-	\$46,420 19	\$3,944,770 20
Auburn . . . . .	25,000 00	\$18,000 00	\$16,400 00	\$35,666 05	-	-	10,352 08	2,061,588 39
Augusta . . . . .	27,950 00	15,000 00	-	36,000 00	-	-	104,110 74	7,726,707 76
Bangor . . . . .	4,750 00	24,862 94	7,119 60	-	-	-	67,428 98	6,110,288 19
Bar Harbor, Eden . . . . .	-	-	-	15 00	\$400 00	-	-	8,485 00
Bath Savings Institution . . . . .	400 00	60,000 00	-	-	-	-	67,056 87	4,468,341 37
Belfast . . . . .	9,500 00	17,000 00	8,618 05	-	-	-	30,539 52	1,860,679 80
Bethel . . . . .	-	5,000 00	2,705 91	-	1,666 26	-	13,568 32	479,492 89
Biddeford . . . . .	-	56,030 00	13,000 00	-	-	\$1,000 00	69,409 03	1,444,165 43
Boothbay, Boothbay Harbor . . . . .	-	-	-	-	400 00	-	10,599 89	500,290 66
Brewer . . . . .	-	4,876 23	2,486 00	5,783 47	6,650 76	-	13,588 76	399,060 25
Bridgton . . . . .	1,975 00	12,800 00	770 22	-	2,000 00	-	21,027 81	824,969 38
Brunswick Savings Institution . . . . .	3,000 00	6,700 00	-	-	-	-	9,531 54	1,140,439 04
Buxton & Hollis, Buxton . . . . .	10,232 00	-	400 00	-	-	-	5,861 96	392,688 09
Calais . . . . .	4,651 57	-	248 73	-	1,000 00	2,283 50	9,022 15	462,102 27
Camden, Rockport . . . . .	2,500 00	-	2,464 92	1,322 50	1,500 41	100 00	7,336 04	180,982 35
Cascade, Oakland . . . . .	-	38,129 35	8,700 00	6,000 00	4,700 00	153 52	5,543 05	351,779 16
Eastport . . . . .	3,621 35	21,670 85	-	6,082 50	1,000 00	-	37,135 64	784,012 93
Fairfield . . . . .	2,250 00	-	12,855 69	544 75	-	7,952 15	34,397 05	566,079 93
Franklin County, Farmington . . . . .	42,296 25	17,775 10	7,800 00	-	-	-	17,990 79	814,960 53
Gardiner Savings Institution . . . . .	5,750 00	20,000 00	350 00	-	-	-	27,797 83	2,962,917 14
Gorham . . . . .	1,615 00	-	5,950 00	-	-	-	8,423 65	667,279 15
Hallowell Savings Institution . . . . .	4,000 00	28,002 10	800 73	-	781 16	-	9,220 67	876,574 63
Hancock County, Ellsworth . . . . .	750 00	-	15,622 90	2,078 65	2,376 72	-	28,427 23	301,080 35
Houlton . . . . .	-	3,250 00	-	14,002 51	250 00	200 00	56,168 29	1,072,133 07
Kennebec, Augusta . . . . .	17,771 33	49,000 00	-	-	-	-	88,128 14	1,480,785 85
Kennebunk . . . . .	1,550 00	-	-	2,000 00	-	-	20,412 64	928,251 69

Kingfield	12,400 00	-	-	-	500 00	-	3,956 21	99,071 04
Machias	4,000 00	2,000 00	-	376 50	-	-	8,318 17	983,105 49
Maine, Portland	100,915 00	5,000 00	-	-	-	-	142,565 38	17,261,398 43
Mechanics', Auburn	-	40,000 00	-	1,401 00	663 70	-	16,864 26	698,317 21
Norway	300 00	5,000 00	2,720 00	-	-	-	10,088 80	553,031 33
Penobscot, Bangor	44,500 00	-	6,722 01	8,088 39	-	-	46,811 14	3,200,697 99
People's, Lewiston	45,500 00	16,858 06	1,313 16	10,971 25	4,375 00	-	62,839 20	1,949,653 35
Phillips	-	5,480 34	-	1,440 00	1,549 79	-	13,876 50	253,831 26
Piscataquis, Dover	565 00	13,750 00	995 00	4,754 80	-	-	42,921 58	929,692 34
Portland	235,450 00	1,015,070 58	17,200 00	-	-	-	206,872 67	14,069,153 36
Rockland	13,500 00	9,000 00	410 05	21,059 06	5,435 55	6,000 00	60,647 93	2,362,805 81
Saco & Biddeford Savings Institution, Saco	-	12,000 00	95,404 45	-	-	-	61,257 66	4,018,155 76
Searsport	-	-	1,000 00	2,815 44	-	-	8,011 14	276,233 83
Skowhegan	66,400 00	20,350 00	11,654 31	-	-	-	17,604 14	2,337,330 46
South Berwick	-	-	-	-	-	-	7,012 40	631,211 18
South Paris	250 00	3,200 00	3,100 00	1,000 00	-	250 00	11,856 28	414,626 48
Thomaston	-	3,000 00	1,900 00	11,017 68	7,000 00	-	12,107 03	581,002 71
Topsham & Brunswick Twenty-five Cent, Brunswick	-	-	8,290 12	7,343 75	-	943 46	8,955 68	451,688 10
Tremont	-	-	-	-	-	4,663 73	6,738 86	89,335 08
Waterville	9,150 00	60,000 00	24,600 50	-	6,000 00	-	72,177 62	2,231,168 62
Wiscasset	-	-	100 00	-	-	-	1,007 32	323,029 27
York County, Biddeford	-	-	2,112 50	-	-	-	35,464 22	1,179,964 44
Total	\$753,936 50	\$1,608,775 55	\$283,814 85	\$179,763 30	\$48,249 35	\$23,546 36	\$1,677,453 05	\$97,705,409 04

## 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.	10,545	115	-	\$1,139,184 85	\$963,965 32	\$175,219 53	-	8,165	\$934,536 45	2,231	\$2,260,779 42
Auburn	5,201	-	90	372,159 13	403,733 42	-	\$31,574 29	3,838	460,899 03	1,301	1,326,858 30
Augusta	12,003	-	155	966,338 08	1,111,661 39	-	145,325 31	7,417	983,674 91	3,732	3,888,258 27
Bangor	13,272	-	536	1,382,377 48	1,486,957 21	-	104,579 73	9,530	1,016,069 63	3,213	3,226,046 36
Bar Harbor, Eden.	35	-	152	6,317 86	23,977 79	-	17,656 93	33	413 54	2	1,702 88
Bath Savings Institution	6,799	244	-	709,115 57	661,548 67	47,566 90	-	4,590	626,773 68	1,991	2,141,361 41
Belfast	4,516	59	-	363,284 65	287,655 10	75,629 55	-	3,422	512,477 16	1,037	1,038,493 68
Bethel	1,736	34	-	93,352 02	89,681 59	3,670 43	-	1,466	118,607 89	256	269,507 71
Biddeford	3,196	-	75	281,941 61	392,131 99	-	110,190 38	2,315	280,960 46	800	835,066 83
Boothbay, Boothbay Harbor	1,692	-	8	123,828 13	94,115 78	29,712 35	-	1,235	130,412 62	484	252,472 60
Brewer	1,508	56	-	104,926 21	93,201 48	11,724 73	-	1,277	111,162 63	219	231,318 39
Bridgton	2,826	-	54	162,117 10	185,331 86	-	23,214 26	2,318	215,759 98	495	499,429 43
Brunswick Savings Institution	2,806	-	37	240,400 63	194,016 69	46,383 94	-	2,132	241,767 03	614	661,346 04
Buxton & Hollis, Buxton	1,107	-	-	65,702 57	57,323 32	8,379 25	-	878	91,277 97	218	246,027 03
Calais	1,296	-	1	77,341 49	79,314 76	-	1,973 27	1,029	131,500 77	263	261,888 69
Camden, Rockport	678	25	-	355,607 53	360,304 59	-	4,697 06	580	64,206 52	91	77,611 36
Cascade, Oakland	2,396	21	-	126,383 41	115,042 49	11,340 92	-	1,631	39,140 60	761	280,337 08
Eastport	2,404	141	-	183,587 92	163,225 17	20,362 75	-	1,924	216,124 54	447	447,121 70
Fairfield	1,738	12	-	146,000 39	133,094 46	12,905 93	-	1,419	177,582 07	305	317,965 44
Franklin County, Farmington	2,734	16	-	169,562 00	127,447 62	42,114 38	-	2,243	212,094 42	457	451,086 61
Gardiner Savings Institution	7,034	40	-	507,859 57	470,287 75	37,571 82	-	5,365	647,186 69	1,462	1,623,885 93
Gorham	2,184	33	-	112,147 29	103,120 62	9,026 67	-	1,779	149,231 63	377	405,831 63
Hallowell Savings Institution	1,714	21	-	130,535 32	118,195 53	12,339 79	-	1,184	140,314 39	466	514,979 88
Hancock County, Ellsworth	1,441	-	80	37,303 17	42,925 41	-	5,622 24	1,288	124,441 61	147	134,636 42
Houlton	3,524	-	32	602,926 05	568,343 70	34,582 35	-	2,938	285,091 33	548	599,783 69
Kennebec, Augusta	2,868	16	-	209,836 85	170,958 25	38,878 60	-	1,982	176,433 65	781	854,182 79
Kennebunk	2,666	54	-	214,730 96	246,128 13	-	31,397 17	2,068	255,743 21	586	553,761 40

Kingfield.....	536	7	-	24,868 82	26,149 53	-	1,280 71	482	40,174 26	54	53,639 51
Machias.....	2,381	45	-	174,708 37	149,724 02	24,984 35	-	1,794	195,730 86	540	580,502 11
Maine, Portland.....	32,208	640	-	3,035,030 29	2,197,710 43	837,319 86	-	21,894	2,416,037 73	9,360	10,597,672 22
Mechanics', Auburn.....	2,101	17	-	169,403 98	133,168 15	36,235 83	-	1,681	187,904 42	403	405,239 04
Norway.....	2,780	63	-	155,501 05	143,430 66	12,070 39	-	2,447	207,521 39	324	299,492 73
Penobscot, Bangor.....	7,490	369	-	643,598 87	558,357 90	85,240 97	-	5,569	590,788 92	1,728	1,866,628 57
People's, Lewiston.....	5,145	6	-	626,719 86	492,824 51	133,895 35	-	3,975	533,849 11	1,114	1,156,991 15
Phillips.....	1,097	8	-	71,193 82	58,045 70	13,148 12	-	943	83,073 55	146	133,421 51
Piscataquis, Dover.....	3,166	-	43	184,642 51	198,432 87	-	13,790 36	2,594	258,551 50	548	538,089 90
Portland.....	29,158	586	-	2,322,525 03	2,042,061 00	280,464 03	-	20,629	2,246,029 34	8,010	9,238,640 90
Rockland.....	6,738	2	-	428,040 51	388,412 62	39,627 89	-	5,288	639,444 00	1,377	1,373,323 84
Saco & Biddeford Savings In- stitution, Saco.....	8,089	23	-	733,392 76	804,176 58	-	70,783 82	5,858	558,087 55	1,852	1,971,367 90
Searsport.....	893	-	65	58,749 10	56,073 39	2,675 71	-	745	96,531 97	135	129,274 76
Skowhegan.....	5,959	216	-	653,262 26	476,619 31	176,642 95	-	4,565	477,250 42	1,185	1,146,983 70
South Berwick.....	1,551	21	-	99,378 80	95,192 10	4,186 70	-	1,143	125,466 16	378	395,621 87
South Paris.....	1,986	56	-	113,159 91	105,601 93	7,557 98	-	6	12,376 46	254	230,348 81
Thomaston.....	1,687	24	-	86,009 70	77,407 29	8,602 41	-	1,334	151,739 98	325	300,223 98
Topsham & Brunswick Twenty- five Cent, Brunswick.....	1,577	173	-	161,705 57	97,208 42	64,497 15	-	1,286	115,637 68	280	273,481 56
Tremont.....	342	-	7	13,856 76	8,926 78	4,929 98	-	293	32,864 58	47	45,233 13
Waterville.....	6,251	217	-	620,414 76	586,836 94	33,577 82	-	4,908	598,513 39	1,277	1,292,080 28
Wiscasset.....	1,125	18	-	67,171 93	58,743 08	8,428 85	-	945	103,994 29	177	165,925 64
York County, Biddeford.....	3,657	-	97	211,261 23	287,196 06	-	75,934 83	2,913	314,841 62	707	685,284 24
<b>Total.....</b>	<b>225,801</b>	<b>3,415</b>	<b>1,395</b>	<b>\$9,539,461 73</b>	<b>\$7,785,985 86</b>	<b>\$2,391,496 23</b>	<b>\$638,020 36</b>	<b>165,303</b>	<b>\$18,399,693 56</b>	<b>53,485</b>	<b>\$56,274,211 32</b>

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, 1911.	State tax, 1911.	Annual expenses.
Androscoggin County, Lewiston . . . . .	141	\$353,887 63	8	\$66,371 22	3½	\$123,496 29	\$50 49	\$16,323 60	\$6,287 81
Auburn . . . . .	60	138,555 60	2	10,515 88	3½	66,585 35	604 00	10,204 89	3,000 00
Augusta . . . . .	792	1,871,227 82	62	507,980 78	4	288,174 60	497 00	38,006 30	11,896 76
Bangor . . . . .	506	1,141,271 38	23	224,674 11	3½	191,474 94	1,707 38	30,793 24	12,420 01
Bar Harbor, Eden . . . . .	-	-	-	-	4	682 08	-	57 65	86 73
Bath Savings Institution . . . . .	163	708,989 82	55	545,870 09	4	154,929 48	901 60	22,794 35	6,000 00
Belfast . . . . .	51	110,976 49	6	67,498 34	4	64,977 98	436 50	9,262 52	4,000 00
Bethel . . . . .	14	29,252 38	-	-	3½	13,852 37	130 09	2,073 13	1,300 00
Biddeford . . . . .	78	185,644 96	3	16,792 61	4	51,182 71	860 20	5,661 36	3,600 00
Boothbay, Boothbay Harbor . . . . .	8	16,655 30	-	-	4	16,675 96	-	2,189 30	1,550 00
Brewer . . . . .	12	29,124 08	-	-	3½	12,065 57	129 00	1,632 15	1,988 00
Bridgton . . . . .	13	27,383 67	-	-	3½	25,198 93	233 59	3,740 41	2,657 05
Brunswick Savings Institution . . . . .	60	144,272 26	-	-	4	39,470 24	184 93	5,164 84	2,750 00
Buxton & Hollis, Buxton . . . . .	11	24,471 14	-	-	4	13,888 67	10 20	2,034 06	1,200 00
Calais . . . . .	6	10,036 77	-	-	3½	13,573 82	29 70	2,283 03	2,000 00
Camden, Rockport . . . . .	4	14,373 80	1	5,402 29	3½	4,874 43	37 16	733 66	2,154 44
Cascade, Oakland . . . . .	4	9,744 08	-	-	4	12,538 52	498 20	1,473 93	1,610 59
Fairport . . . . .	33	77,471 09	-	-	3½	23,869 73	424 50	3,427 88	1,900 00
Fairfield . . . . .	14	31,582 67	-	-	4	19,192 51	230 35	2,416 05	1,300 00
Franklin County, Farmington . . . . .	32	75,859 27	2	12,075 21	4	24,689 96	370 00	2,844 64	1,400 00
Gardiner Savings Institution . . . . .	166	423,390 16	11	83,354 97	4	107,073 98	360 00	14,602 37	4,500 00
Gorham . . . . .	28	62,391 89	-	-	4	23,455 40	122 47	4,507 87	1,950 00
Hallowell Savings Institution . . . . .	63	155,302 28	1	5,824 62	4	31,843 87	385 00	4,567 11	2,614 40
Hancock County, Ellsworth . . . . .	6	13,237 69	-	-	3½	9,379 09	364 03	1,195 27	2,979 65
Houlton . . . . .	35	99,679 52	3	16,215 43	4	36,446 80	96 00	3,992 51	3,500 00
Kennebec, Augusta . . . . .	102	264,942 57	3	21,117 24	4	50,109 12	924 67	5,214 14	5,000 00
Kennebunk . . . . .	32	70,707 96	-	-	4	34,175 78	-	4,580 74	2,228 63
Kingfield . . . . .	-	-	-	-	4	3,653 74	-	390 6)	711 42
Machias . . . . .	45	120,174 72	2	10,623 32	3½	30,176 77	52 64	4,306 30	2,050 00

Maine, Portland	896	2,141,851 37	53	347,984 37	4	576,580 30	1,367 59	90,922 58	28,616 74
Mechanics', Auburn	17	37,905 57	-	-	4	25,418 99	757 03	2,885 96	2,350 00
Norway	9	18,352 09	-	-	3 $\frac{1}{2}$	17,098 21	122 40	2,466 78	1,600 00
Penobscot, Bangor	182	449,732 35	11	79,072 12	2 $\frac{1}{2}$	98,006 06	265 93	12,504 40	8,429 85
People's, Lewiston	53	131,925 18	3	20,804 03	4	67,334 70	326 46	8,154 82	3,000 00
Phillips	8	20,528 83	-	-	4	8,681 07	62 53	1,008 69	1,339 29
Piscataquis, Dover	22	46,863 38	2	11,593 03	3 $\frac{1}{2}$	28,820 51	153 78	4,211 40	2,666 57
Portland	513	1,224,851 59	6	32,402 71	4	483,308 92	14,141 15	65,373 19	31,867 02
Rockland	71	170,491 98	2	19,858 61	3 $\frac{1}{2}$	72,782 98	274 32	11,092 65	4,646 08
Saco & Biddeford Savings Institution, Saco	361	912,169 73	18	135,134 33	5	173,779 18	1,253 66	15,373 30	9,235 00
Searsport	13	31,107 84	-	-	4	9,532 14	33 75	1,269 28	1,631 52
Skowhegan	199	507,473 53	10	65,882 98	4	80,081 16	550 03	8,686 46	4,324 88
South Berwick	30	68,755 35	-	-	3 $\frac{1}{2}$	19,481 70	-	3,150 19	1,850 00
South Paris	1,726	144,482 44	-	-	3 $\frac{1}{2}$	12,433 13	148 20	1,935 45	1,638 37
Thomaston	27	61,353 10	1	18,023 60	4	20,230 91	87 23	3,086 56	1,297 86
Topsham & Brunswick Twenty-five Cent									
Brunswick	10	23,744 39	1	9,834 21	4	14,673 70	97 92	1,660 92	2,408 14
Tremont	2	4,429 99	-	-	4	2,952 14	15 97	333 55	300 00
Waterville	63	151,605 51	3	19,282 07	4	76,262 51	1,539 89	9,255 85	4,900 00
Wiscasset	3	6,120 00	-	-	4	10,413 35	153 97	1,596 19	1,375 84
York County, Biddeford	35	95,653 53	2	15,315 25	4	42,965 35	564 68	5,541 35	3,300 00
Total	6,719	\$12,460,204 75	294	\$2,369,503 42	*3.92	\$3,326,545 64	\$31,555 92	\$455,934 47	\$211,210 65

\* Average.

## TRUST AND BANKING COMPANIES.

TABLE C—Statement of Liabilities and Resources October 28, 1911.

## Liabilities.

NAME OF BANK.	Capital stock.	Surplus.	Undivided profits.	Savings deposits.	Demand deposits.	Certificates of deposit.	Trust department.
Aroostook Trust & Banking Company, Caribou.....	\$50,000 00	\$40,000 00	\$33,572 74	\$44,557 93	\$230,023 84	\$74,557 81	-
Augusta Trust Company.....	100,000 00	100,000 00	172,192 27	3,786,641 70	818,712 82	1,500 00	\$89,115 22
Bar Harbor Banking & Trust Company, Eden.....	50,000 00	125,000 00	20,148 90	730,133 32	797,416 14	61,600 95	6,500 00
Bath Trust Company.....	100,000 00	18,000 00	14,460 31	436,339 28	386,537 12	76,867 47	-
Dexter Trust & Banking Company.....	50,000 00	25,000 00	6,300 94	406,749 38	136,572 32	142,208 78	-
Eastern Trust & Banking Company, Bangor.....	175,000 00	175,000 00	307,709 81	2,427,210 04	2,015,115 11	48,946 48	-
Fidelity Trust Company, Portland.....	400,000 00	400,000 00	122,164 01	3,339,369 56	3,773,434 47	200,013 92	1,686,203 73
Fort Kent Trust Company.....	50,000 00	26,500 00	1,995 04	80,458 33	72,608 99	-	-
Frontier Trust Company, Fort Fairfield.....	50,000 00	25,000 00	4,601 31	98,484 92	126,502 25	-	-
Goodwin Trust Company, Biddeford.....	25,000 00	3,000 00	3,492 85	42,405 65	-	-	-
Guilford Trust Company.....	60,000 00	15,000 00	32,295 72	407,953 58	244,836 41	-	-
Hallowell Trust & Banking Company.....	100,000 00	25,000 00	3,808 76	77,645 56	96,337 07	-	-
Houlton Trust Company.....	89,900 00	28,141 00	13,341 90	405,087 46	241,413 27	21,207 00	-
International Trust & Banking Company, Calais.....	50,000 00	12,500 00	10,120 80	195,638 87	131,015 40	134 97	-
Kenduskeag Trust Company, Bangor.....	100,000 00	50,000 00	74,461 48	614,402 12	474,505 10	1,520 06	-
Kineo Trust Company, Dover.....	50,000 00	25,000 00	53,649 86	337,448 71	463,574 11	49,208 61	-
Lewiston Trust & Safe Deposit Company.....	75,000 00	30,000 00	16,531 31	1,352,446 22	346,495 53	5,300 00	-
Livermore Falls Trust & Banking Company.....	50,000 00	25,000 00	11,120 45	721,917 12	162,220 78	53,495 08	-
Lubec Trust & Banking Company.....	25,000 00	10,000 00	1,756 89	-	187,503 77	49,741 52	-
Machias Banking Company.....	30,000 00	10,000 00	3,973 90	68,973 16	143,042 01	-	-
Maine Trust & Banking Company, Gardiner.....	100,000 00	100,000 00	11,319 44	752,251 10	232,711 51	-	90,395 44
Mars Hill Trust Company.....	35,000 00	7,500 00	2,741 78	31,291 25	92,255 15	-	-
Mercantile Trust Company, Portland.....	100,000 00	50,000 00	66,820 61	571,245 76	354,418 89	77,898 79	79,434 13
Merchants' Trust & Banking Company, Presque Isle.....	50,000 00	15,000 00	13,666 42	46,626 73	155,172 03	162 20	-
Merrill Trust Company, Bangor.....	200,000 00	100,000 00	83,542 39	176,418 35	2,032,786 18	26,965 34	8,500 00



Millinocket Trust Company	25,000 00	13,566 54	2,289 84	118,011 79	123,966 45	3,700 00	-
Paris Trust Company, South Paris	50,000 00	2,000 00	3,728 58	-	123,459 05	1,337 11	-
People's Trust Company, Farmington	50,000 00	4,600 00	1,616 84	43,207 94	21,860 84	-	11,000 00
Pittsfield Trust Company	50,000 00	7,000 00	3,031 36	236,862 06	136,203 31	-	-
Rangleley Trust Company	25,000 00	10,500 00	6,178 54	124,007 99	58,615 85	1,706 27	-
Rockland Trust Company	100,000 00	25,000 00	37,684 95	312,464 09	160,083 47	3,828 00	-
Rumford Falls Trust Company, Rumford	100,000 00	150,000 00	39,014 25	1,267,043 36	259,951 96	50,106 38	462 00
Security Trust Company, Rockland	50,000 00	30,000 00	26,137 21	727,355 83	194,016 92	1,586 40	-
Skowhegan Trust Company	50,000 00	-	8,264 22	502,310 41	209,506 44	-	-
State Trust Company, Augusta	50,000 00	100,000 00	51,228 72	1,242,599 39	258,866 14	540 00	30,760 96
Stockton Springs Trust Company	25,000 00	2,000 00	914 86	26,097 02	24,758 11	-	-
Union Safe Deposit & Trust Company, Portland	250,000 00	250,000 00	17,493 27	333,181 48	49,717 09	37,299 50	260,124 85
Union Trust Company, Ellsworth	100,000 00	50,000 00	37,577 07	683,643 55	526,393 12	45,865 33	-
United States Trust Company, Portland	100,000 00	50,000 00	48,611 89	488,537 25	428,512 35	6,200 00	69,550 26
Van Buren Trust Company	50,000 00	10,000 00	1,782 35	40,619 84	88,833 13	9,876 60	-
Waldo Trust Company, Belfast	50,000 00	12,500 00	28,137 04	366,066 78	177,269 00	881 25	-
Westbrook Trust Company	50,000 00	15,000 00	10,950 11	370,722 27	145,769 75	17,532 77	-
<b>Total</b>	<b>\$3,339,900 00</b>	<b>\$2,172,807 54</b>	<b>\$1,410,430 99</b>	<b>\$24,034,427 15</b>	<b>\$16,752,993 25</b>	<b>\$1,071,788 59</b>	<b>\$2,332,046 59</b>

BANK COMMISSIONER'S REPORT.

**TABLE C—Continued.**  
**Liabilities—Concluded.**

NAME OF BANK.	Unpaid dividends.	Deposits for coupons.	Treasurer's checks outstanding.	Due to other banks and bankers.	Bills payable.	Other liabilities.	Total liabilities.
Aroostook Trust and Banking Company, Caribou	-	-	-	-	\$18,059 50	-	\$490,771 82
Augusta Trust Company	\$120 00	-	\$14,835 45	\$4,960 37	46,622 92	-	5,134,700 75
Bar Harbor Banking and Trust Company, Eden	40 00	\$479 29	11,700 40	-	-	-	1,803,019 00
Bath Trust Company	-	-	15,654 99	545 76	-	-	1,048,404 93
Dexter Trust and Banking Company	-	-	-	-	-	-	766,831 42
Eastern Trust and Banking Company, Bangor	-	-	-	14,118 18	-	\$30,050 00	5,193,149 62
Fidelity Trust Company, Portland	351 00	26,694 50	79,231 63	70,296 32	27,285 24	-	10,125,024 38
Fort Kent Trust Company	3,000 00	-	44 78	-	3,500 00	-	238,107 14
Frontier Trust Company, Fort Fairfield	-	-	2,655 87	-	34,500 00	-	341,744 35
Goodwin Trust Company, Biddeford	-	-	-	-	-	-	73,898 50
Guilford Trust Company	8 00	-	454 72	-	-	-	760,548 43
Hallowell Trust and Banking Company	108 50	-	-	-	25,000 00	-	327,899 89
Houlton Trust Company	20 00	1,205 00	-	-	-	-	800,315 63
International Trust and Banking Company, Calais	-	-	-	654 82	-	-	400,064 86
Kenduskeag Trust Company, Bangor	-	-	2,627 65	155 92	225,000 00	-	1,542,672 35
Kineo Trust Company, Dover	34 00	-	7,861 63	-	-	-	996,776 92
Lewiston Trust and Safe Deposit Company	-	-	1,664 61	-	20,000 00	-	1,847,437 67
Livermore Falls Trust and Banking Company	10 20	-	785 13	-	-	-	1,024,548 76
Lubec Trust and Banking Company	105 00	-	-	-	-	-	274,107 13
Machias Banking Company	-	-	-	-	-	-	255,989 07
Maine Trust and Banking Company, Gardiner	-	3,595 00	1,361 32	-	-	-	1,291,633 81
Mars Hill Trust Company	-	-	-	-	-	-	165,788 18
Mercantile Trust Company, Portland	-	1,130 00	10,139 00	624 53	100,000 00	-	1,411,711 71
Merchants' Trust and Banking Company, Presque Isle	30 00	-	-	-	75,817 00	-	356,274 38
Merrill Trust Company, Bangor	-	-	233 83	10,677 10	-	-	2,689,123 19
Millinocket Trust Company	60 00	-	-	-	-	-	286,594 62
Paris Trust Company, South Paris	-	270 00	790 60	3,600 26	-	-	185,185 60
People's Trust Company, Farmington	596 00	-	-	-	3,464 92	-	136,346 54

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Pittsfield Trust Company .....	45 00	-	-	-	-	-	433,141 73
Rangley Trust Company .....	-	-	423 70	-	-	-	226,432 35
Rockland Trust Company .....	149 84	-	-	9,533 44	-	-	648,743 79
Rumford Falls Trust Company, Rumford .....	-	-	9,024 97	-	40,000 00	-	1,915,602 92
Security Trust Company, Rockland .....	-	-	-	-	66,687 02	-	1,095,783 38
Skowhegan Trust Company .....	-	-	3,265 23	-	10,000 00	-	783,346 30
State Trust Company, Augusta .....	-	1,012 50	674 42	-	81,900 00	-	1,817,582 13
Stockton Springs Trust Company .....	-	-	-	-	-	-	78,769 99
Union Safe Deposit and Trust Company, Portland .....	-	35,240 74	-	-	-	9,730 46	1,242,787 39
Union Trust Company, Ellsworth .....	40 00	-	1,777 00	-	-	-	1,445,286 07
United States Trust Company, Portland .....	-	445 00	4,138 31	-	27,086 44	-	1,223,081 50
Van Buren Trust Company .....	-	-	-	-	7,500 00	-	208,611 92
Waldo Trust Company, Belfast .....	-	-	4,931 90	-	39,650 00	-	679,435 97
Westbrook Trust Company .....	6 00	-	-	-	-	-	609,980 90
Total .....	\$4,723 54	\$70,072 03	\$174,277 14	\$115,166 70	\$851,853 04	\$39,780 46	\$52,370,267 02

BANK COMMISSIONER'S REPORT.

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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....	\$202,746 47	\$92,960 00	\$86 15	\$19,766 00	-	\$3,000 00
Augusta Trust Company.....	1,672,993 70	436,001 09	3,319 79	2,462,943 57	\$89,115 22	96,808 44
Bar Harbor Banking and Trust Company, Eden.....	860,472 28	403,735 78	-	261,797 02	6,500 00	4,375 00
Bath Trust Company.....	553,348 21	8,975 00	27 93	376,962 76	-	18,500 00
Dexter Trust and Banking Company.....	259,873 35	56,045 86	955 12	324,067 47	-	26,000 00
Eastern Trust and Banking Company, Bangor.....	2,707,770 79	798,036 20	1,418 24	1,112,321 69	-	60,370 59
Fidelity Trust Company, Portland.....	5,422,765 36	70,825 00	4,633 98	2,078,936 34	1,686,203 73	-
Fort Kent Trust Company.....	165,806 21	15,057 75	-	950 00	-	7,742 81
Frontier Trust Company, Fort Fairfield.....	228,934 60	32,071 64	540 38	15,100 00	-	26,000 00
Goodwin Trust Company, Biddeford.....	21,385 50	35,373 00	-	11,610 00	-	-
Guilford Trust Company.....	404,633 75	155,825 15	895 13	43,630 50	-	8,172 73
Hallowell Trust and Banking Company.....	153,884 51	21,850 00	532 30	126,329 38	-	6,600 00
Houlton Trust Company.....	421,424 64	233,161 27	-	9,620 00	-	-
International Trust and Banking Company, Calais.....	255,436 51	2,431 00	5,205 80	81,915 25	-	12,500 00
Kenduskeag Trust Company, Bangor.....	610,487 53	223,783 73	310 95	522,140 68	-	16,250 00
Kineo Trust Company, Dover.....	363,777 57	211,300 54	485 42	144,915 29	-	8,000 00
Lewiston Trust and Safe Deposit Company.....	811,653 31	280,629 25	-	661,275 69	-	20,000 00
Livermore Falls Trust and Banking Company.....	282,986 78	243,920 57	39 31	324,046 40	-	62,300 00
Lubec Trust and Banking Company.....	54,280 58	19,566 00	33 90	127,371 25	-	8,000 00
Machias Banking Company.....	70,785 70	5,892 00	2,817 90	131,015 00	-	-
Maine Trust and Banking Company, Gardiner.....	230,117 93	52,527 37	1,221 40	820,167 40	90,395 44	-
Mars Hill Trust Company.....	90,387 95	43,330 57	90 69	-	-	6,000 00
Mercantile Trust Company, Portland.....	490,736 49	108,750 00	291 04	621,684 62	73,597 50	-
Merchants' Trust and Banking Company, Presque Isle..	281,643 43	19,040 00	450 27	17,312 50	-	4,000 00
Merrill Trust Company, Bangor.....	1,394,014 19	186,979 69	5,607 48	650,001 94	8,500 00	70,000 00
Millinocket Trust Company.....	152,129 72	52,501 82	295 43	18,550 00	-	19,500 00
Paris Trust Company, South Paris.....	45,293 89	36,065 00	20 02	70,087 50	-	-
People's Trust Company, Farmington.....	-	2,761 43	-	65,387 60	11,000 00	56,960 57

Pittsfield Trust Company .....	229,116 21	33,360 03	1,414 79	78,428 56	-	5,595 92
Rangeley Trust Company .....	73,503 88	88,155 07	-	26,500 00	-	5,000 00
Rockland Trust Company .....	247,683 87	35,218 00	418 33	294,448 95	-	-
Rumford Falls Trust Company, Rumford .....	833,777 17	341,106 70	422 09	580,188 98	-	50,913 45
Security Trust Company, Rockland .....	564,321 03	70,944 40	81 28	353,869 90	-	22,098 73
Skowhegan Trust Company .....	388,120 24	23,780 00	8,306 07	292,931 25	-	15,000 00
State Trust Company, Augusta .....	128,976 02	80,644 05	11 35	1,492,416 49	30,760 96	-
Stockton Springs Trust Company .....	11,435 01	10,318 34	617 54	48,275 00	-	1,000 00
Union Safe Deposit and Trust Company, Portland .....	249,309 53	5,750 00	-	696,803 84	247,185 27	-
Union Trust Company, Ellsworth .....	629,081 10	162,118 55	11,022 69	518,689 64	-	10,500 00
United States Trust Company, Portland .....	728,224 46	29,708 50	3,354 82	305,056 25	68,997 76	-
Van Buren Trust Company .....	99,853 34	45,245 26	85 03	-	-	8,632 91
Waldo Trust Company, Belfast .....	255,828 41	51,853 54	3,017 52	311,600 00	-	7,600 00
Westbrook Trust Company .....	190,194 25	77,795 75	163 15	226,507 03	-	8,408 18
Total .....	\$22,839,195 47	\$4,905,394 90	\$58,297 77	\$16,325,621 74	\$2,312,255 88	\$675,829 33

TABLE C—Concluded.  
Resources—Concluded.

NAME OF BANK.	Due from other banks and bankers.	Furniture and fixtures.	Cash on hand and on deposit.	Other resources.	Total resources.
Aroostook Trust and Banking Company, Caribou . . . . .	\$287 33	-	\$171,925 87	-	\$490,771 82
Augusta Trust Company . . . . .	-	\$28,000 00	345,518 94	-	5,134,700 75
Bar Harbor Banking and Trust Company, Eden . . . . .	-	-	266,138 92	-	1,803,019 00
Bath Trust Company . . . . .	-	1,900 00	88,691 03	-	1,048,404 93
Dexter Trust and Banking Company . . . . .	6,847 98	3,927 46	89,114 18	-	766,831 42
Eastern Trust and Banking Company, Bangor . . . . .	37,592 91	-	475,639 20	-	5,193,149 62
Fidelity Trust Company, Portland . . . . .	53,545 41	12,338 86	795,775 70	-	10,125,024 38
Fort Kent Trust Company . . . . .	3,081 27	2,491 41	42,873 21	-	238,107 14
Frontier Trust Company, Fort Fairfield . . . . .	311 10	5,000 00	33,786 63	-	341,744 35
Goodwin Trust Company, Biddeford . . . . .	-	-	5,530 00	-	73,898 50
Guilford Trust Company . . . . .	-	4,332 50	143,058 67	-	760,548 43
Hallowell Trust and Banking Company . . . . .	831 39	777 97	17,094 34	-	327,899 89
Houlton Trust Company . . . . .	6,420 06	5,000 00	124,689 66	-	800,315 63
International Trust and Banking Company, Calais . . . . .	-	1,014 76	41,561 54	-	400,064 86
Kenduskeag Trust Company, Bangor . . . . .	-	2,489 00	167,210 44	-	1,542,672 33
Kineo Trust Company, Dover . . . . .	-	10,748 50	247,549 60	-	986,776 92
Lewiston Trust and Safe Deposit Company . . . . .	-	23,200 00	50,679 42	-	1,847,437 67
Livermore Falls Trust and Banking Company . . . . .	-	-	111,255 70	-	1,024,548 76
Lubec Trust and Banking Company . . . . .	53 35	3,000 00	61,802 10	-	274,107 18
Machias Banking Company . . . . .	-	45,478 47	89,204 27	-	255,989 07
Maine Trust and Banking Company, Gardiner . . . . .	-	8,000 00	26,136 07	-	1,291,633 81
Mars Hill Trust Company . . . . .	342 90	2,500 00	115,652 06	-	168,788 18
Mercantile Trust Company, Portland . . . . .	-	1,000 00	32,828 18	-	1,411,711 71
Merchants' Trust and Banking Company, Presque Isle . . . . .	-	1,000 00	354,019 89	-	356,274 38
Merrill Trust Company, Bangor . . . . .	-	20,000 00	42,337 65	-	2,689,123 19
Millinocket Trust Company . . . . .	-	1,280 00	27,519 19	-	286,594 62
Paris Trust Company, South Paris . . . . .	-	6,200 00	236 94	-	185,185 60
People's Trust Company, Farmington . . . . .	-	-	-	-	136,346 54

Pittsfield Trust Company.....	-	9,000 00	76,226 22	-	433,141 73
Rangeley Trust Company.....	-	2,003 25	31,270 15	-	226,432 35
Rockland Trust Company.....	-	2,005 00	68,969 64	-	648,743 79
Rumford Falls Trust Company, Rumford.....	-	8,073 26	101,121 27	-	1,915,602 92
Security Trust Company, Rockland.....	-	3,715 86	80,752 18	-	1,095,783 38
Skowhegan Trust Company.....	-	1,000 00	44,440 21	\$9,768 53	783,346 30
State Trust Company, Augusta.....	-	-	84,773 26	-	1,817,582 13
Stockton Springs Trust Company.....	-	870 00	6,254 10	-	78,769 99
Union Safe Deposit and Trust Company, Portland.....	-	-	43,738 75	-	1,242,787 39
Union Trust Company, Ellsworth.....	560 81	10,000 00	103,323 28	-	1,445,296 07
United States Trust Company, Portland.....	-	4,000 00	83,739 71	-	1,323,081 50
Van Buren Trust Company.....	-	2,334 53	51,862 85	598 00	208,611 92
Waldo Trust Company, Belfast.....	1,681 89	2,000 00	45,854 61	-	679,435 97
Westbrook Trust Company.....	-	1,000 00	105,912 54	-	609,980 90
Total.....	\$111,556 40	\$190,262 36	\$4,941,546 64	\$10,366 53	\$52,370,267 02

BANK COMMISSIONER'S REPORT.

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

NAME OF BANK.	Number of de- positors of time deposits and de- posits bearing interest at 3% or more.	Amount of such deposits.	Number of de- positors of de- mand deposits and deposits bear- ing 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.....	583	\$44,557 93	-	-	121	\$36,210 08
Augusta Trust Company.....	9,926	3,786,641 70	578	\$655,979 47	1	1,500 00
Bar Harbor Banking and Trust Company, Eden.....	1,524	730,133 32	89	318,207 00	1	5,600 00
Bath Trust Company.....	1,063	436,339 28	648	386,537 12	41	76,867 47
Dexter Trust and Banking Company.....	1,942	406,949 38	54	89,782 42	690	142,208 78
Eastern Trust and Banking Company, Bangor.....	7,160	2,427,210 04	578	1,741,992 43	*	-
Fidelity Trust Company, Portland.....	5,281	3,339,369 56	5,184	3,770,207 23	37	195,513 92
Fort Kent Trust Company.....	1,143	98,484 92	-	2,000 00	-	-
Frontier Trust Company, Fort Fairfield.....	1,891	80,458 33	-	-	-	-
Goodwin Trust Company, Biddeford.....	315	42,405 65	-	-	-	-
Guilford Trust Company.....	1,873	407,953 58	711	244,646 64	-	-
Hallowell Trust and Banking Company.....	417	77,645 56	11	48,134 61	-	-
Houlton Trust Company.....	1,649	405,087 46	1	960 71	-	-
International Trust and Banking Company, Calais.....	556	195,638 87	1	29,371 51	1	134 97
Kenduskeag Trust Company, Bangor.....	3,065	614,402 12	145	437,460 00	3	225,000 00
Kineo Trust Company, Dover.....	1,627	337,525 18	13	119,193 87	39	49,208 61
Lewiston Trust and Safe Deposit Company.....	4,741	1,352,446 22	2	3,400 00	-	-
Livermore Falls Trust and Banking Company.....	3,752	721,917 12	-	-	45	53,495 08
Lubec Trust and Banking Company.....	-	-	3	103,909 26	-	-
Machias Banking Company.....	28	68,973 16	39	102,152 89	-	-
Maine Trust and Banking Company, Gardiner.....	1,123	752,251 10	8	112,344 19	-	-
Mars Hill Trust Company.....	315	31,291 25	-	-	-	-
Mercantile Trust Company, Portland.....	531	577,092 09	174	315,236 73	98	77,898 79
Merchants' Trust and Banking Company, Presque Isle.....	892	46,626 73	396	155,172 03	-	-
Merrill Trust Company, Bangor.....	411	176,418 35	2,405	2,081,762 46	2	9,224 04
Millinocket Trust Company.....	745	118,011 79	349	123,966 45	4	3,700 00
Paris Trust Company, South Paris.....	-	-	44	74,600 00	-	-
People's Trust Company, Farmington.....	262	43,207 94	57	21,512 15	-	-



Pittsfield Trust Company .....	1,112	236,862 06	79	99,212 23	-	-
Rangeley Trust Company .....	724	124,007 99	-	-	5	1,616 27
Rockland Trust Company .....	725	312,464 09	-	-	-	-
Rumford Falls Trust Company, Rumford .....	4,968	1,267,043 36	1	1,711 45	15	50,106 38
Security Trust Company, Rockland .....	2,750	727,355 83	-	-	3	1,586 40
Skowhegan Trust Company .....	910	502,310 41	327	209,506 44	-	-
State Trust Company, Augusta .....	3,361	1,242,599 39	527	258,866 14	1	520 00
Stockton Springs Trust Company .....	150	26,097 02	7	9,000 00	-	-
Union Safe Deposit and Trust Company, Portland .....	128	333,181 48	16	43,329 69	4	37,299 50
Union Trust Company, Ellsworth .....	3,482	683,643 55	108	321,324 13	3	28,125 00
United States Trust Company, Portland .....	1,030	488,537 25	718	428,512 35	3	6,200 00
Van Buren Trust Company .....	826	40,619 84	16	38,522 57	16	9,876 60
Waldo Trust Company, Belfast .....	2,522	366,066 78	125	135,000 00	5	871 25
Westbrook Trust Company .....	2,235	370,722 27	60	82,118 70	11	17,532 77
<b>Total .....</b>	<b>77,738</b>	<b>\$14,040,549 95</b>	<b>13,475</b>	<b>\$12,565,632 87</b>	<b>1,149</b>	<b>\$1,030,295 91</b>

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	48	\$38,347 73	706	\$229,937 69	1,458	\$349,053 43	3-3½-4	\$2,702 79
Augusta Trust Company	-	-	1,595	161,581 70	12,100	4,605,702 87	4	146,287 27
Bar Harbor Banking and Trust Company, Eden	145	56,000 95	1,375	514,267 93	3,134	1,624,209 20	4	23,877 09
Bath Trust Company	-	-	-	-	1,752	899,743 87	4	15,477 61
Dexter Trust and Banking Company,	-	-	445	44,145 28	3,131	683,085 86	3½-4	11,490 37
Eastern Trust and Banking Company, Bangor	77	48,946 48	2,716	271,091 39	10,531	4,489,240 34	3	60,145 74
Fidelity Trust Company, Portland	1	4,500 00	37	109,153 37	10,540	7,418,744 08	3-3½-4	106,860 83
Fort Kent Trust Company	-	-	354	124,502 25	1,498	224,987 17	4	3,186 08
Frontier Trust Company, Fort Fairfield	-	-	272	72,483 91	2,163	152,942 24	3	2,018 96
Goodwin Trust Company, Biddeford	-	-	-	-	315	42,405 65	4	1,516 73
Guilford Trust Company	-	-	26	652 49	2,610	653,252 71	3½	12,892 42
Hallowell Trust and Banking Company,	-	-	-	-	428	125,780 17	4	2,729 76
Houlton Trust Company	17	21,207 00	669	241,677 56	2,336	668,932 73	3-4	12,715 46
International Trust and Banking Company, Calais	-	-	397	100,490 22	955	325,635 57	3½	6,686 34
Kenduskeag Trust Company, Bangor	3	1,520 06	1,090	10,275 25	4,306	1,288,657 43	3½	24,006 05
Kineo Trust Company, Dover	-	-	1,287	344,303 77	2,966	850,231 43	3½	11,973 04
Lewiston Trust and Safe Deposit Company	4	25,300 00	1,201	317,795 53	5,948	1,698,941 75	4	47,918 84
Livermore Falls Trust and Banking Company	-	-	848	162,220 78	4,645	937,632 98	3-3½-4	28,812 50
Lubec Trust and Banking Company	472	49,741 52	241	83,547 13	716	237,197 91	-	-
Machias Banking Company	-	-	408	40,889 12	475	212,015 17	3	2,213 25
Maine Trust and Banking Company, Gardiner	-	-	364	122,740 92	1,495	987,336 21	4	29,495 24
Mars Hill Trust Company	-	-	276	92,255 15	591	125,546 40	4	1,192 27
Mercantile Trust Company, Portland	-	-	593	40,312 46	1,396	1,010,540 07	3-3½-4	25,192 89
Merchants' Trust and Banking Company, Presque Isle	1	162 20	-	-	1,289	201,960 96	4	1,073 86
Merrill Trust Company, Bangor	40	17,741 30	-	-	2,858	2,285,146 15	3-3½	1,250 27
Millinocket Trust Company	-	-	-	-	1,098	243,678 24	-	3,020 86
Paris Trust Company, South Paris	1	1,337 11	452	49,919 65	497	125,856 76	4	-
People's Trust Company, Farmington	-	-	14	348 69	333	65,068 78	3	1,713 40

Pittsfield Trust Company	-	-	536	36,991 08	1,727	373,065 37	3½	7,658 02
Rangeley Trust Company	1	90 00	187	58,615 85	917	184,330 11	3-4	4,483 26
Rockland Trust Company	6	3,828 00	370	160,083 47	1,101	476,375 56	3½	10,289 32
Rumford Falls Trust Company, Rumford	-	-	1,336	258,240 51	6,320	1,577,101 70	4	48,117 85
Security Trust Company, Rockland	-	-	716	194,016 92	3,469	922,959 15	3½	23,816 60
Skowhegan Trust Company	-	-	1,237	711,816 85	2,474	1,423,633 70	4	10,636 28
State Trust Company, Augusta	-	-	-	-	3,889	1,501,985 53	4	46,255 34
Stockton Springs Trust Company	-	-	75	15,140 57	232	50,237 59	4	884 00
Union Safe Deposit and Trust Company, Portland	-	-	69	41,628 14	217	455,438 81	3-3½-4	13,782 54
Union Trust Company, Ellsworth	74	17,740 33	1,313	205,068 99	4,980	1,255,902 00	3½	22,490 42
United States Trust Company, Portland	-	-	2	445 00	1,753	923,694 66	3-4	18,250 25
Van Buren Trust Company	-	-	166	50,310 56	1,024	139,329 57	4	1,610 60
Waldo Trust Company, Belfast	1	10 00	480	47,200 90	3,133	549,148 93	4	16,009 13
Westbrook Trust Company	-	-	469	63,487 90	2,775	533,861 64	3½-4	12,434 49
Total	891	\$286,472 68	22,322	\$4,977,638 98	115,575	\$32,900,590 39	*3.63	\$823,168 02

\* 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 1911.
Aroostook Trust and Banking Company, Caribou	-	-	\$2,702 79	18	\$9,000 00	\$381 32
Augusta Trust Company	2	\$12,904 58	159,191 85	10	10,000 00	17,043 45
Bar Harbor Banking and Trust Company, Eden	2-2-99	6,759 10	30,636 19	20	10,000 00	3,304 43
Bath Trust Company	2	2,515 08	17,992 69	6	6,000 00	2,290 73
Dexter Trust and Banking Company,	2	658 52	12,148 89	-	-	1,300 73
Eastern Trust and Banking Company, Bangor	2-2-2-95	31,959 61	92,105 35	20	35,000 00	10,991 48
Fidelity Trust Company, Portland	2-2-2-9	84,474 15	191,334 98	12	48,000 00	12,992 90
Fort Kent Trust Company	2	34 80	3,220 88	2	4,000 00	360 02
Frontier Trust Company, Fort Fairfield	-	-	2,018 96	6	3,000 00	438 21
Goodwin Trust Company, Biddeford	-	-	1,516 73	2	2,000 00	213 24
Guilford Trust Company	2	2,446 27	15,338 69	2	4,800 00	1,811 12
Hallowell Trust and Banking Company,	2	1,340 73	4,070 49	7	7,000 00	1,361 26
Houlton Trust Company	2	8 26	12,723 72	10	8,965 00	1,895 30
International Trust and Banking Company, Calais	2	599 64	7,285 98	8	4,000 00	936 84
Kenduskeag Trust Company, Bangor	2-2-9	9,121 60	33,127 65	10	10,000 00	4,164 84
Kineo Trust Company, Dover	2-2-4	3,044 63	15,017 67	9	4,500 00	1,906 27
Lewiston Trust & Safe Deposit Company	2	78 00	47,996 84	8	6,000 00	6,481 99
Livermore Falls Trust and Banking Company	-	-	28,812 50	2	1,000 00	3,885 24
Lubec Trust and Banking Company	2	3,662 37	3,662 37	6	1,500 00	-
Machias Banking Company	2-2	1,319 81	3,533 06	8	2,400 00	338 32
Maine Trust and Banking Company, Gardiner	2-2	1,471 86	30,967 10	10	10,000 00	3,164 41
Mars Hill Trust Company	-	-	1,192 27	-	-	147 66
Mercantile Trust Company, Portland	2-2-2	7,830 45	33,023 34	10	10,000 00	2,721 67
Merchants' Trust and Banking Company, Presque Isle	2	855 96	1,929 82	6	3,000 00	182 56
Merrill Trust Company, Bangor	2-2-2-98	30,007 10	31,257 37	10	20,000 00	212 01
Millinocket Trust Company	2	808 24	3,829 10	6	1,500 00	531 54
Paris Trust Company, South Paris	2	1,290 91	1,290 91	5	2,500 00	-
People's Trust Company, Farmington	2	362 80	2,076 20	6	3,000 00	233 94

Pittsfield Trust Company.....	2	1,468 35	9,126 37	6	3,000 00	1,167 35
Rangley Trust Company.....	-	-	4,483 26	4	1,000 00	602 39
Rockland Trust Company.....	-	-	10,289 32	6	6,000 00	1,483 55
Rumford Falls Trust Company, Rumford.....	2½	6 05	48,123 90	12	12,000 00	5,710 07
Security Trust Company, Rockland.....	-	-	23,816 60	8	4,000 00	3,532 63
Skowhegan Trust Company.....	2-2.99	677 91	11,314 19	-	-	1,594 80
State Trust Company, Augusta.....	2	4,756 24	51,011 58	20	10,000 00	4,184 51
Stockton Springs Trust Company.....	2	206 00	1,090 00	-	-	109 94
Union Safe Deposit and Trust Company, Portland.....	2-2½-2½	445 40	14,227 94	8	20,000 00	1,734 01
Union Trust Company, Ellsworth.....	2-2½	7,602 86	30,093 28	10	10,000 00	3,446 66
United States Trust Company, Portland.....	2-2½	10,980 55	29,230 80	6	6,000 00	1,930 39
Van Buren Trust Company.....	2	418 93	2,029 53	6	3,000 00	251 46
Waldo Trust Company, Belfast.....	2	2,830 07	18,839 20	8	4,000 00	2,002 62
Westbrook Trust Company.....	2	1,343 15	13,777 64	6	3,000 00	1,852 42
Total.....	-	\$234,289 98	\$1,057,458 00	*9.26	\$309,165 00	\$107,754 28

\* Average.

**LOAN AND BUILDING ASSOCIATIONS.**  
**TABLE E—Statement of Liabilities and Resources October 28, 1911.**

**Liabilities.**

NAME OF ASSOCIATION.	Accumulated capital.	Guaranty fund.	Advances.	Forfeited shares.	Due on loans.	Profits.	Bills payable.	Other liabilities.	Total liabilities.
Auburn.....	\$70,166 65	\$3,094 95	\$23,561 33	-	-	\$1,284 46	\$7,000 00	-	\$105,107 39
Augusta.....	273,930 18	10,375 75	272 00	\$1,157 06	-	16,736 65	20,160 77	-	322,632 41
Bangor.....	362,979 36	12,596 98	891 00	-	\$2,176 64	9,411 34	-	-	388,055 32
Bar Harbor, Eden.....	94,137 39	800 00	289 00	-	263 79	2,464 92	-	-	97,955 10
Bath.....	112,139 31	3,100 00	-	-	54 28	792 45	-	-	116,086 04
Belfast.....	45,863 11	1,871 88	104 00	-	1,427 29	772 72	15,570 05	-	65,609 05
Brunswick.....	98,782 03	4,700 00	-	-	-	906 17	5,000 00	-	109,388 20
Bucksport.....	19,641 99	553 86	59 00	-	-	1,004 43	-	-	21,259 28
Casco, Portland.....	318,624 08	13,038 54	14,400 00	1,096 55	1,500 00	5,830 48	20,000 00	-	374,489 65
Cumberland, Portland.....	380,734 77	18,500 00	44,176 70	5 00	-	8,967 27	17,891 26	-	470,275 00
Deering, Portland.....	171,110 16	2,990 01	1,095 00	25 80	1,782 10	2,671 12	-	-	179,674 19
Dexter.....	143,093 06	2,083 00	300 00	-	-	3,598 52	35,996 90	-	185,071 48
Ellsworth.....	117,833 69	5,250 00	-	22 72	-	2,945 70	250 00	-	126,302 11
Falmouth, Portland.....	146,720 63	3,787 72	165 10	-	-	5,939 76	1,000 00	\$1,432 93	159,046 14
Forest City, Portland.....	27,646 93	-	1,226 61	-	-	1,654 53	7,245 68	-	37,773 75
Gardiner.....	59,581 87	3,200 00	37 00	-	-	7,723 03	13,153 00	-	83,694 90
Guilford.....	15,661 51	121 41	-	-	-	373 87	-	-	16,156 79
Hallowell.....	37,614 28	2,020 00	30 00	-	-	2,082 04	12,110 21	-	53,856 53
Homestead, Portland.....	3,661 00	-	80 00	-	2,300 00	128 43	3,400 00	-	9,569 43
Kennebunk.....	88,680 94	3,855 22	30,951 43	-	-	-	-	-	123,487 59
Lewiston.....	18,784 70	210 00	49 00	50 00	-	619 44	17,350 00	-	37,063 14
Madison.....	11,097 75	-	300 00	-	-	506 92	-	-	11,904 67
Maine, Portland.....	2,036 00	-	20 00	-	-	54 91	5,001 05	-	7,111 96
Mechanics', Portland.....	54,473 81	567 23	12 00	-	-	1,665 66	-	-	56,718 70
Mechanic Falls.....	33,077 84	1,751 38	1,933 19	-	-	153 25	4,475 17	-	41,390 83
Old Town.....	139,978 34	4,698 01	233 00	185 59	-	2,973 62	6,022 99	-	154,091 55

Penobscot, Bangor.....	109,217 06	2,484 15	524 00	69 30	-	977 17	25,431 96	-	138,703 64
Piscataquis, Foxcroft.....	73,077 39	3,734 89	136 00	-	-	4,424 22	-	-	81,372 50
Portland.....	219,290 89	800 29	12,700 00	3 00	-	564 03	-	-	233,358 21
Rockland.....	186,355 74	5,328 16	352 00	40 34	-	1,041 56	18,074 08	-	211,191 88
Sanford.....	131,758 49	1,507 00	25,958 41	-	300 00	5,297 80	-	-	164,821 70
Somerset, Skowhegan.....	77,079 68	3,247 12	16,839 32	-	-	332 74	-	-	97,498 86
South Portland.....	56,273 78	1,938 40	5,233 88	-	462 20	3,152 41	-	-	67,060 67
Waldoboro.....	19,036 17	604 20	18 00	-	-	350 87	10,628 16	-	30,637 40
Waterville.....	171,011 63	2,615 62	1,865 00	-	12,692 05	5,523 93	-	-	193,708 23
Wiscasset.....	1,571 93	80 00	-	44 94	-	39 96	-	-	1,736 83
York, Biddeford.....	71,053 67	4,842 87	235 00	521 38	-	1,735 03	-	-	78,387 95
Total.....	\$3,961,721 81	\$126,348 64	\$184,046 97	\$3,221 68	\$22,958 35	\$104,646 50	\$240,760 23	\$1,432 93	\$4,645,137 11

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 . . . . .	\$97,805 00	\$2,496 00	-	\$3,772 01	-	\$228 90	\$805 48	-	\$105,107 39
Augusta . . . . .	315,022 00	3,690 00	-	-	-	-	3,920 41	-	322,632 41
Bangor . . . . .	377,285 22	4,510 00	-	-	-	250 09	6,010 01	-	388,055 32
Bar Harbor, Eden . . . . .	89,601 00	7,924 00	-	-	-	-	430 10	-	97,955 10
Bath . . . . .	107,459 76	8,298 00	-	-	-	75 00	253 28	-	116,086 04
Belfast . . . . .	64,605 52	200 00	\$9 00	-	-	-	794 53	-	65,609 05
Brunswick . . . . .	94,868 88	4,635 00	-	7,040 00	-	-	2,844 32	-	109,388 20
Bucksport . . . . .	20,105 67	150 00	-	160 00	-	-	843 61	-	21,259 28
Casco, Portland . . . . .	342,020 00	3,600 00	-	24,089 76	-	-	4,779 89	-	374,489 65
Cumberland, Portland . . . . .	465,200 00	5,075 00	-	-	-	-	-	-	470,275 00
Deering, Portland . . . . .	152,293 98	9,490 00	-	7,850 41	-	-	9,039 80	-	179,674 19
Dexter . . . . .	152,965 30	5,200 00	-	292 05	\$13,000 00	125 00	13,489 13	-	185,071 48
Ellsworth . . . . .	111,839 05	1,025 00	-	1,150 00	12,222 50	-	65 56	-	126,302 11
Falmouth, Portland . . . . .	134,791 30	2,350 00	-	14,819 93	-	630 56	2,666 63	\$3,787 72	159,046 14
Forest City, Portland . . . . .	36,700 00	200 00	-	-	-	-	873 75	-	37,773 75
Gardiner . . . . .	82,732 91	110 00	-	638 91	-	-	213 08	-	83,694 90
Guilford . . . . .	13,918 80	150 00	-	-	-	30	2,087 69	-	16,156 79
Hallowell . . . . .	52,700 00	-	-	-	-	-	1,156 53	-	53,856 53
Homestead, Portland . . . . .	9,100 00	-	-	-	-	-	361 98	-	9,569 43
Kennebunk . . . . .	114,685 91	3,550 00	-	-	-	3,818 17	1,433 51	-	123,487 59
Lewiston . . . . .	35,450 00	755 00	-	-	-	95 00	763 14	-	37,063 14
Madison . . . . .	8,895 00	-	400 00	-	-	-	2,609 67	-	11,904 67
Maine, Portland . . . . .	6,300 00	-	-	-	-	79 50	732 46	-	7,111 96
Mechanics, Portland . . . . .	48,872 33	1,076 00	-	5,915 40	-	275 00	579 97	-	56,718 70
Mechanic Falls . . . . .	37,957 81	1,350 00	-	135 86	-	84 59	1,862 57	-	41,390 83
Old Town . . . . .	144,900 00	6,140 00	-	426 09	-	-	2,625 46	-	154,091 55
Penobscot, Bangor . . . . .	129,451 79	6,195 00	-	-	3,000 00	-	56 85	-	138,703 64
Piscataquis, Foxcroft . . . . .	80,620 00	-	-	-	-	-	752 50	-	81,372 50
Portland . . . . .	191,600 00	2,350 00	-	35,536 12	-	343 72	3,528 37	-	233,358 21



Rockland.....	199,732 95	8,185 00	-	-	-	965 50	2,308 43	-	211,191 88
Sanford.....	149,500 00	3,510 00	9,000 00	-	-	-	2,811 70	-	164,821 70
Somerset, Skowhegan.....	90,915 00	1,010 00	-	76 82	-	-	5,497 04	-	97,498 86
South Portland.....	55,355 00	1,100 00	-	6,779 38	-	-	3,826 29	-	67,060 67
Waldoboro.....	29,695 00	-	-	-	-	-	942 40	-	30,637 40
Waterville.....	187,694 37	1,060 79	-	697 46	-	-	4,255 61	-	193,708 23
Wiscasset.....	1,100 00	300 00	-	-	-	-	336 83	-	1,736 83
York, Biddeford.....	66,380 62	2,300 00	-	2,734 03	-	-	6,973 30	-	78,387 95
Total.....	\$4,294,820 17	\$97,984 79	\$9,409 00	\$112,114 23	\$28,222 50	\$6,999 28	\$91,799 42	\$3,787 72	\$4,645,137 11

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.	Rate of interest charged on loans.	Average premium charged on loans.
Auburn.....	158	82	1,087	567	118	4	6	\$4,937 19	6	—
Augusta.....	693	317	5,109	1,788	369	—	6	17,144 01	6	—
Bangor.....	881	287	7,395	2,169	397	—	4½	16,159 70	6	—
Bar Harbor, Eden.....	184	70	1,296	519	100	4	6	4,931 82	6	1.2
Bath.....	297	167	1,337	592	206	—	5.6	5,445 65	6	—
Belfast.....	136	77	866	421	83	—	6	2,452 81	6	.9
Brunswick.....	275	121	1,592	649	188	—	6½	6,523 25	6	—
Bucksport.....	97	48	395	116	59	—	6	1,164 87	6	.6
Casco, Portland.....	744	165	4,791	1,894	234	4	6	17,512 93	6	1.8
Cumberland, Portland.....	1,032	275	6,111	2,535	314	4½	6½	23,306 60	6	1.8
Deering, Portland.....	455	97	3,092	862	102	4	6½	11,210 76	6	1.8
Dexter.....	513	180	3,005	935	268	—	5½	6,826 19	6	—
Ellsworth.....	347	102	1,877	518	110	—	6	6,535 21	6	1.5
Falmouth, Portland.....	250	103	1,389	726	105	4	6	7,571 26	6	1.8
Forest City, Portland.....	41	25	330	184	28	—	7	1,876 93	6	1.8
Gardiner.....	175	117	963	442	135	4	6	3,014 87	6	1.43
Guilford.....	41	21	169	87	23	—	4½	370 43	6	—
Hallowell.....	136	46	807	312	46	—	6	2,243 59	6	—
Homestead, Portland.....	84	4	508½	45½	4	4	—	—	6	.9
Kennebunk.....	269	151	1,336	649	201	5	7	6,404 43	6	1.5
Lewiston.....	84	24	522	222	27	4	6	1,041 50	6	1.8
Madison.....	39	15	180	66	15	—	5	514 17	6	—
Maine, Portland.....	64	2	511	32	2	—	—	—	6	1.8
Mechanics', Portland.....	91	37	622	214	51	—	5	2,739 30	6	1.8
Mechanic Falls.....	115	70	543	233	72	4	5	1,683 01	6	—
Old Town.....	352	143	2,258	1,067	238	—	5½	8,002 20	6	—
Penobscot, Bangor.....	260	125	2,035	903	138	—	5	4,950 59	6	—
Piscataquis, Foxcroft.....	189	87	1,239	449	117	—	5	4,036 52	6	.9
Portland.....	521	166	3,009	990	175	4	5½	10,990 37	6	1.8

Rockland.....	583	254	3,112	1,220	273	-	5½	9,979 24	6	-
Sanford.....	377	129	2,380½	812	153	4	6	6,123 62	6	-
Somerset, Skowhegan.....	200	66	1,326	497	82	3½	4½	3,511 60	5	-
South Portland.....	186	66	1,139	313	67	5	7½	3,923 31	6	1.8
Waldoboro.....	123	75	304	167	96	-	5	963 82	6	-
Waterville.....	421	136	3,854	1,049	157	5	5	7,971 33	6	-
Wiscasset.....	6	3	15	9	4	-	5	69 61	6	.6
York, Biddeford.....	192	91	1,118	399	93	-	5½	3,469 76	6	-
<b>Total.....</b>	<b>10,611</b>	<b>3,944</b>	<b>68,132</b>	<b>24,652½</b>	<b>4,850</b>	<b>*4.20</b>	<b>*5.70</b>	<b>\$215,802 45</b>	<b>*5.94</b>	<b>*.72</b>

\* Average.



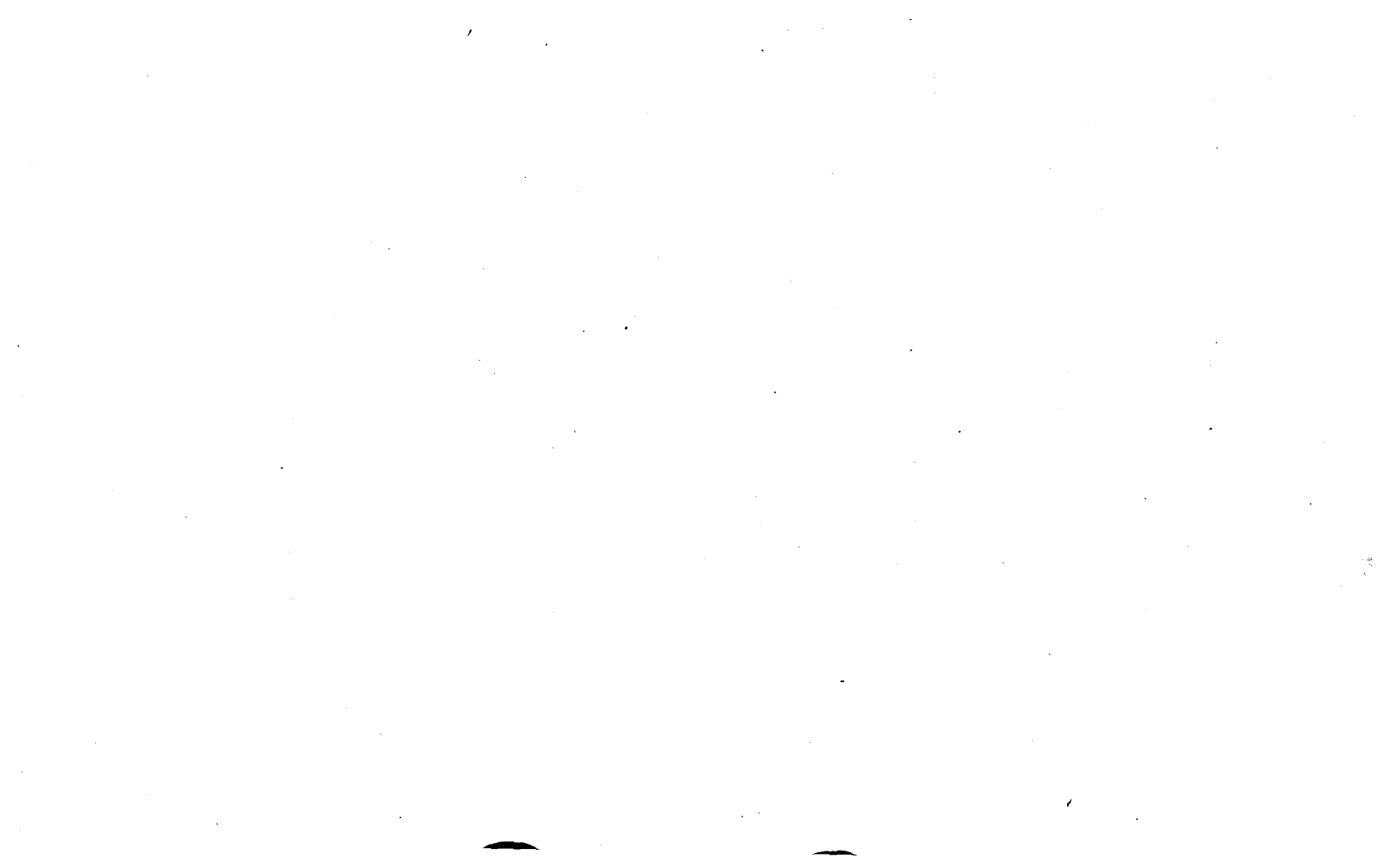
APPENDIX.

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

1911

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**BANKING LAWS**  
OF THE  
**STATE OF MAINE.**

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REVISED STATUTES—CHAPTER 48.

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

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 incorporators 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 incorporators, shall be published once a week for three weeks in some newspaper published in said county where said bank is to be located, if any, otherwise in some newspaper published in an adjoining county.

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.Certificate,  
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.

—office, how  
vacated.

Any trustee who becomes a trustee or officer in any other savings corporation, thereby vacates his office as such trustee.

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 <sup>79 Me., 423.</sup> 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-

1909, c. 149, p. 1.

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.

1907, c. 69, p. 5.

*g*: In consolidated or refunding bonds, which are of an issue to retire the entire funded debt under the conditions as applied to first mortgage bonds in clauses b, c, and f, of this subdivision, and which

are secured by a first mortgage on the whole or any part of the system.

Fourth: In the mortgage bonds of any water company in the New England states actually engaged in supplying any city or cities, town or towns, village or villages, or other municipal corporations with water for domestic use and for the extinguishment of fires, whenever such company is earning more than its fixed charges and interest on its debts and its running expenses.

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.

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

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

—investment  
of deposits.

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

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

*d*: In the bonds, stocks or notes of any railroad 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.

1907, c. 69, §6.

*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-

depend 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, trus-

1909, c.149, §2.

Investments,  
how charged  
on books.

—bank exam-  
iner may re-  
quire charged  
down.

Reports of con-  
dition of  
borrowing cor-  
poration.

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.

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

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

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.

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

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

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.

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

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

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, 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.

1911 c. 158.

—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. 21 §. §

—visitations.

—examinations.  
93 Me., 305.

Examiner may prescribe manner and form of keeping books.  
1911 c. 158.

—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 fulfill 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 may prescribe the manner and form of keeping the books and accounts of said corporations, which, however, need not be uniform. 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 sequestra-  
tion appoint-  
ment of com-  
missioners.  
R.S., c. 44, §122.  
1899, c. 50, §5.

—duties and  
powers.

SEC. 45. After a decree of sequestration is passed as provided in the preceding section, the court or any justice thereof, in vacation, shall appoint commissioners who shall give such notice of the times and places of their sessions as the court or such justice orders; receive and decide upon all claims against the institution, and make report to the court at such time as the court orders of the claims allowed and disallowed and of the amount due each depositor, which shall be subject to exception and amendment, as reports of masters in chancery. On application of any person interested, the court may extend the time for hearing claims by the commissioners, as justice may require. When the amount due each person is established the court shall cause others than depositors to be paid in full, and after deducting expenses the balance to be ratably distributed among depositors. When it appears upon the settlement of the account of the receiver of such an institution that there is remaining in his hands funds due depositors who cannot be found and whose heirs or legal representatives are unknown, the court may order such unclaimed funds to be paid into the state treasury, together with a statement giving the names of such depositors and the amount due each, the same to be held subject for twenty years thereafter to be paid to the person or persons having established a lawful right thereto when made to appear upon proper proceedings instituted in the court ordering such disposition of such unclaimed funds.

—court may  
extend time  
for hearing  
claims.

—claims  
how paid.

Attachments  
dissolved,  
and suits dis-  
continued.  
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.

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

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

—judgment recovered, to be added to claims.

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

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.

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.

Shares may be withdrawn. 1887, c. 61.

—shareholders' accounts, how settled.

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.

—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. 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.

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.

—when ultimate value reached shares canceled.

Loans shall be secured by mortgages on real estate and pledge of shares.  
1887, c. 61.

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

—conditions of note and mortgage.

—shares alone may be pledged as security for loans.

—if borrower fails to offer security, loan shall be forfeited.

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, §

—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.

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  
make loans  
on shares of  
its capital  
stock.  
1901, c. 196, §3.

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. 104 Me., 141.

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

—application for assessment.

—if shareholder neglects or refuses to

neglect or refuse, after due notice, to pay the assessment ordered as aforesaid within the time specified, a sufficient amount of the capital stock of such shareholder or shareholders may, after due notice given, be sold under the directions of the court to pay such assessment and the costs of sale. After paying the assessment and costs aforesaid from the proceeds of such sale, the balance, if any, shall be returned to the delinquent shareholder or shareholders. If no bidder can be found who will pay for such stock, the amount of the assessment due thereon and the costs of the advertisement and sale, the amount previously paid by such stockholder or stockholders, and said stock, shall be forfeited to the company, and shall be sold by said company as the directors shall order, within six months from the time of said forfeiture.

SEC. 88. Nothing in the two preceding sections shall be construed to take away the general rights of creditors to enforce the liability of shareholders in such corporation in any manner provided by statute, or the right to proceed against the corporation under the provisions of section seventy-nine.

pay, his shares may be sold.  
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 <sup>—fee.</sup> 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 nineteenth day of April, 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. <sup>Bank holidays. 1897, c. 259, §1.</sup> <sup>1907, c. 48, §2.</sup>

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. <sup>Days of grace abolished. 1897, c. 259, §2.</sup> <sup>—sight drafts excepted.</sup>

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 <sup>Notes, etc., falling due on Sunday or any bank holiday, shall be payable next succeeding business day. 1897, c. 259, §3.</sup>

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.

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.

—when tax  
shall be  
assessed.

Assessment  
when no  
return.  
1903, c. 175, §3.

SEC. 66. If any trust company fails to make the returns required by section sixty-four the board of state assessors shall make an assessment of state tax upon such company as they think just, with such evidence as they may obtain, and such assessment shall be final.

Exemption  
from municipal  
taxation.  
1903, c. 175, §4.

SEC. 67. All deposits designated in section sixty-four are exempt from municipal taxation to the company or the depositor.

Proceedings,  
in case of  
failure to  
make returns  
and pay tax.  
R. S., c. 6, §68.  
1901, c. 174, §5.

SEC. 68. If any corporation, company or person, fails to make the returns required by sections thirty-three, thirty-five and forty-three, the board of state assessors shall make an assessment of state tax upon such corporation, company or person on such valuation, or on such gross receipts thereof, as the case

may be, as they think just, with such evidence as they may obtain, and such assessment shall be final.

If any corporation, company, association or person fails to pay the taxes required or imposed by sections twenty-four, thirty-two, thirty-six, forty-two and fifty-four, the treasurer of state shall forthwith commence an action of debt, in the name of the state, for the recovery of the same with interest at the rate of ten per cent a year. In addition to other remedies for the collection of state taxes upon any corporation, such taxes with interest at the rate of ten per cent a year may be recovered by an action of debt, in the name of the state.

—state taxes may be collected of any corporation by action of debt or case. See c. 83, §15. 86 Me., 495. 68 Me., 517, 519.

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## 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. 1. Five or more persons, a majority of whom shall be residents of the state, who associate themselves by an agreement in writing for the purposes of forming a trust company, may, upon compliance with the provisions of this act, become a corporation, subject to all the duties, restrictions and liabilities set forth in all general laws now or hereafter in force relating to such corporations, with power; first, to receive on deposit, money, coin, bank notes, evidences of debt, accounts of individuals, companies, corporations, municipalities and states, allowing interest thereon, if agreed, or as the by-laws of said corporation may provide; second, to borrow money, to loan money on credits, or real estate, or personal security, and to negotiate loans and sales for others; third, to own and maintain safe deposit vaults, with boxes, safes and other facilities therein, to be rented to other parties for the safe keeping of moneys, securities, stocks, jewelry, plate, valuable papers and documents, and other property susceptible of being deposited therein, and may receive on deposit for safe keeping, property of any kind entrusted to it for that purpose; fourth, to hold and enjoy all such estate, real, personal and mixed as may be obtained by the investment of its capital stock or any other moneys and funds that may come into its possession in the course of its business and dealings, and the same sell, grant, and dispose of; fifth, to act as agent for issuing, registering and countersigning certificates, bonds, stocks, and all evidences of debt or ownership in property; sixth, to hold by grant,

Organization  
of trust  
companies.

—powers.

—to receive  
deposits.

—to borrow  
and loan  
money.

—to maintain  
safe deposit  
vaults.

—to acquire,  
hold and  
dispose of  
property.

—to act as  
agent.

—to execute trusts. assignment, transfer, devise, or bequest, any real or personal property or trusts duly created, and to execute trusts of every description; seventh, to act as assignee, receiver, executor, and no surety shall be necessary upon the bond of the corporation, unless the court or officer approving such bond shall require it; eighth, to do in general all the business that may lawfully be done by trust and banking companies.

—to act as assignee, etc.

—bond.

—to do general banking business.

Agreement shall set forth:

SEC. 2. Said agreements shall set forth that the subscribers thereto associate themselves with the intention of forming a corporation, and shall specifically state:

—corporate name.

First, the name by which the corporation shall be known.

—location

Second, the purpose for which it is formed.

Third, the city or town, which shall be within this state, where its business is to be transacted.

—capital stock and number of shares.

Fourth, the amount of its capital stock, and the number of shares into which the same is to be divided.

—signatures, etc.

Each associate shall subscribe to the articles his name, residence, post office address and the number of shares of stock which he agrees to take.

Notice of intention to organize.

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

—form of.

—publication of.

—shall contain.

—application to bank examiner for certificate.

examiner refuses to issue such certificate, no further proceedings shall be had, but the application may be renewed after one year from the date of such refusal, without further notice or publication unless the examiner shall order the same.

—if refused,  
may apply  
again after  
one year.

SEC. 4. The first meeting of the subscribers to the agreement of association shall be called by a notice signed either by that subscriber to the agreement who is designated therein for the purpose, or by a majority of the subscribers; and such notice shall state the time, place and purposes of the meeting. A copy of the notice shall, seven days at least before the day appointed for the meeting, be given to each subscriber or left at his residence or usual place of business, or deposited in the post office, postage prepaid, and addressed to him at his residence or usual place of business, and another copy thereof and an affidavit of one of the signers that the notice has been duly served shall be recorded with the records of the corporation. If all the incorporators shall in writing, endorsed upon the agreement of association, waive such notice and fix the time and place of the meeting, no notice shall be required. The subscribers to the agreement of association shall hold the franchise until the organization has been completed. At such first meeting, or at any adjournment thereof, the incorporators shall organize by the choice by ballot of a temporary clerk, by the adoption of by-laws and by the election in such manner as the by-laws may determine, of directors, a president, a clerk, and such other officers as the by-laws may prescribe. All the officers so elected shall be sworn to the faithful performance of their duties. The temporary clerk shall make and attest a record of the proceedings until the clerk has been chosen and sworn, including a record of such choice and qualification.

First meeting,  
how called.

—subscribers,  
notice to.

—waiver of  
notice.

—election of  
officers and  
adoption of  
by-laws.

—since  
they  
be sworn.

SEC. 5. The president, and a majority of the directors who are elected at such first meeting, shall

Certificate of  
officers in  
duplicate.

make, sign and make oath to, in duplicate, articles setting forth:

*a.* A true copy of the agreement of association, the names of the subscribers thereto, and the name, residence and post office address of each of the officers of the company;

*b.* The date of the first meeting and the successive adjournments thereof, if any.

—to be submitted to bank examiner and to attorney general.

One of such certificates shall be submitted to the bank examiner and the other, together with the records of the proposed corporation, to the attorney general, who shall examine the same, and who may require such amendment thereof or such additional information as he may consider necessary. If he finds that the articles conform to the provisions of the preceding sections relative to the organization of the corporation and that the provisions of section three have been complied with, he shall so certify and endorse his approval thereon. Thereupon the articles shall be filed in the office of the secretary of state, who shall cause the same, with the endorsement thereon, to be recorded, and shall thereupon issue a certificate of incorporation in the following form:

—certificate of attorney general.

—articles to be filed in office of secretary of state.

#### STATE OF MAINE.

Form of certificate.

Be it known that whereas (the names of the subscribers to the agreement of association) have associated themselves with the intention of forming a corporation under the name of (the name of the corporation), for the purpose (the purpose declared in the agreement of association), with a capital stock of (the amount fixed in the agreement of association), and have complied with the provisions of the statutes of this state in such case made and provided, as appears from the articles of organization of said corporation, duly approved by the attorney general, and recorded in this office; now, therefore, I, (the name of the secretary), secretary of the state of Maine, do hereby certify that said, (the names of



the subscribers to the agreement of association), their associates and successors, are legally organized and established as, and are hereby made, an existing corporation under the name of, (name of the corporation) with the powers, rights and privileges, and subject to the limitations, duties and restrictions, which by law appertain thereto.

Witness my official signature hereunto subscribed, and the great seal of the state of Maine hereunto affixed this day of \_\_\_\_\_ in the year \_\_\_\_\_ the date of the filing of the articles of organization.

The secretary shall sign the certificate of incorporation and cause the great seal of the state to be thereto affixed, and such certificate shall have the force and effect of a special charter. The existence of every corporation which is not created by special law shall begin upon the filing of the articles of organization in the office of the secretary of state. The secretary of state shall also cause a record of the certificate of incorporation to be made, and such certificate, or such record, or a certified copy thereof, shall be conclusive evidence of the existence of such corporation.

—shall have force and effect of special charter.

—existence of corporation begins.

—record by secretary of state.

—evidence of existence of corporation.

SEC. 6. Such corporation shall not issue any shares of stock until the par value of such shares shall have been actually paid in in cash. When the whole capital stock has been issued, a complete list of the stockholders, with the name, residence and post office address of each, and the number of shares held by each, shall be filed with the bank examiner, which list shall be verified by the president and treasurer of the corporation. Upon receipt of such statement said examiner shall cause an examination to be made, and if, after such examination, it appears that the whole capital stock has been paid in in cash, and that all requirements of law have been complied with, said examiner shall issue a certificate authorizing such corporation to begin the transaction of business. It shall be unlawful for any such corpo-

Shares not to be issued until fully paid in.

—list of stockholders to be filed with bank examiner.

—bank examiner to make examination and issue certificate before business begins.

ration to begin the transaction of business until such a certificate has been granted.

One-third of capital stock must be subscribed.

—fee paid to state treasurer.

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.

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. II. 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.  
 —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 misde-  
 meanor, and  
 personally  
 responsible  
 for loans.

—such loans  
 payable  
 immediately.

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.

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 numbers 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.

## PUBLIC LAWS, 1911—CHAP. 32.

## SEGREGATION OF ASSETS.

AN ACT to regulate the investment of deposits in Banks and Trust Companies.

Banks and trust companies, investment of deposits in, regulated.

Section 1. On and after January first, nineteen hundred and twelve, every trust company soliciting or receiving savings deposits which may be withdrawn only on presentation of the pass-book or other similar form of receipt which permits successive deposits or withdrawals to be entered thereon; or which at the option of the trust company may be withdrawn only at the expiration of a stated period after notice of intention to withdraw has been given; or in any other way which might lead the public to believe that such deposits are received or invested in the same manner as deposits in savings banks; or which advertises or holds itself out as maintaining a savings department, or uses the term "savings" in connection with any part of its business, shall segregate and set apart and at all times keep on hand so segregated and set apart, assets at least equal to the aggregate amount of such deposits, and the bank commissioner shall require all such assets as appear to him to be carried in excess of their true value to be charged down to such value.

—sums shall be set apart equal to amount of savings deposits.

Security of deposits.

Section 2. Such assets so segregated and set apart shall be held for the security and payment of such deposits, and shall not be mingled with the other

assets of the company, or be liable for the debts or other obligations thereof until after such deposits shall have been paid in full. All other assets of the company including the liability of the stockholders shall be held equally and ratably for the payment of all claims including any balance due such savings depositors after applying to their payment the assets so segregated and set apart.

Section 3. Such segregated assets shall be so held and recorded as to identify them as the assets held for the security of such deposits. All notes, certificates of stock, bonds and other securities representing such assets shall be plainly stamped "Savings Department"; provided, however, that in lieu thereof it shall be lawful to record in the investment book a description of assets so held sufficient to identify them. <sup>Assets, how held and recorded.</sup> —proviso.

Section 4. Such trust company may at any time require such savings depositors to give a notice not exceeding ninety days of their intention to withdraw the whole or any part of such deposits. <sup>Notice of withdrawal of deposits.</sup>

## PUBLIC LAWS OF 1911, CHAPTER 158.

### ANNUAL EXAMINATIONS AND VERIFICATION OF SAVINGS DEPOSITS.

AN ACT amendatory of and additional to Chapter forty-eight of the Revised Statutes, relating to annual examinations of Savings Banks and Trust Companies and verification of Savings Deposits.

Section 1. In addition to the annual visitation and examination by the bank commissioner of savings banks, under section forty-two, and of trust companies, under section seventy-nine, of chapter forty-eight of the revised statutes, there shall be made annually a thorough audit of the assets and liabilities of said institutions, embracing such details as the bank commissioner may require. Such audit shall <sup>Annual examination of savings banks and trust companies.</sup>

—audit shall be made by expert accountant.

—reports to bank commissioner.

—shall have access to banks, books, papers, etc.

—compensation of accountant, how fixed.

—penalty for imparting information, except to bank commissioner or as witness.

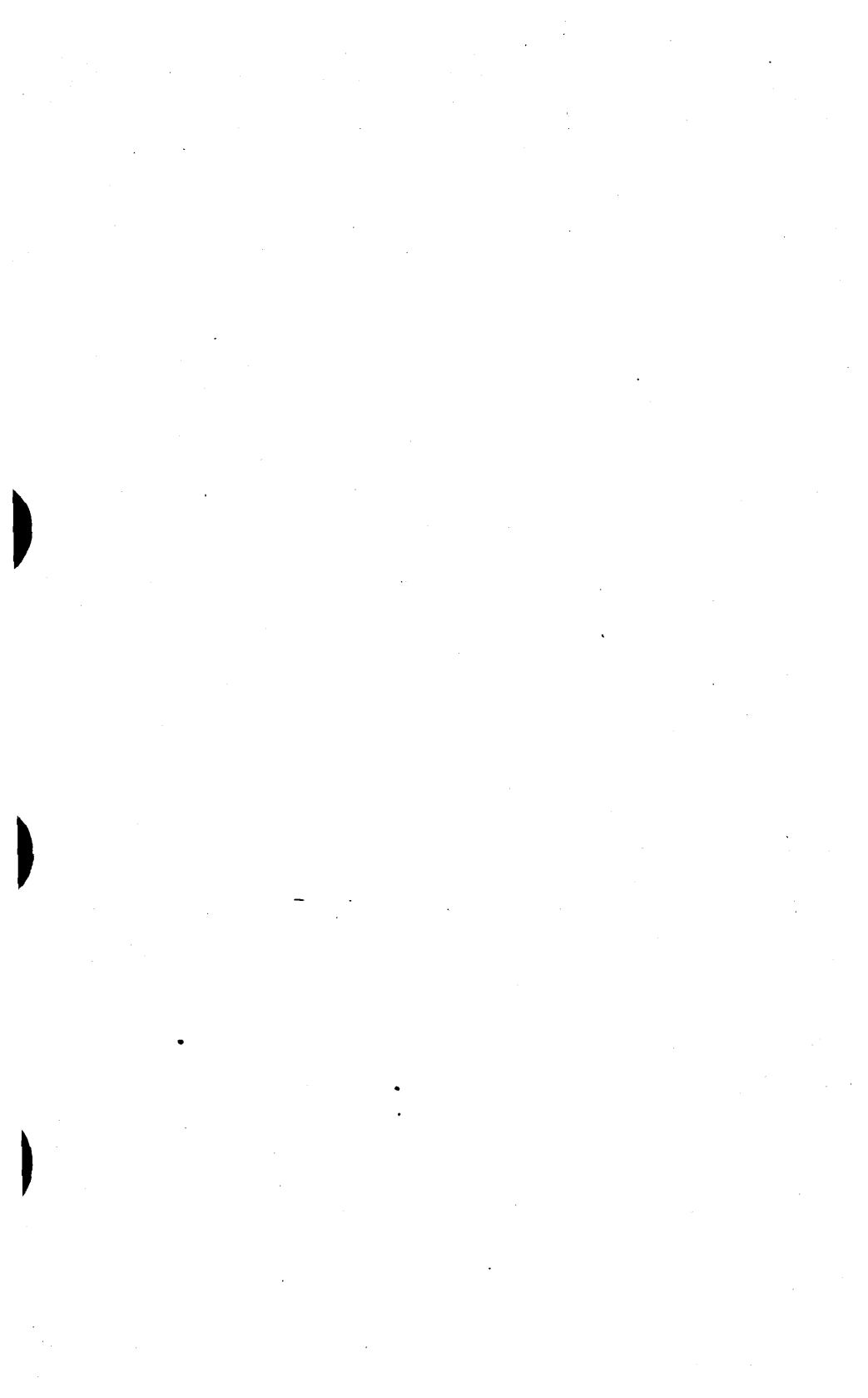
not include an appraisal of securities and shall, in the case of trust companies, apply only to savings deposits, and the accounts relating thereto. These audits shall be made by an expert accountant designated by the bank commissioner, in no way connected with the bank or trust company. Said accountant shall make full reports of his audits to the bank commissioner, in duplicate, one copy of which shall be kept on file in the bank commissioner's office and the other shall be forwarded by the bank commissioner to the savings bank or trust company to which it pertains. He shall have full access to every part of the bank or trust company under examination, and to all books, papers, vouchers, resources and other things belonging to said bank or trust company, whether in its immediate possession or otherwise, for the purpose of facilitating such audits. The compensation of such accountant shall be fixed by the governor and council and, with his necessary expenses incurred in making such audit, shall be paid by the state from taxes paid by savings banks and trust companies not appropriated to the use of schools, and so much thereof as may be necessary is hereby appropriated for the purposes of this act. Examinations made hereunder shall be made annually, beginning with the year nineteen hundred and twelve, at such times as the bank commissioner may direct. If any person designated by the bank commissioner to make an examination as herein specified, shall communicate or impart to any person or persons, except to said bank commissioner or the deputy bank commissioner, or as a witness in court, any information obtained by such examination, he shall be punished by imprisonment not exceeding one year or by fine not exceeding one thousand dollars, or both.

Section 2. During the year nineteen hundred and eleven and during each third year thereafter every savings bank or institution for savings and every trust and banking company, incorporated under the

laws of this state, maintaining a savings department or soliciting or receiving savings deposits, shall cause the books of the savings depositors to be verified by such method and under such rules as the bank commissioner may prescribe. But any bank or institution for savings and any trust or banking company which, during the year nineteen hundred and ten or during that part of the year nineteen hundred and eleven before this act shall take effect, has verified said books of deposit shall not be required to cause said books to be verified until the year nineteen hundred and fourteen. The treasurer of every bank or institution for savings and trust and banking company making such verification shall submit proof of the expense thereof to the state auditor and such expense shall be paid by the state from taxes paid by savings banks and trust companies not appropriated for the use of schools, and so much thereof as may be necessary is hereby appropriated for the purposes of this act.

Verification  
of depositors'  
books.

—expense for  
verification  
of books  
how paid.



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